Gender Impact Framework

For Climate Tech Enterprises













Climate Angels Network (CAN) provides investment syndication support services to local angel investment networks through a deal- flow centric platform to catalyze early-stage capital into climate tech startups in South and Southeast Asia.



Intellecap is a pioneer in providing innovative business solutions that help build and scale profitable and sustainable enterprises dedicated to social and environmental change. It is part of the Aavishkaar Group which has over \$1 billion in assets under management, and over 15 years of experience in providing on-ground business consulting and thought leadership across diverse sectors such as gender & livelihoods, financial services, energy & climate change, agriculture, healthcare & sanitation, among others, with offices in India and Kenya.





Our Supporters

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Introduction

The Gender Impact Framework provides an overview of the areas where climate businesses can potentially integrate gender considerations and positively impact women through inclusion in their operations or through their products/ services. The framework was based on the key components of an impact theory of change, and helps enterprises report gender impact - both external (impact of the enterprise on women as customers, partners and beneficiaries) and internal (diversity and inclusion within the enterprise).

Guide to Use the Framework:

- 1. Enterprises may begin with identifying metrics from the "Overarching Framework" that apply to their business model. The framework ranks the relevance of each impact metric for the Mobility, Energy Access and Waste sectors.
- 2. Once the relevant metrics have been shortlisted, enterprises may quantify it based on available data. Each metric is assigned a code in the framework, and data to be tracked by the enterprise to quantify that impact metrics has been detailed in a separate table ("Enterprise Data Sources").
- 3. In cases where reporting external impact is resource-intensive or not easily attributable to enterprise operations, enterprises may track and report internal gender integration based on metrics listed in the table "Gender integration within the enterprise".
- 4. Further, early-stage enterprises with limited scale may look at the prioritized metrics for the specific sector to start impact monitoring.





Overarching Framework

This table details the gender impact metrics that typically apply to climate tech businesses. For ease of use, the relevance of each metric for CAN's 3 target sectors is also indicated. The metrics listed here are classified in 4 broad categories or assessment areas:

The framework includes an assessment of gender inclusion/impact across 4 broad categories:

- 1. **Product Usage**: Defines the extent of usage of enterprise offering by women, as well as women directly employed and engaged as distributors or partners in the business
- 2. Impact of Outcome: Direct, measurable result from use of the solution or enterprise operations on women in the target communities
- 3. **Economic impact**: Gainful impact for women resulting from access to the enterprise's solutions, and creation of other income generating activities
- 4. Social impact: Impact on women's personal agency, independence and sense of self as well as health and well-being

					Relevance		
Assessment area	Gender impact metrics	Code	Description	Mobility	Energy access	Waste Management	Broad overlaps with IRIS metrics
Product usage/ Gender inclusion	Number and % of individual women users	P1	Monitor the number of registered users or subscribers of the product, and calculate the percentage of women in the user base. Also assess number of women who 1) purchased and 2) rented the product	High	High	High	PI3317
	Number of women-owned businesses using the product/ service	P2	Monitor the number of B2B customers of the enterprise, and ascertain the number and % of women-owned businesses	High	High	Medium	PI9713/ PI4940
	Employment opportunities created	Ρ3	Count the number of full-time/ permanent jobs created for women by the enterprise	High	High	High	OI2444
	Number and % of female partners & agents	P4	Track the number of distribution partners and agents of the enterprise, and calculate the % of female partners	High	High	High	PI6659/ PI8470/ PI1728





					Relevance		
Assessment area	Gender impact metrics	Code	Description	Mobility	Energy access	Waste Management	Broad overlaps with IRIS metrics
Outcome	Time saved from using the product/ solution	01	Time saved due to ease of usage enabled by the product/ service, or increased efficiency of performing existing tasks	High	Medium	Medium	PI3291
	Increase in time available for productive activities for women	02	Assess the increased number of hours available for income generating activities as a result of total time saved from using the product/ solution	High	High	Low	-
	Earnings from use of solution	03	Estimate the income earned by women from direct access to enterprise solutions - such as earnings from sale of excess electricity or plastic waste	Medium	High	High	PI9409
	Increased efficiency of job	04	Assess the unit economics due to use of enterprise's product/service (from use of appliances, better equipment, energy usage, etc.)	High	High	High	-
Economic Impact	Amount of money saved	E1	Savings on fuel and/or energy consumed, before and after access to enterprise solutions	High	High	Low	PI1748
	Improved economic/ entrepreneurship opportunities	E2	Number of new women-owned businesses in the target communities after access to enterprise's solution	High	High	High	PI4583
	Increased income generation	E3	Additional income earned as a result of new jobs or businesses started by women	High	High	High	PI2551
	Improved access to markets for women owned businesses	E4	Number of markets (hyperlocal or regional) served by women businesses before and after access to the enterprise's solutions	High	Low	Medium	OI0685
	Improved asset ownership	E5	Estimate the number of women users and partners of the enterprise who are able to afford smartphones, vehicles, land, etc. as a result of increased income	High	Medium	Medium	-



