UHBDP Information and Communication Technology (ICT) and Women’s Economic Empowerment (WEE) Case Study

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Photo 2. Olga Shkriblyak at a business training
Executive Summary

MEDA’s Ukraine Horticulture Business Development Project (UHBDP) is collaborating with local partners to develop the horticultural sector and increase incomes for horticultural small and medium businesses in the Odesa, Mykolaiv, Kherson, and Zaporizhzhia regions of Ukraine (from left to right in the left picture). As of September 2021, UHBDP had supported 5,890 women to acquire knowledge and skills in innovative technologies and 5,622 women have improved their business and management skills through trainings and farm study experiences. UHBDP also provides financing in the form of Gender Equality, Environmental and Group Grant Programs of which 55% of grant recipients are women business owners. Many of the project activities used ICTs to expand reach. This study was conducted with all 12 of MEDA’s project partners as well as 148 clients to understand the impact of ICTs on project outcomes, with a focus on women’s economic empowerment. Women’s economic empowerment domains explored in this study were guided by MEDA’s Gender Equality and Social Inclusion in Market Systems Framework (see graphic below).

Key Findings

UHBDP’s use of ICTs

- ICT services developed for UHBDP have improved clients access to market linkages and sales through online presence, including social media and promo-videos.
- The reach of the project activities was significantly improved by the use of ICTs, even to oblasts (administrative divisions) outside of the target area.

Partner organizations’ use of ICTs

- UHBDP’s partner organizations noted that there are no significant differences in digital literacy between women and men clients.
- Only 33% of partner organizations reported that they “often” use ICTs to promote awareness of gender-specific issues.
- The most listed challenge for partner organizations regarding ICT use was internet connectivity, however, this was not the majority.
- While many partner organizations have improved their outreach to rural women, women are consistently reached with services less than men except for the Ukrainian Women Farmer’s Council (UWFC) which reaches over 60% women.

Clients’ use of ICTs

- All survey respondents had access to mobile phones; women are less likely than men to use their phones for business activities (52% vs 65%) but more likely to use their phones for business information/training (72% vs. 61%).
- All but one survey respondent had access to a computer with internet; men are more likely than women to access a computer in the office and to use both a computer and mobile phone.
- Youth are more likely (54%) to use mobile phones exclusively vs. both mobile phones and computers (38%). However, young men (ages 25-34) were more likely than young women to use mobile phones exclusively (67% vs. 25%). For this reason, it is important to look at data related to both gender and age separately and concurrently to ensure that gender gaps are not exacerbated by leapfrogging to mobile phone services that may be less accessible for young women.
- More men than women used computers for personal use as well as for business activities. Rates of computer use for business information and training was equal among women and men.
- Seventy-five percent of respondents noted that they encounter some challenges using ICTs for business, with most of them reporting poor internet service. Rural residents also noted financial constraints and lack of internet equipment in villages.
- Eighty-nine percent of survey respondents noted that they would be interested in learning more about how to use ICTs in their business, with no significant differences between women and men.

Photo 3. Financial literacy training
WEE and ICTs

• Most survey respondents (96%) reported that there were no social norms or cultural beliefs or practices that would make ownership and use of ICTs more difficult for women. However, project data on the number of women accessing information disseminated through ICTs suggest otherwise. Locality and age also impact diverse women’s use of ICTs.

• Fifty-four percent of women and 44% of men reported that they have participated in a program that helps entrepreneurs develop their businesses by using ICTs. One hundred percent of women and 92% of men who participated in these trainings reported that they would be interested in more of these types of trainings. This suggests that these programs are highly valued.

• Thirty-two percent of women who participate in ICT programs said they had difficulty managing their time compared to 8% of non-participants. One explanation for this difference is that women with access to ICTs find it difficult to find a balance between work and home life.

• Women involved in ICT programs were more than seven times as likely to report being involved in community engagement (21% vs. 3%).

• More than twice as many women said that they received “no support” from their family members when compared to men (21% vs. 8%). However, rates of women reporting that they received at least some kind of support were relatively high (67%).

Key Conclusions and Recommendations

<table>
<thead>
<tr>
<th>Conclusions</th>
<th>Recommendations for Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>While access and use of ICTs is rising, there is still a need for central practical business information to be made available.</strong></td>
<td>Develop, strengthen, and promote existing hubs of information (online and offline) with easily accessible resources and tools to expand reach and efficiency.</td>
</tr>
<tr>
<td><strong>Time use is a key barrier for women to optimize their use of ICTs.</strong></td>
<td>Provide training on gender equality and develop behavior change communication materials around equitable division of labor and unpaid care work to support women’s economic empowerment.</td>
</tr>
<tr>
<td><strong>Despite respondents noting that gender-based barriers to women’s use of ICTs do not exist, project data on the number of women’s access information disseminated through ICTs suggest otherwise. Locality and age also impact diverse women’s use of ICTs.</strong></td>
<td>Avoid assumptions and stereotypes about women in business and their access and use of ICTs. While perception questions are important, triangulating these responses with data around use is equally important to ensure an accurate picture of diverse women’s use of ICTs. For example, to reach women living in rural areas with restricted infrastructure (Internet, transportation) or older women with less access or use of ICTs, partnership with local authorities, libraries, and other entities that can disseminate knowledge and news of opportunities could be helpful.</td>
</tr>
<tr>
<td><strong>Infrastructure for smart phones and internet use is greatly increasing.</strong></td>
<td>This trend should be leveraged and can provide opportunities to increase women’s access to market information, skills training, market linkages and online sales, including social media.</td>
</tr>
</tbody>
</table>
The economic participation and opportunity gender gap has remained relatively stagnant and while political empowerment is improving, there is still a long way to go to achieve equality between women and men. State statistics have also consistently shown a gender wage gap since 2012 with women earning a lower income in all sectors of economy and despite progress in agriculture, the wage gap is still around 20% (falling from 22.4% in 2012).1

Beyond structural barriers, women in Ukraine also face barriers related to discriminatory gender norms and violence against women. Research has shown that the impacts of gender-based violence (GBV) are far reaching, and contribute to gender gaps in in the social, political, and economic empowerment of women around the world.2 In 2020, according to the Ministry of Social Policy, among all complaints of domestic violence (211,362 in total) – 86% were from women, 12% were from men and 2% were from children. Recent research also shows that under quarantine measures, the number of GBV cases increased by 85%. Discriminatory gender norms relate to an inequitable distribution of labor and unpaid work such as care and domestic duties that result in a “double” or “triple burden” for married women who devote an average of 24.6 hours per week on domestic duties, 69% more than married men who spend an average of 14.5 hours per week.4 These labor trends lead to women dominating more informal, part-time, and low-wage jobs and receiving less economic benefits from their labor.