					Relevance		
Assessment area	Gender impact metrics	Code	Description	Mobility	Energy access	Waste Management	Broad overlaps with IRIS metrics
Social Impact	Improved agency/ decision- making power of women in the household	S1	% of women users and partners of the enterprise who report an improved agency as a result of using the enterprise's solution	High	High	High	-
	Reduced financial dependence	S2	% of women users and partners of the enterprise who report improved financial independence as a result of using the enterprise's solution	High	Medium	Medium	-
	Reduction in hours spent by women on unpaid work	S3	Number of hours spent on unpaid care work by women before and after access to enterprise solutions	High	Medium	Medium	-
	Reduction in number of harassment incidents with women	S4	Number of sexual harassment incidents reported before and after availability of enterprise's solutions	High	High	Low	-
	Enhanced physical safety for women (from accidents, fire, etc.)	S5	Number of physical injuries and accidents with women before and after they started using enterprise products & services	High	High	High	-
	Improved respiratory health outcomes	S6	Number of new cases per month of asthma and other respiratory illnesses in women before and after enterprise starting operations	Low	High	High	OD6247
	Increased access to healthcare	S7	Reduction in number of maternal mortality, deaths due to diarrhoea, etc./ Comparison of expenditure on health before and after	High	High	High	PI7395
	Improved educational attainment	S8	Number of girls enrolling into school/ college before and after they started using enterprise solutions	High	Low	Medium	PI1081
Environmental impact	Reduction in CO2 emissions	V1	Calculate litres of kerosene or other fuel used per month previously vs. amount of fuel used post access to enterprise solution. (Difference in fuel usage * estimated carbon emissions per litre of fuel burned = reduction in CO2 emissions)	High	High	High	PI2764



					Relevance		
Assessment area	Gender impact metrics	Code	Description	Mobility	Energy access	Waste Management	Broad overlaps with IRIS metrics
Sector- specific metrics	Enhanced mobility for women	Se1	% of women users who used to walk to work before access to mobility solution	High	-	-	-
	Increase in distance travelled by women on a daily basis	Se2	Distance travelled by women users now, as compared to before access to mobility solution	High	-	-	-
	Reduction (change) in time taken to reach workplace	Se3	Difference in time taken to reach workplace or market before and after mobility solution	High	-	-	-
	Number and % of women- owners of charging stations	Se4	Number of charging stations and % owned/ managed by women	High	-	-	-
	Increased access to electricity	Se5	Change in/ increased hours of electricity supply	-	High	-	PI3486
	Savings on energy bill	Se6	Difference in electricity bill before and after access to clean energy	-	High	-	PI1748
	Number and % of women utilizing energy for running micro business	Se7	Ascertain number of enterprise customers starting microbusiness post access to electricity and what % of them are women	-	High	-	PI9713/ PI4940
	Number of waste pickers/ street sweepers	Se8	% of waste pickers/ street sweepers who are women	-	-	High	012444
	Number and % of women buying products on platform	Se9	% of end customers who are women	-	-	High	-





Enterprise Data Sources

This table outlines the data points that enterprises need to monitor periodically to be able to quantify and report the gender impact based on metrics defined under the Gender Impact Framework. For easy reference, the sheet links each data point to the relevant gender impact metric through codes assigned to each.

Data points to be monitored	For metrics	Description
Client Individuals: Female	P1	Estimate the number of individual women users of the enterprise products/ services
Client Organizations: Microenterprises and SMEs	P2	Estimate the number of women-owned businesses that use the enterprise products/ services
Employees: Female	P3	Estimate the number of women employed by the enterprise (either full- time or part-time) as drivers, technicians, factory workers, etc.
Distributor & Supplier Individuals: Female & Minorities	P4	Estimate the number of women suppliers and distributors that work across the enterprise's value chain
Time saved	01	Time saved by women due to ease of use of product/ service of the enterprise
Hours spent in productive activities	02	Increased number of hours spent by women in productive/ income generating activities before and after access to enterprise solutions
Number of hours of unpaid work	O2, S3	Time spent in household chores and care work by users, before and after access to enterprise solutions
Income from use of product/ service	03	Estimate money earned from sale of waste or electricity
Use of electrical appliances at home	04	Change in number of electrical appliances within the household after access to enterprise solutions
Access to proper equipment for workers	04	Number of female waste-pickers/ sweepers working with the enterprise who have access to improved work conditions (such as better safety and collection implements)
Savings by women	E1	Estimate money saved on decreased fuel or energy used
Improved economic/ entrepreneurship opportunities	E2	Increase in number of women-owned businesses related to the enterprise's products and solutions
Increased income generation	E3	Increased income as a result of employment or entrepreneurship attributed to the enterprise





Evolving travel needs of women	E4, S8	Track the change in activities that women undertake when travelling
		entertainment, etc.) before and after access to enterprise solutions
Access to private mode of transport	E5	% of men and women in the enterprise's customer base who own
		personal vehicle, before and after access to enterprise solutions
Access to smartphone	E5	Number of women customers owning/ having access to a smartphone
Decision-making power in households	S1	% of households where women made the purchase decisions
(regarding purchase and other financial		
Use of fintech/ digital payment solutions	52	payments
Time spent in collecting fuel wood	S3	Time spent in collecting energy resources by women per day
Reduction in harassment incidents or	S4	Number of sexual harassment incidents reported before and after
improved feeling of safety		availability of enterprise's solutions.
		Number of women users who report feeling unsafe while travelling in public transport
Number of trips to the doctor per month	S5, S7	Number of monthly visits to the doctor before and after using enterprise
Crearbauca and amindiana avaided	N/1	Solutions
Greenhouse gas emissions avoided	VI	burned = reduction in CO2 emissions
Distance travelled per day	Se1, Se2	Distance travelled during the day by male and female members of a household
Number of trips taken per day	Se1	Estimate increase in number of trips per day for the enterprise's women users, before and after access to mobility solution
Assessment of trip patterns	Se1	Number of en-route stops for men and women users while travelling to and from work/ others
Time spent on daily travel	Se3	Number of hours spent by women travelling to and from work (or markets etc.) before and after access to mobility solution
Number of women-owned charging stations	Se4	Estimate the number of charging stations that are owned/ operated by women
Hours of electricity supply	Se5	Hours of electricity supply before and after access to enterprise solution
Client Organizations: Female	Se7	Number of women-owned businesses procuring electricity from enterprise's products
Number of women pickers/ sweepers	Se8	Number of female waste pickers/ sweepers working with the enterprise





Gender Integration Within the Enterprise

Indicators/metrics that can track diversity and inclusion within the enterprise are also identified.

Data points to be monitored	For metrics	Description
Number and % of women in leadership team	-	-
Number and % of female staff across the enterprise	-	-
Number and % of women in operations and technical teams	Р3	-
Number and % of women working in manufacturing/ sorting facility	Р3	-
Number of women scrap dealers	P4	Calculate % of women-owned / led scrap dealers in value chain
Number of women-owned (waste aggregator) businesses in value chain	P4	Calculate % of women-owned aggregator businesses
Equal pay for equivalent work	Qualitative assessment	Gender-inmpact created due to policies providing equal pay irrespective of gender
Provision of benefits such as maternity leaves, child care, insurance, etc.	Qualitative assessment	-
Suitability/ customization of product/ service for women	Qualitative assessment	Gender impact created due to engaging potential women users in product design
Development of financing options relevant to female customers	Qualitative assessment	Impact created due to consumer financing options keeping gendered challenges in mind
Selection of relevant distribution channels	Qualitative assessment	Impact created due to distribution of product/ service through channels most easily available and accessible to women
Access to information on pricing and markets, social rights	Qualitative assessment	Number of masterclasses and trainings conducted % of women participation in the masterclasses
Campaigns to remove social stigma around the sector	Qualitative assessment	-
Gender capacity / sensitivity building for internal staff	Qualitative assessment	-
Customize communication content and channels for women	Qualitative assessment	-





Prioritized Gender Impact Metrics

This table highlights the key metrics that enterprises across CAN's target sectors should monitor at the least to be able to showcase their gender impact.