Project Overview

MEDA’s UHBDP operated in the Southern Oblasts (administrative divisions) of Zaporizhzhia, Kherson, Mykolaiv and Odessa, Ukraine and seeks to benefit 44,000 small and medium horticulture farmers and small enterprises to extend and expand individual firm capability and the horticulture value chain through capacity strengthening, linkages to markets, and improved market relationships. As a result of MEDA’s UHBDP project by September 2021, 5,890 women have acquired knowledge and skills in innovative technologies and 5,622 enterprises to extend and expand individual firm capability and the horticulture value chain through capacity strengthening, linkages to markets, and improved market relationships. As a result of MEDA’s UHBDP project by September 2021, 5,890 women have acquired knowledge and skills in innovative technologies and 5,622 women have improved their business and management skills through trainings and farm study experiences. UHBDP also provides Gender Equality, Environmental and Group Grant Programs of which 55% of grant recipients are women business owners. Many of the project activities used ICT to expand their reach. This study was conducted to understand the impact of ICTs on project outcomes, with a focus on women’s economic empowerment.

In terms of access to ICTs in Ukraine, the gap is most pronounced between urban and rural areas. Rural households have 23% less access to the internet than urban ones (66% and 85.6% respectively) and around 30% of rural women and men don’t have access to the Internet. The most recent State Statistics from 2018 show that rural households are also less likely than urban households to own a personal computer (24.7% and 42.1%, respectively). While state statistics on smartphone usage by gender in Ukraine is not available, the project found that, among UHBDP’s clients, there was a significant increase in smartphone ownership since the project’s beginning. In 2016, 35% of women and 40% of men clients reported owning their own smartphones, increasing more than twofold to 82% for women and 80% for men in 2021. These numbers are promising, as equitable access to and use of ICTs for economically excluded and underserved populations can serve to democratize information and knowledge creation and sharing; improve access to new economic opportunities; and help all people to obtain cost-effective services, including health and education.

The UHBDP project, in collaboration with its partners, has increased access to ICT for systemically marginalized populations, particularly rural women working in the horticulture sector to improve women’s economic empowerment. For agriculture producers with limited access to market information and linkages, ICT can provide critical bridges for improved knowledge, skills, access to inputs, marketing groups, and end consumers. ICT services provided by project partners in collaboration with UHBDP included Zoom and Viber for individual consultations, Facebook profiles for outreach and Facebook Messenger for consultations. The UHBDP project itself also has a webpage that is visited by approximately 15,000 monthly visitors and provides ICT services such as webinars and courses, business tools, catalogs of small mechanization and environmentally friendly technologies.

The purpose of this ICT case study was to help MEDA and UHBDP project partners understand the following:

- How ICTs can be used and how effective they have been in helping partners provide services for diverse clients.
- Diverse entrepreneurs’ access, usage, ownership, needs, constraints (gender or identity-based) and preferences for using ICTs in general, and for their businesses in particular.
- Cultural or attitudinal barriers constraining certain people’s access, usage, and ownership of ICTs, especially women in rural areas.
- Relevant information gaps, or ICT-related awareness skills or knowledge gaps among UHBDP clients.
- Support clients may need to leverage ICTs more effectively for their businesses.
- Impacts on women’s economic empowerment.

The study, along with the conclusions and recommendations, was guided by MEDA’s Gender Equality and Social Inclusion in Market Systems Framework which includes empowerment domains of access and use; agency and rights; and a just and equitable enabling environment.


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Study methodology

In April and May of 2021, a total of 148 survey responses were collected from 12 representatives from UHBDP’s key facilitating partners (KFPs) and 136 project clients (fruit and vegetable producers and beekeepers) through email and/or Viber platforms. The two surveys can be found in annexes 1 and 2.

The breakdown of numbers of clients interviewed is as follows:

1. Twelve UHBDP KFP representatives from 7 KFPs
2. Sixty high-touch1 producer clients from four project target oblasts, 50% of whom were female.
3. Thirty-four low-touch producer clients from four project target oblasts, 38% of whom were female.
4. Fourteen high touch producer clients from outside target oblasts (meaning they only engage with the project through ICTs), 7% of whom were female.
5. Twenty-eight low touch producer clients from oblasts where the project does not operate and doesn’t provide offline services, 36% of whom were female.

Table 2. Breakdown of numbers of clients interviewed

<table>
<thead>
<tr>
<th>#</th>
<th>Key audience (producers)</th>
<th># of sent invitations with the link for the survey</th>
<th># of received filled applications</th>
<th>Targeted minimum number of applicants</th>
<th>Targeted vs actual gender ratio (female x male clients)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>High touch clients from four targeted oblasts – who participated in two events at least in 2020 (final active year of UHBDP before the survey) or participated in five events at least during their entire project work.</td>
<td>1,500</td>
<td>60 (4% of sent)</td>
<td>at least 30</td>
<td>50x50 as planned</td>
</tr>
<tr>
<td>2</td>
<td>Low touch clients from four targetted oblasts - who participated in less than two events in 2020 (final active year of UHBDP before the survey) or participated in less than five events during entire Project work.</td>
<td>4,298</td>
<td>34 (0.8% of sent)</td>
<td>at least 30</td>
<td>40%×60% vs 38%×40%</td>
</tr>
<tr>
<td>3</td>
<td>High touch clients from not targeted oblasts – who participated in two events at least in 2020 (final active year of UHBDP before the survey) or participated in five events at least during entire Project work.</td>
<td>35</td>
<td>14 (40% of sent)</td>
<td>at least 10</td>
<td>no targeted ratio actual 7%×93%</td>
</tr>
<tr>
<td>4</td>
<td>Low touch clients from not targeted oblasts – who participated in two events at least in 2020 (final active year of UHBDP before the survey) or participated in five events at least during entire Project work.</td>
<td>1,215</td>
<td>28 (2.3% of sent)</td>
<td>at least 10</td>
<td>no targeted ratio actual 36%×64%</td>
</tr>
</tbody>
</table>

1 High-touch was defined as clients who attended more than two events in the past year, 5 events total and received project-supported consulting in the last year.
2 Low-touch was defined as clients who have participated in project activities but did not meet high-touch qualifications listed above.

Client Demographics and Access and Use of ICTs

The second set of surveys for the case study explored UHBDP client demographics and experiences with access to and use of ICTs. It was available for all UHBDP’s clients who had email or Viber, were from both targeted and not targeted oblasts, and those who were either very active clients (high touch) or not active clients (low touch). This survey produced interesting and, at times, unexpected results. The most telling result was the reach of the project activities facilitated using ICTs. For example, out of 35 emails and Viber surveys sent to producer clients from oblasts not targeted by the project but who had interacted with project ICT tools, 14 (40%) responded. This indicates that the project’s activities were appreciated beyond the scope of the target areas and were even met with encouraging feedback. One respondent noted,

“This your project is interesting and meaningful. I have plans to engage in entrepreneurial activities in beekeeping and possibly growing agricultural products. Given that there are questions in the survey that I do not have answers to since I don’t have business, I propose to make questions to the questionnaire to attract people like me who are preparing for entrepreneurship and use your program to supplement their knowledge.”

M. Hrynyshyn

Overall, women clients were most represented in the survey as “high-touch” producer clients from targeted project oblasts. This is likely due to the emphasis that the project has placed on reaching women entrepreneurs and their high levels of engagement with the project. Men respondents were more equally represented across the different surveys with high/low touch clients from within and outside of project-targeted oblasts. This could be due to them having more time for or access to ICTs. While the data from this survey was inconclusive regarding the amount of time that women and men use ICTs, the project’s COVID-19 Rapid Gender Analysis Survey7 showed that while both women and men had less access to internet over quarantine, women had 1.8 times less internet access than men (20% of surveyed women mentioned they had less access to internet over quarantine, vs. 11% of men who reported less internet usage). A women’s economic empowerment survey that the project conducted in 2019 also found that 66% of surveyed women reported that they are “only responsible in their family for domestic duties such as cooking, washing and housekeeping.” This suggests that, while women may have access to ICTs, time use trends may limit their use, especially for business.

Most women and men who participated in the survey were between the ages of 35-54 (67%), with similar age distributions between women and men. Youth (ages 25-34) accounted for only 10% of those surveyed, which is slightly lower than the project’s total client reach at 15%. Fifty-one percent of the total clients surveyed lived in rural areas, 35% lived in urban areas and 14% lived in small towns or villages. This is also representative of total client reach where 56% of all clients live in rural areas. Women respondents were slightly more likely to live in rural areas (59%) vs men (45%). Again, this is

7 COVID-19 Rapid Gender Analysis Survey was conducted in April-May 2021 and published July 2021. 264 participants were interviewed, including 62.5% women and 37.5% men.
likely due to the project’s focus on reaching rural women. Of the rural high-touch producer clients, 63% were women.

**Study Limitations**

Several questions were open-ended to ensure a breadth of information was gathered without limiting possible responses. Similar answers were grouped to identify trends, but the wording used in the trend analysis was not necessarily verbatim from respondent answers. Other limitations included that only those with access to email and Viber were included in the survey, which is how the data was collected. Due to limited staff time and availability, the survey was not conducted over the phone and, due to COVID-19 travel restrictions, no in-person surveys were possible.

**Intersectional Data Analysis**

To conduct an intersectional analysis of the data, information was gathered on age, geography, monthly income ranges, and previous experience with ICT-focused WEE programming. The analysis below includes intersectional data points to explore how these identity factors may relate to access and use of ICTs and attempts to extract common themes to assist the UHBDP project staff and partners to respond to gaps identified based on individuals’ intersecting identity characteristics.

**Research Findings**

**UHBDP’s Use of ICTs**

Since the project launched in 2015, UHBDP has continued to strengthen its online presence to disseminate sustainable business development knowledge among as many farmers as possible, even outside of project oblasts. The project found that, while in-person activities have definite benefits, the logistics are costly, time-consuming, and limit participation to those who are available at the time of the meeting. When the COVID-19 pandemic occurred, the project was prepared to expand ICT offerings in response to travel restrictions and intensified these efforts. The project’s information dissemination efforts included webinars, online courses, news posts, and opportunities to download digital content when internet connectivity is limited.

However, there was concern that rural women’s online activity (particularly online events) would be limited due to low rates of internet access resulting from poor infrastructure and the traditional overburden of work. According to UHBDP’s Customer Relationship Management (CRM) database, the project has reached a total of 35,279 clients through ICTs, of which 40% are women and 60% are men. When more events moved online with quarantine measures, women were less likely to participate. Participants of live webinars in 2020 were comprised of 36% and 64% women and men respectively and 26% and 74% women and men respectively among those who watched recorded webinars. In contrast, the project’s cumulative data reports in 2021 found that in-person events were attended by an almost equal number of women and men (44% women vs. 56% men).

**Table 3. Women and men’s participation in in-person and virtual trainings**

<table>
<thead>
<tr>
<th>Method</th>
<th>In-person (offline event)</th>
<th>Online (live webinar)</th>
<th>Online (recorded and published on uhbdp.org event)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>44%</td>
<td>36%</td>
<td>26%</td>
</tr>
<tr>
<td>Men</td>
<td>56%</td>
<td>64%</td>
<td>74%</td>
</tr>
</tbody>
</table>

To address the lower numbers of women clients engaging with the project through ICTs, UHBDP collected emails and phone numbers and conducted mailings (through emails and Viber-messenger) and calls regularly. Since June 2020, when call tracking was introduced, 825 (64.5%) of calls were made to women and 454 (35.5%) calls were made to men to invite them to participate in events. The call tracking process included when a specialist at a UHBDP partner organization completed an online form in the CRM after each call of consultation. The form tracked the name of the specialist, client name, gender, contact and topic of consultation (e.g., agronomy, marketing, value chain, certification, etc.). The project also launched a hot-line number for clients to call and receive project-related support. Over the project length, UHBDP received more than 2,000 incoming calls. Sixty-seven percent of clients who contacted the line were men and 33% were women. The most common topics of calls included:

1. E-Voucher (agricultural technology incentive program)
2. Project related activities, including events
3. Access to finance, including loans, grants, state support

The UHBDP callcenter also performed outgoing calls for multiple spot surveys and informational campaigns, helping the project to engage clients, as well as refine the project understanding of the client journey and gather feedback.

One of UHBDP’s key performance indicators is that 10,000 clients receive support to utilize ICT enabled services. By 2021, UHBDP has exceeded the planned target through several digital services including free business tools and resources available on the UHBDP website. Included on the website was a landing page with information on gender equality issues as well as links to resources to support survivors of GBV. The page also included stories of change by women business leaders as role models for other women entrepreneurs. Full descriptions of the various business tools and resources with absolute numbers are included in Annex 3.

![Figure 1. ICT tool usage by gender](image)
Partners’ Use of ICTs

The first survey conducted as part of this case study was with the project’s KFPs. The main goal for this survey was to understand the types of ICTs that were used, how they were used, and how they were utilized in a way to respond to gender-based constraints and particularly to promote women’s economic empowerment. According to 12 respondents representing 7 KFPs, the most used ICTs by partners included mobile (80%), internet (28%), and offline computer programs (23%). These ICTs were used by all for individual business development service (BDS) consultations. Eleven of the 12 respondents also utilize them for mentorship and coaching activities specifically.