	Sector-wise prioritized Gender Impact Metrics							
Assessment area	Mobility	Energy Access	Waste Management					
	Number of women users/ subscribers	Number of women users/ subscribers	Number of women users/ subscribers					
Product usage/	Employment opportunities created	Employment opportunities created	Employment opportunities created					
Gender inclusion	Number of women partners in the value chain	Number of women partners & agents	Integration of women in supply chain					
			-					
Outcome	Time saved from using the product/ service	Increase in time available for productive activities for women	Income from use of solutions					
	Increase in distance travelled	Savings on fuel/ energy cost	Increased efficiency of job					
Economic impact	Increase in economic/ entrepreneurship	Access to entrepreneurship opportunities	Increased income generation					
Economic impact	opportunities for women	Increased income generation						
	Reduction in number of harassment incidents with women	Reduction in number of harassment incidents with women	Enhanced dignity and sense of self					
Social Impact	Enhanced physical safety for women	Enhanced physical safety for women	Improved decision-making power in household					
	Improved educational attainment	Improved respiratory health outcomes						
			-					
Other Qualitative	Relevant finan	Alleviate social stigma						
metrics that aid	Inclusive product design							
gender impact	Gender-responsive distribution/ outreach channels							





Gender Impact: Mobility

Various studies have brought out that the negative effects of poor transportation infrastructure or the lack of it are more pronounced on women as compared to men. Where available, women benefit less than men from traditional mobility solutions, and are sometimes negatively impacted by "gender-blind" service design. This is because men and women have different needs and modes to access mobility services. For instance, most men typically take a direct route home from work, whereas women may take multiple stops during the trip for completing household chores on the way home.

Additionally, research suggests that a higher proportion of men travel by car and motorcycle, while more women walk, cycle and use public transport. This is one of the factors making women vulnerable to experiencing sexual harassment and violence, and also presents physical danger of being in accidents.

A gender-aware perspective in developing mobility solutions will make the solutions more suited to, affordable and accessible to women; consequently reduce gender inequality in mobility, and support the development of a more inclusive built-environment. This is because while women have access to fewer modes of safe and convenient transport options, they also tend to have a different attitude towards mobility in general.

Gender-aware solution design not only increases women's opportunities and empowerment, but also potentially enhances enterprise effectiveness, efficiency and sustainability. Integrating a gender lens during investment sourcing and evaluation will promote gender inclusion across a wide range of business areas while also aiding empowerment of women and their communities.

An assessment of areas of gender impact in the sector should cover 4 broad areas -

1. **Product usage / Gender inclusion**

This will define the applicability or utility of the enterprise's offerings to women, the extent of usage by men vs. women, as well as women directly employed and engaged as distributors or partners for the product.

2. Outcome

This helps track the direct effect of the solution or enterprise operations on women in the target communities which ultimately leads to social and economic empowerment for women.

3. Economic impact

This captures the gainful impact for women resulting from access to the enterprise's solutions, and creation of other income generating activities.





This captures the impact on women's personal agency, independence and sense of self as a result of their financial contribution to the household.

Listed below are the key gender impact metrics across the 4 areas defined above that mobility enterprises should monitor on a periodic basis to be able to showcase the impact created by their business on women.

1. Product usage / Gender inclusion

- a) Number of women users/ subscribers: Track the number of women users of the mobility solutions and what % of the total customer base do they account for.
- b) Employment opportunities created: Track the number of women drivers skilled and employed by the mobility enterprise, and calculate what % of drivers they account for. Also estimate the number of women employed as technicians, mechanics and other roles in the manufacturing facility, if any.
- c) Number of women partners in the value chain: For instance, enterprises may evaluate the number of women-owned charging stations, or partners operating fleet of vehicles for the enterprise

Enterprises may also report qualitative factors which aid accessibility and/or usability of the solution for women, such as:

- Relevant financing structures such as pay-as-you-go, which is better suited to women's erratic earning pattern, or unsecured loans which may be preferred by women due to lack of assets to offer
- Gender-responsive distribution channels, including raising awareness about products/ services, points of purchase that are accessible to women, ease of after sales service, etc.
- Inclusive product design How are women engaged during the product design and prototyping phase? Are product features customized for/ targeted to women's needs?