All partners noted that they do not see a difference in the BDS needs of women compared to men. However, call tracking data indicated that since COVID-19 quarantining measures, for almost all KFPs there was a significant gap in number of male and female clients who were being supported through mentorship and coaching. By August 2020, women comprised an average of 25% of all KFPs’ calls except for Ukraine Women Farmers Council (UWFC), the only women-focused project partner, who carried out 61% of its consultations with women. The situation changed since September 2020 when UHBDP’s M&E team worked with KFPs to close the gender gap and supported them to update their approaches. As a result, as of August 2021, consultations with women rose to 42%. Women represented 63% of UWFC consultations for this period.

Table 4. Partner organization phone consultations by gender

<table>
<thead>
<tr>
<th>Consultation Calls (initiated during quarantine)</th>
<th>September 2020 (Pre-intervention)</th>
<th>August 2021 (post-intervention)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UWFC</td>
<td>61%</td>
<td>63%</td>
</tr>
<tr>
<td>All other partner organizations</td>
<td>25%</td>
<td>42%</td>
</tr>
</tbody>
</table>

In order of frequency of use, partner organizations used mobile phones (calling feature), Viber, WhatsApp, Facebook Messenger, SMS, and Instagram to contact and support clients with individual consultations. Internet was used most for individual virtual consultations, but one partner noted that webinars were also provided for advertisement. The reasons partners gave for not using radio included that this media was not appropriate for their target customers, it is ineffective, not easily available, and too expensive. Television was only slightly more popular, noted by 5 respondents. Five of 12 respondents used television for advertising. Reasons given for not using television included inaccessibility, inconvenience, and high cost.

Radio was only mentioned by three respondents who noted that they used it for advertisement. The reasons partners gave for not using radio included that this media was not appropriate for their target customers, it is ineffective, not easily available, and too expensive. Television was only slightly more popular, noted by 5 respondents. Five of 12 respondents used television for advertising. Reasons given for not using television included inaccessibility, inconvenience, and high cost.

All partners utilized ICTs for outreach and marketing to all clients, including women. Women were able to register and join the client database in circumstances where in-person services were not available – increasing partners’ reach. All partners noted that they consider digital and technical literacy levels of all clients, particularly rural women, but that they have not noted significant differences in digital literacy among women, particularly since the COVID-19 lockdown when many learned to assist children with online schooling. Five of the 12 respondents mentioned that they provide training on various ICTs and three mentioned using surveys to understand digital literacy levels and ICT preferences among clients.

Figure 2. ICTs most often used by partner organizations

Of the 12 respondents, 4 noted that they often use ICTs to promote awareness of gender-specific issues, three noted that they sometimes do this, two said rarely and three do not. Of those who did this often or sometimes, they reported promoting various tools developed by the UHBDP project to increase access to business information for women including the Business calculator, and the electronic catalog of pests and diseases of grapes. Project data has shown that, while these tools were developed with rural women in mind, they are also used by men. Partners who promoted awareness about gender-specific issues also noted using Zoom, Teams, Google Disk, Cloud, YouTube, and other social media platforms for sharing information as well as individual consultations and webinars where these issues were discussed.

All but one of the respondents noted that they also use these channels to promote women in business to increase their visibility in value chains. Ways of doing this included information campaigns, the organization’s Facebook page and/or website, Viber, and YouTube. Two respondents mentioned using mass media including TV and one mentioned using Prom.ua and agrarian websites. Overall, Facebook was the preferred method for promoting women in business. The one respondent who mentioned that they do not promote women in business intentionally, felt that there was not a need for this.

When asked if their organization conducted research or evaluations into the opportunities for women’s entrepreneurship through ICT, 5 said yes, while 7 said no. For the 5 who had conducted such research, 4 gathered this information through periodic surveys, and the other noted that this information was gathered through workshops and seminars which were held in-person until the COVID-19 lockdown. Now, they are gathered in informal ways through online consultations.

Eleven of the 12 respondents noted that they use various ICTs to conduct client surveys and collect opinions from women entrepreneurs and issues that impact them. However, only 4 of the 12 respondents noted that they document these learnings and share them back with clients. Those who share information do so informally through Google tools and social media (Facebook, Viber).

There were relatively few challenges identified by partner organizations regarding providing services using ICTs. The most listed challenge was internet connectivity (5 of 12 respondents) followed by digital literacy (4 of the 12 respondents). Three of the twelve did not encounter challenges in using ICTs in their work with clients and one noted that the age of clients presented an issue with older clients who are less familiar with ICTs having some trouble to learn them. Overall, partner organizations found ICTs to be important and effective in reaching and supporting their clients without encountering significant gender-based constraints. More than gender, the location was the constraint that limited access to the internet. Digital literacy constraints were relatively easily rectified through training and support.

Photo 8. Presentation of gender disaggregated indicators to partner organizations

1 Prom.ua is an all-Ukrainian internet trade platform.
Client business and income profiles

Almost all the survey respondents (88%) identified as small and medium farms/enterprises (SMF/Es). The remaining respondents identified themselves as smallholder farmers (SHFs). While the survey did not specify criteria for each group, the categorization could be applicable in frames of formal registration and taxes as opposed to informal businesses. The highest percentage of survey respondents (47%) were the sole owners and leaders of their businesses. However, of those, only 30% were women. The second most common form of business ownership/leadership was joint ownership (at 39%) where decision-making and assets are shared. Of respondents claiming joint ownership, 53% were women and 47% were men. Finally, 10% of respondents noted that they manage their business but someone else owns the assets. Of these, 64% were men and 36% were women. The survey data did not collect information on who owned the business assets, but it could be that the business assets were owned by the spouse or parents.

Mobile phone use and purpose

All survey respondents had access to mobile phones. Overall, the most common uses for mobile phones among survey respondents include personal (phoning friends and family) at 74%, business information and training at 65%, and business activities at 60%. Only 25% use their phones for leisure or entertainment. Disaggregated by gender, women are less likely than men to use their phones for business activities (52% vs 65%) but more likely to use their phones for business information/training (72% vs. 61%). Eighty-eight percent of respondents noted that they use mobile or internet banking. Fifteen of 136 respondents (11%) reported that they do not use this service and because of a lack of need (46%) or trust (31%).

Computer and Internet access and use

All but one survey respondent had access to a computer with the internet. This respondent reported that they did not have access due to cost. Fifty-five percent of survey respondents access the internet at home only, 30% at home and the office, and 15% only in the office. Men are more likely than women to access a computer in the office. Most respondents reported using the internet both with their mobile phones and computers (57%), 26% use the internet with mobile phones only and 16% use the internet only with a computer. Men were slightly more likely than women to use both a computer and mobile phone.