2. Outcome

- a) Time saved from using the product/ service: Estimate the number of additional hours available for women (as a result of time saved from efficient travel options as compared to walking, or lesser time taken to charge the vehicle) to engage in income generating activities outside the house
- b) Increase in distance travelled: Assess the average distance travelled by women users per day (or the number of trips taken), before and after access to the mobility solution

3. Economic impact

a) Improved economic/ entrepreneurship opportunities : Number of women users accessing jobs outside the house or starting new business ventures as a result of access to mobility





- a) Reduction in number of harassment incidents : Estimate the number of sexual harassment incidents reported by women before and after access to the enterprise's mobility solutions
- b) Enhanced physical safety: Change in the number of accidents (injuries due to sharp objects, chain snatching, vehicle accidents etc.) as a result of women transitioning to the enterprise's mobility solutions
- c) Improved educational attainment: Estimate the number of girls and young women enrolling into and completing college and other higher education due to easier reach





Gender Impact: Energy Access

Across rural and remote communities, fuel collection for cooking and lighting is primarily done by women. Lack of access to energy and electricity (and time-saving appliances thereof) limits women's time for personal and entrepreneurial pursuits, poor lighting especially in public spaces leads to hampered security, traditional fuelwood for cooking leads to poor indoor air quality which disproportionately affects women's respiratory health, among others.

Despite women carrying disproportionate responsibility to fulfil household energy needs, women's challenges are often overlooked in developing energy solutions; even though women and vulnerable groups stand to benefit more from energy access. Additionally, women's representation in the energy access sector as entrepreneurs, leaders and employees also remains limited. Globally, women account for a majority of administrative roles in the sector but less than a third of technical roles.

Application of a gender lens to energy access enterprises has the potential for positive business outcomes – including accelerated adoption of solutions by vulnerable groups, women's social and economic empowerment, enhanced environmental impact, as well as significant financial benefits through gender diversity in the leadership of energy access companies. Integrating a gender lens during investment sourcing and evaluation will promote gender inclusion across a wide range of business areas while also aiding empowerment of women and their communities.

An assessment of areas of gender impact in the sector should cover 4 broad areas -

1. Product usage / Gender inclusion

This will define the applicability or utility of the enterprise's offerings to women, the extent of usage by men vs. women, as well as women directly employed and engaged as distributors or partners.

2. Outcome

This helps track the direct effect of the solution or enterprise operations on women in the target communities which ultimately leads to social and economic empowerment for women.

3. Economic impact

This captures the gainful impact for women resulting from access to the enterprise's solutions, and creation of other income generating activities.





This captures the impact on women's personal agency, independence and sense of self as a result of their financial contribution to the household.

Listed below are the key gender impact metrics across the 4 areas defined above that energy access enterprises should monitor on a periodic basis to be able to showcase the impact created by their business on women.

1. Product usage / Gender inclusion

- a) Number of women users/ subscribers: Track the number of women users of the enterprise's solutions and what % of the total customer base do they account for. In case of community lighting: Assess the footfalls in the area where street lights are installed, and ascertain the % of women.
- **b)** Number of women partners & agents: Track the number of distribution partners and agents of the enterprise, and calculate the % of female partners in the total
- c) Employment opportunities created: Measure the number of jobs created for local women as electricians, technicians and other roles in the manufacturing facility, if any

Enterprises may also report qualitative factors which aid accessibility and/or usability of the solution for women, such as:

- Relevant financing structures such as pay-as-you-go, which is better suited to women's erratic earning pattern, or unsecured loans which may be preferred by women due to lack of assets to offer
- Gender-responsive distribution channels, including raising awareness about products/ services, points of purchase that are accessible to women, ease of after sales service, etc.
- Inclusive product design How are women engaged during the product design and prototyping phase? Are product features customized for/ targeted to women's needs?