Overall, respondents use both computers and mobile phones to access the internet, with the exception of youth are more likely (54%) to use mobile phones exclusively vs. both mobile phones and computers (38%). However, young men (ages 25-34) were more likely than young women to use mobile phones exclusively (67% vs. 25%). For this reason, it is important to examine data related to both gender and age separately and
concurrently to ensure that gender gaps are not exacerbated by moving all services to mobile phone services only, which may be less accessible for young women. In conclusion, the main business activities for mobile phones and computers included marketing, sales, communication, education, information, banking, and accounting, though marketing, sales, and education were mentioned more frequently for women specifically.

**ICTs for business**

Overall, respondents used computers for business information/training (81%), business activities (66%), and for personal use (57%). More men than women used computers for personal use as well as for business activities. Rates of computer use for business information and training were equal among women and men. When asked for ways in which ICTs were used for business, various reasons were reported, including searching for information, communications (email, consultations), trainings/webinars, accounting, social networks, and sales. Women were more likely to mention attending webinars and engaging in social and business networks while men were more likely to search for information. Young men tended to mention the use of different applications (apps) while young women were more likely to mention sales and social networks.

Seventy-two percent of survey respondents noted that they have used the internet or their mobile phones to better understand business registration and licensing. For those who did not, most mentioned that they didn’t need this information, or didn’t need this information yet.

Seventy-five percent of respondents noted that they encounter some challenges using ICTs for business, with 76% reporting poor internet, 18% reporting high cost and 11% reporting that ICTs were too complicated. There was no significant difference between women and men, though people living in rural areas and young people were more likely to report challenges (84% of those living in rural areas compared with 65% living in urban areas and 85% youth against 74% of other age groups). Younger people may be more likely to report challenges due to an increased knowledge of ICT potential, the challenge they noted most (69%) was internet connectivity. Rural areas reported challenges related to internet connectivity as well, but also noted financial constraints and lack of internet equipment in villages. Overall, ICTs are highly valued by survey respondents, with the biggest constraint for all demographics being internet connectivity.

**Digital literacy**

<table>
<thead>
<tr>
<th></th>
<th>11%</th>
<th>18%</th>
<th>76%</th>
</tr>
</thead>
<tbody>
<tr>
<td>High cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor internet</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Figure 6. Challenges in ICT use**

Eighty-nine percent of survey respondents noted that they would be interested in learning more about how to use ICTs in their business, with no significant differences between women and men. For the 15 people (11%) who were not interested, the reasons listed were no interest in ICTs (23%), would rather self-educate (23%) or they already have good knowledge (15%). Many (74%) noted that they need support, 86% noted that they would like training on how ICTs can support business growth and 51% noted that they would be interested in general training on use of ICTs. While women were more likely to request support (81% vs 70%), the types of support mentioned for those who requested it were similar.

**WEE and ICTs**

Most survey respondents (96%) reported that there were no social norms, cultural beliefs or practices that would make ownership of ICTs more difficult for women. The five people that noted difficulties cited a lack of experience as the reason women use ICTs less but did not go into detail about their reasoning behind this. However, this contrasts with project-gathered data on women’s interaction with the project through ICTs. As noted in the “UHBDP’s use of ICTs” section, more men than women accessed all UHBDP’s ICT tools even though many were designed specifically for rural women.

When asked if they had participated in any programs that help entrepreneurs develop their businesses by using technologies like radio, television, mobile phone, or the internet to access markets, buy products, or receive training, 54% of women said they had, compared to 44% of men. For those that had participated, the primary impacts were increased business knowledge (38%), business skills (32%), and awareness of how ICTs can facilitate certain business activities (24%). Both women and men reported that they would be interested in these types of programs, many of whom had previously participated in similar trainings (100% of women and 92% of men). This suggests that these programs are highly valued by both women and men.

The final questions of the UHBDP client survey explored issues of agency and rights and access to and use of resources specifically for women. The intention of these questions was to assist UHBDP project staff as well as partners to better understand clients’ lives, respond to gender gaps, and gauge the potential for ICTs to impact women’s economic empowerment outcomes. Several survey respondents felt these questions were too personal, and thus declined to answer. Therefore, the following percentages came only from those who answered the questions.

According to the data, ICT program experience specifically did not have a significant impact on the decision-making roles of women in the allocation of their monthly business earnings. The survey also looked at time use. Interestingly, more women who had not participated in ICT trainings (79%) expressed that they had no difficulties managing their time between work and home compared to 48% of trained women. Thirty-two percent of women who participate in ICT programs said they had difficulty managing their time compared to 8% of non-participants. It could be with more access to ICTs, many people find it difficult to find a good balance between work and home as work comes home with them.

Participation in ICT programs did not negatively or positively impact women’s engagement with others in their community. For example, 84% of women program participants vs 73% of non-participants noted that they interacted with others in their community “often” or “very often”. However, when comparing women and men, only 69% of men program participants and 67% of non-participants noted that they interact with other people in their communities. This could point to the fact that men tend to work more from home as well as having more leisure time at home and may be less social in their communities. Women, in contrast spend their time off work running errands associated with household and community activities. Overall, women and men re-
ported similar time allocation to personal needs. Sixty-one percent of women and 63% of men said they were able to dedicate time for personal needs. However, disaggregated by age, only 56% of women between 35 and 44 noted that they have enough personal time, compared to 71% of men in the same age group. This could be that while children are younger, women are taking on more of the care work in the home, leaving less time for themselves.

When asked about activities outside of the UHBDP project, both women and men noted that they are involved in some form of community development, education, or training, other jobs, and social and leisure activities. The only significant difference between those who participated in ICT programs and those who had not is that women involved in ICT programs were more than seven times as likely to report being involved in community engagement activities such as interacting with local authorities and community development activities (21% vs. 4%).

There were also many differences between women and men. Generally, men were slightly more likely to report being involved in some other form of work (48% men vs. 39% of women). Women, on the other hand, were more likely to report being involved in community engagement activities (13% vs. 4%). This finding is in line with the project’s gender analysis which showed that women often find themselves with a triple burden of work including household, care, and unpaid community work.

Finally, the survey asked how and in what ways family members assist in business or household activities. While this question was open-ended, and not all those surveyed answered these questions, respondents largely answered within the following general categories:

- Supports in everything
- Runs the business
- Does domestic work
- Doesn’t interfere with my work, (i.e., family member, including spouse, doesn’t provide obstacles)
- Provides moral support
- Does not support, (i.e., family member, including spouse, can provide obstacles or undervalue their work
- Provide some support

The top answers for women were that their family members supported them in “some” things (35%), “everything” (31%) or provided “no support” (20%). The top answers for men were that their family members support them in “everything” (42%) or provided “moral support” (23%). More than twice as many women said that they received “no support” from their family members as men (21% to 8%). This finding aligns with other gender analysis activities done by the project which found that many client families are aligned with traditional gender roles where men are more involved in business while women are seen as overseeing domestic work. However, rates of women reporting that they received at least some kind of support was relatively high (67%).
## Conclusions & Recommendations

The following conclusions and recommendations are based organized according to MEDA’s Gender Equality and Social Inclusion Framework which looks at domains of economic empowerment including access and use, agency and rights, and a just and equitable enabling environment.

### Conclusions

<table>
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<td>While access and use of ICTs is rising, there is still a need for central practical business information to be made available.</td>
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<td>Develop, strengthen, and promote existing hubs of information (online and offline) with easily accessible resources and tools to expand reach and efficiency.</td>
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| UHBDP business tools made available online were successful and met a current demand. |
| Existing business tools and resources developed by the project should be consistently updated and new tools developed in response to market information and trends. New and updated ICTs could be a good reason to apply for external funding. |

| Poor internet is a key constraint for maximizing internet potential on mobile phones and computer, especially in rural areas. |
| Make market information, business tools, and trainings should be made available to be watched in offline modes. |

<table>
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<td>Provide training on gender equality and develop behavior change communication materials around inequitable division of labor and unpaid care work to support women’s economic empowerment.</td>
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<td>Despite respondents noting that gender-based barriers to women’s use of ICTs do not exist, project data on the number of women’s access information disseminated through ICTs suggest otherwise. Locality and age also impact diverse women’s use of ICTs.</td>
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<td>Avoid assumptions and stereotypes about women in business and their access and use of ICTs. While perception questions are important, triangulating these responses with data around use is equally important to ensure an accurate picture of diverse women’s use of ICTs. For example, to reach women living in rural areas with restricted infrastructure (Internet, transportation) or older women with less access or use of ICTs, partnership with local authorities, libraries, and other entities that can disseminate knowledge and news of opportunities could be helpful.</td>
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| Infrastructure for smartphones and internet as well as social media use is skyrocketing, including for women. |
| This trend should be leveraged and can provide opportunities to increase women’s access to market information, skills training, market linkages, and online sales. |

| Data on ICT use is still general and relatively limited. |
| Continuously monitor access and use data to better understand trends related to gender, age, and location to better serve diverse clients. |

### Recommendations for Partners

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### Other References


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**Photo 13.** Business training – exercise “Elevator speech”
Annex 1: KFP ICT Survey

1. Do you use a radio in your business? (one answer)
   a. Yes
   b. No (skip to 3)

2. How? (Multi select)
   a. Educational programs
   b. Advertisements
   c. Other__________________________

3. Why not? (Multi select)
   a. Too expensive
   b. Does not reach our target customers
   c. Ineffective
   d. No access
   e. Other__________________________

4. Do you use television in your business? (one answer)
   a. Yes
   b. No (skip to 6)

5. How? (Multi select) (skip to 7)
   a. Educational programs
   b. Advertisements
   c. Other__________________________

6. Why not? (Multi select)
   a. Too expensive
   b. Does not reach our target customers
   c. Ineffective
   d. No access
   e. Other__________________________

7. Do you use mobile phones for service delivery/marketing? (One answer)
   a. Yes
   b. No (skip to 9)

8. How? (Multi select) (skip to 10)
   a. Phone surveys
   b. Phone consultations
   c. SMS
   d. WhatsApp
   e. Viber
   f. Facebook messenger
   g. Other__________________________

9. Why not? (Multi select)
   a. Our target clients do not have access to mobile phones
   b. Our target clients do not use mobile phones
   c. Ineffective
   d. Other__________________________

10. Do you use computer programs (offline)? (One answer)
    a. Yes
    b. No (skip to 12)

11. How? (Multi select) (skip to 13)
    a. Computer software such as downloadable trainings that can be used offline
    b. Other__________________________

12. Why not? (Multi select)
    a. Our clients do not have access to computers
    b. Our clients do not use computers
    c. These programs are too expensive
    d. We don’t have this expertise
    e. Other__________________________

13. Do you use internet programs? (One answer)
    a. Yes
    b. No (skip to 15)

14. How? (Multi select) (skip to 16)
    a. Webinars
    b. Virtual individual consultations
    c. Other__________________________

15. Why not? (Multi select)
    a. Our clients do not have access to computers
    b. Our clients do not use computers
    c. These programs are too expensive
    d. We don’t have this expertise
    e. Other__________________________

16. Are people able to register, join the client base, and access your services via the internet or by phone? (One answer)
    a. Yes
    b. No (skip to 19)

17. Is this done taking into account the digital and technical literacy level of different members, particularly women and rural clients? (One answer)
    a. Yes
    b. No (skip to 19)

18. How? (open-ended – then Skip to 20)
    ________________________________

19. Why not? (open-ended)
    ________________________________
20. Are you using ICT tools to promote awareness of the issues of specific concerns to women entrepreneurs? (One answer)
   a. Yes, often
   b. Yes, sometimes
   c. Yes, rarely
   d. No (skip to 22)

21. In what ways are you promoting awareness? (Open-ended)

22. Are you using ICT tools to promote women as entrepreneurs (for example, public awareness campaigns that promote success stories of women entrepreneurs)? (One answer)
   a. Yes
   b. No (skip to 24)


24. Why not? (Open-ended)

25. Where is information on government regulation compliance available online? (Multi select)
   a. Online
   b. Mobile phone services
   c. Radio
   d. Television

26. Has your organization conducted any studies or evaluations that might provide insights on women’s entrepreneurship development and ICTs? (One answer)
   a. Yes
   b. No (skip to 29)

27. Explain? (Open-ended)

28. Do you use ICT tools to disseminate findings and reports from your organization? (One answer)
   a. Yes
   b. No (skip)

29. Explain?

30. Are mobile phones, social media or other ICT tools used to solicit input or get feedback from entrepreneurs on issues of specific concerns to them? Is this different for women and men? (One answer)
   a. Yes
   b. No (skip to 32)

31. How? (Open-ended)

32. Why not?

33. Are you providing coaching or mentoring services via internet, mobile phone or radio? (One answer)
   a. Yes
   b. No (skip to 34)

34. How? Do women and men participate in equal numbers? (Open ended) (Skip to 35)

35. Who not? (Open ended)

36. Does your organization offer business development services to your clients? (One answer)
   a. Yes
   b. No (Skip to 38)

37. Are there any differences in the BDS needs of women clients compared with male clients? (One answer)
   a. Yes
   b. No (Skip to 38)