2. Outcome

- a) Increase in time available for productive activities for women: Estimate the number of additional hours available for women (as a result of time saved in household chores by using electrical appliances or street lights making travelling after dark safer) to engage in income generating activities outside the house
- b) Increased income from use of solutions: Estimate the income generated by women by accessing the solutions such as earnings from selling excess electricity in the community

3. Economic impact

a) Access to entrepreneurship opportunities: Number of women accessing income generating opportunities or starting new business ventures as a result of gaining access to the energy solution





b) Savings on fuel/ energy cost: Estimate the savings on diesel and kerosene used for commercial and household lighting respectively, before and after access to enterprise solutions. Enterprises working on efficient/ cleaner appliances may calculate the difference in average monthly electricity bills for users before and after using their solutions.

- a) Reduction in number of harassment incidents: Estimate the number of sexual harassment incidents and other criminal activities targeting women that were reported before and after access to energy solutions (This, however, addresses only a specific factor related to sexual harassment)
- b) Enhanced physical safety: Change (reduction) in the number of accidents (injuries due to sharp objects, snake bites, chain snatching, etc.) that take place in the area before and after access to enterprise's products/ services
- c) Improved respiratory health outcomes: Estimate the number of new cases per month of asthma and other respiratory illnesses in women before and after enterprise starting operation.





Gender Impact: Waste management

Globally, women make the purchase decisions for food and other goods, controlling roughly 70% of global consumer spending, and indirectly influence how these goods are packaged. Women also have the primary gendered responsibility to segregate and dispose of the household waste. As a result, they can influence the type of waste generated and where it ends up.

At the same time, women play a pivotal role in the waste management and recycling sector pickers and sorters. Female sweepers and rag pickers often collect plastic and other valuable waste from dumping sites and sell it to scrap dealers. However, they face repressive treatment, unsafe working conditions and in some cases, sexual violence. Moreover, owing to the largely informal employment of women, there is negligible recognition of their contribution to the sector.

The waste economy is a transformative practice – more so for the women it employs, as it contributes to their economic upliftment, given that women waste-pickers often come from economically and socially underprivileged backgrounds. Integrating a gender lens during investment sourcing and evaluation will further promote gender inclusion across business areas while also aiding empowerment of women and their communities.

An assessment of areas of gender impact in the sector should cover 4 broad areas -

1. Product usage / Gender inclusion

This will define the applicability or utility of the enterprise's offerings to women, the extent of usage by men vs. women, as well as women directly employed and engaged as distributors or partners for the product.

2. Outcome

This helps track the direct effect of the solution or enterprise operations on women in the target communities which ultimately leads to social and economic empowerment for women.

3. Economic impact

This captures the gainful impact for women resulting from access to the enterprise's solutions, and creation of other income generating activities.

4. Social impact

This captures the impact on women's personal agency, independence and sense of self either directly or as a result of their financial contribution to the household.





Listed below are the key gender impact metrics across the 4 areas defined above that waste management enterprises should monitor on a periodic basis to be able to showcase the impact created by their business on women.

- 1. Product usage / Gender inclusion
 - a) Number of women users/ subscribers: Track the number of women users of the enterprise's solutions and what % of the total customer base do they account for.
 - b) Employment opportunities created: Number of women skilled and employed: in waste recycling and processing, as drivers for waste pickup, other roles in the manufacturing facility, if any.
 - c) Integration of women in supply chain: Estimate what % of the scrap dealers and waste aggregator partners are women-owned/led

Enterprises may also report qualitative factors which aid accessibility and/or usability of the solution for women, such as:

- Alleviate social stigma through awareness generation campaigns, community sensitization and improving working conditions for women sweepers and pickers working as informal workers in the sectors
- Inclusive product design How are women engaged during the product design and prototyping phase? Are product features customized for/ targeted to women's needs?
- Gender-responsive outreach channels, including raising awareness about products/ services, points of purchase that are accessible to women, ease of after sales service, etc.

2. Outcome

- a) Income from use of solutions: Estimate the income generated by women by accessing the solutions such as credits earned from segregating and selling plastic waste
- b) Increased efficiency of job: Estimate the time saved by women, or more waste collected in the same period, as a result of access to relevant equipment for the job

3. Economic impact

a) Increased income generation: Estimate % increase in income as a result of employment within the enterprise, or formalization of existing work

4. Social impact

a) Enhanced dignity and sense of self: Assess the improvement in working conditions, overcoming social stigma, and gaining dignity of work for female rag pickers and other women employed in menial jobs in the sector, as a result of formalization created by the enterprise





b) Improved decision- making power in household: Estimate the % of women users who have decision-making power in the household as a result of generating income