38. Please describe (Open ended)

39. Are you using ICT tools to address the needs of your women clients? (One answer)
   a. Yes
   b. No (done)

40. What have been the challenges and lessons in providing services to women and men through ICTs? (Open ended)

Photo 14. Discussion of online business promotion tools
Annex 2: Producer Client Survey

1. Location
   a. Odeska
   b. Mykolaivska
   c. Khersonska
   d. Zaporizka
   e. Other

2. Geography
   a. Rural
   b. Pgt (like village like town)
   c. Gorod (both town and city)

3. Gender

4. Age
   a. 18-24
   b. 25-34
   c. 35-44
   d. 45-54
   e. 55-64
   f. 65+

5. Education?
   a. Some primary school
   b. Finished primary
   c. Some secondary
   d. Finished secondary
   e. Technical/vocational school
   f. University degree
   g. Masters/graduate degree
   h. Doctorate/PhD

6. Type of enterprise
   a. SMFs _SMEs
   b. SHFs (formal)
   c. SHFs (informal)

7. Select your main sales channels
   a. Retail and raw
   b. Retail and processed
   c. Wholesale and raw
   d. Wholesale and processed

8. Are your businesses registered?
   a. Yes
   b. No
   c. Yes, but I don’t work with it
   d. Other

9. Ownership?
   a. Sole owner (You make the final business decisions and own business assets)
   b. Joint owned (Businesses decisions and assets are shared)
   c. You manage the business but someone else owns the assets
   d. Other

10. Personal monthly Income?
    a. Up to 10,000 UAH
    b. Up to 20,000 UAH
    c. Up to 30,000 UAH
    d. Up to 40,000 UAH
    e. Up to 50,000 UAH
    f. Over 50,000 UAH

11. Family monthly income?
    a. Up to 10
    b. Up to 20
    c. Up to 30
    d. Up to 40
    e. Up to 50
    f. Over 50

12. Do you use a mobile phone?
    a. Yes
    b. No

13. Why?
    a. I don’t want/need one
    b. Too expensive
    c. Loved ones do not want me to have one
    d. Health

14. How do you access it?
    a. Shared phone
    b. Borrow from others
    c. Husband’s/partner’s phone
    d. I own it

15. What do you use it for? (Multi-select)
    a. Personal: for leisure, for entertainment
    b. Personal: not leisure
    c. Business activities
    d. Business information/training
    e. Other

16. Do you have access to a computer and the internet?
    a. Yes
    b. No
17. Why not? (multi-select) (Then, skip to 18)
   a. I don’t want/need one
   b. Too expensive
   c. Loved ones don’t want me to have one
   d. Other ______________________________

18. How do you access it?
   a. At home
   b. In the office
   c. Internet café
   d. Borrow from others

19. What do you use it for?
   a. Personal: for leisure, for entertainment
   b. Personal: not for leisure
   c. Business activities
   d. Business information/training
   e. Other ______________________________

20. If you use the internet, do you mainly access it via your mobile phone or a computer?
   a. Mobile phone
   b. Computer

21. If you use your mobile phone and computer for business, how? (open ended) (If you do not use your mobile phone or computer for business, skip this question)

22. Do you use mobile or internet banking?
   a. Yes (skip to 22)
   b. No

23. Why not? (Open ended)

24. Do you use the internet or your mobile phone to search for information on business registration and licensing?
   a. Yes (skip to 22)
   b. No

25. Why not? (Open ended)

26. What are the most serious constraints (problems, difficulties, challenges) for in owning or using ICT tools such as mobile phones, computers, and internet? (multi-select)
   a. Too expensive
   b. Too complicated
   c. Not appropriate for women
   d. Bad Internet connection
   e. Other ______________________________

27. What support would you need to overcome these? (open ended)

28. Are there any social norms or cultural beliefs or practices that make owning or using a mobile phone more difficult for women than for men?
   a. Yes
   b. No (skip to 29)

29. What do you think could be done to address this? (open ended)

30. Would you be interested in learning more about how to use mobile phones/computer/internet more for your business?
   a. Yes
   b. No (skip to 31)

31. Why not? Then, skip to 32

32. What activities in your business do you think mobile phones could be useful for? (open ended)

33. What support would you need to be able to use ICTs more for starting and growing your business? (multi-select)
   a. Training on how to use ICTs
   b. Training on ways that ICTs can support business growth
   c. I don’t need support
   d. Other ______________________________

34. Have you participated in any programs that help women entrepreneurs develop their businesses by using technologies like radio, television, mobile phone, or the internet, for example by using them to access market, to buy products, to get training?
   a. Yes
   b. No (skip to 36)

35. What has the result of the training? (multi-select) (Then, skip to 37)
   a. I increased business skills
   b. I have increased business knowledge
   c. ICTs facilitate certain business activities
   d. I invested more time and resources into my business
   e. Other ______________________________

36. Would you be interested in such programs?
   a. Yes
   b. No

37. From your monthly business earnings, what role do you play in deciding where the money is invested?
   a. I make the final decision
   b. I make the decision with my spouse or family member who owns the business with me
   c. I make the decision with my spouse or family who does NOT own the business with me
   d. I make the final decision with my business partner

38. What other activities outside the home and UHBDP/partner org do you engage in?
39. How often do you interact with other people in your community?

40. How do you make decisions about managing your time between work and home?

41. How are you able to allocate time for your personal needs?

42. In what ways does your family assist in the allocation of time?

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**Annex 3: ICT Descriptions**

<table>
<thead>
<tr>
<th>ICTs</th>
<th>Description</th>
<th>Absolute indicators</th>
<th>Gender disaggregated data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website</td>
<td>UHBDP developed a website as a key source of knowledge that is available 24/7 for SMFs, particularly those who cannot visit partner organizations’ offline events. The UHBDP team included market information, recorded online events and digital tools (both online and for download).</td>
<td>Visitors: 350,397</td>
<td>52% women, 48% men</td>
</tr>
<tr>
<td>Gender landing</td>
<td>This page was developed to broadly disseminate information related to the project’s gender equality strategies: build gender awareness, support women to thrive in businesses, and support women as leaders. The Gender Equality landing page is an online platform featuring tools and information focused on improving the enabling environment for access and agency outcomes for rural women and their businesses. For example, the project-designed business calculator tool and voucher opportunities are advertised on this page to promote access to information and resources. Basic information on gender awareness and women’s rights in Ukraine, as well as resources for survivors of gender-based violence (GBV) are also featured.</td>
<td>Visitors: 1,238</td>
<td>76% women, 24% men</td>
</tr>
<tr>
<td>Enviro-catalog</td>
<td>Online catalog that was designed to introduce modern and up-to-date solutions on environmental technologies. Its aim is to organize information on EBPs technologies in a clear and concise document that is accessible to farmers 24/7. Along with environmental positive effects, financial and economic indicators are represented in the technologies description.</td>
<td>Visitors: 7,999</td>
<td>49% women; 51% men</td>
</tr>
<tr>
<td>Techno-catalog</td>
<td>The Techno-catalog is a webpage aimed to showcase the time and labor-saving equipment and technologies appropriate for small businesses, particularly those led by women. The integral additional value of the catalog is the opportunity to filter equipment by two criteria (1) crops/products and (2) stage of the production. Most of the equipment is available in Ukraine, providing local solutions and promoting local development. The techno-catalog contains 300+ technologies for micro and small businesses, 11 types of crops/products and 5 stages of production.</td>
<td>Visitors: 1,700</td>
<td>47% women, 53% men</td>
</tr>
</tbody>
</table>

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*Photo 15. Business game “Simulation of the business agricultural environment”*
| **Landing pages for online business promotion** | The database of the equipment was prepared by women interns who served their internships with UHBDP between October 2019 – March 2020. | 13 | 46% women; 54% men |
| **Business wheel** | The landing page for online business promotion is a single sheet website that represents information about the business of the client. This is an extended business card that contains the history of the business, locality, contacts of the owner, description of their crops/products, and a set of photos and videos about their business. | Orders: 175 | 40% women; 60% men |
| **Webinars** | The business wheel helps the user explore and calculate different business models using rotating wheels with acreage, crop, and price information. It can be applied to up to 15 crops. Rotating the wheel, it’s possible to get prices and possible income corresponding to the yield as well as with different crops. | Participants: 5,571 | 36% women; 64% men |
| **Online courses** | The business wheel helps the user explore and calculate different business models using rotating wheels with acreage, crop, and price information. It can be applied to up to 15 crops. Rotating the wheel, it’s possible to get prices and possible income corresponding to the yield as well as with different crops. | Participants: 2,453 | 33% women; 67% men |
| **Business calculator (case study)** | These events were conducted as live online broadcasts using the Zoom platform and were recorded for distribution. | | |
| **Business calculator** | The project supported various online educational courses. One course contained a series of lessons devoted to a specific topic. The video course was prerecorded and access for each lesson was opened over a specified timeframe. | | |
| **OBS calculator** | The business calculator is an excel tool available for download. The tool was designed to support SMFs with limited or no records and low-level skills in bookkeeping and financial management to effectively plan production and sales. The majority of those SMFs who use this tool are older men and women. | Downloads: 862 (689 on Google disk + 173 in CRM) | 30% women; 70% men |
| **Beekeeper calculator** | The project supported various online educational courses. One course contained a series of lessons devoted to a specific topic. The video course was prerecorded and access for each lesson was opened over a specified timeframe. | Downloads: 2,453 | 33% women; 67% men |
| **CANVAS** | The business calculator is an excel tool available for download. The tool was designed to support SMFs with limited or no records and low-level skills in bookkeeping and financial management to effectively plan production and sales. The majority of those SMFs who use this tool are older men and women. | Downloads: 66 | 18% women; 82% men |
| **Fertilizer calculator** | The beekeeper calculator is an excel tool available for download. The tool was designed to support SMFs with limited or no records and low-level skills in bookkeeping and financial management to effectively plan production and sales. The majority of those SMFs who use this tool are older men and women. It differs from the business calculator in that it was developed specifically for beekeeping technology and business models. | Downloads: 813 (694 on Google disk+119 in CRM) | 16% women; 84% men |
| **State financial programs brochure** | The fertilizer calculator is an Excel tool available for download that includes fields to enter soil and water data after the chemical analysis, area of production, filters on soil type, crops, and formulas that calculate needs of NPK that will be useful for identified conditions to receive higher crop yields and safe produce. | Downloads: 415 (118 on Google disk+297 in CRM) | 20% women; 80% men |
| **Electronic catalog of pests and diseases of grapes** | The state financial program brochure is a pdf available for download containing a brief of the programs that were developed by the Ukrainian government to support the business development of different agricultural producers - individuals, entrepreneurs, farmers, legal entities, cooperatives, and others. | Downloads: 738 | 25% women; 75% men |
| **Beekeeper calendar** | The electronic catalog of pests and diseases of grapes is available for download in pdf format. | Downloads: 395 | 23% women; 77% men |
| **OBS catalog** | The beekeeper calendar is available for download and contains two sections: a list of basic monthly operations in the apiary and a list of the main melliferous plants in the South of Ukraine, with the flowering terms and approximate honey productivity. This calendar was designed to support female beekeepers in gaining access to high value markets and developing their business skills. | Downloads: 593 | 17% women; 83% men |
| **Beekeeper calendar** | The electronic catalog of pests and diseases of grapes is available for download in pdf format. | Downloads: 395 | 23% women; 77% men |
| **State financial programs brochure** | The beekeeper calendar is available for download and contains two sections: a list of basic monthly operations in the apiary and a list of the main melliferous plants in the South of Ukraine, with the flowering terms and approximate honey productivity. This calendar was designed to support female beekeepers in gaining access to high value markets and developing their business skills. | Downloads: 593 | 17% women; 83% men |
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Annex 4: Client engagement with UHBDP through ICTs

<table>
<thead>
<tr>
<th>ICT tool</th>
<th>female clients</th>
<th>male clients</th>
<th>Total messages sent</th>
<th>Delivered</th>
<th>Read</th>
<th>Clicked</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email*</td>
<td>21,293 (42%)</td>
<td>29,023 (58%)</td>
<td>600,587 (37%)</td>
<td>1,008,538 (63%)</td>
<td>** 100%</td>
<td>** 100%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>26%</td>
<td>30%</td>
<td>4% 5%</td>
</tr>
<tr>
<td>Viber</td>
<td>17,372 (42%)</td>
<td>24,376 (58%)</td>
<td>163,820 (43%)</td>
<td>215,467 (57%)</td>
<td>65%</td>
<td>64%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>24%</td>
<td>22%</td>
<td>2% 2%</td>
</tr>
<tr>
<td>SMS</td>
<td>17,372 (42%)</td>
<td>24,376 (58%)</td>
<td>23,426 (35%)</td>
<td>44,026 (65%)</td>
<td>86%</td>
<td>89%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>***</td>
<td>***</td>
<td>*** ***</td>
</tr>
</tbody>
</table>

* 12.9% of women and 13% of men blocked or unsubscribed to UHBDP’s emails.

** CRM filter identified incorrect emails.

*** There was no system that identified the read or clicked messages.

Photo 16–17. Family of Iryna Savina (Balta, Odesa region) with new modern tractor