

Advancing women's economic and financial resilience through finance, skills, and measurement

Women entrepreneurs run successful businesses worth investing in across the globe. Women-owned SME loan portfolios consistently exhibit low non-performing loan (NPL) ratios and deliver up to twice as much revenue per dollar invested. Women entrepreneurs often run sustainability-focused businesses and are known to perform better on various ESG metrics.

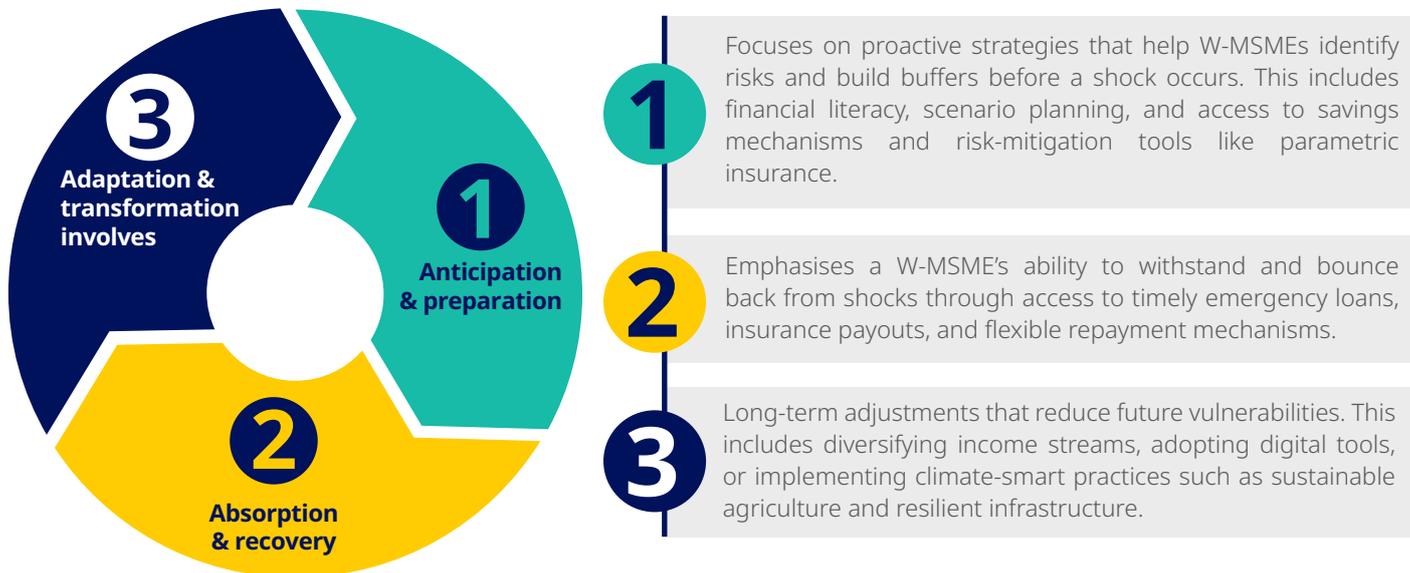
Yet, shocks like climate events, pandemics, and economic crises hit **women-led MSMEs (W-MSMEs)** harder. Because despite strong business models, women entrepreneurs still have less access to credit, assets, and safety nets, women face greater obstacles to prepare, withstand, and recover.

Women entrepreneurs face structural barriers that weaken resilience and slow recovery.



A three-stage framework to understand how to promote W-MSMEs resilience

The three-stage resilience framework provides a **roadmap** showing how W-MSMEs can prepare before crises, cope during shocks, and adapt for the future:



Gender-responsive financial tools that can support W-MSME's resilience



Strengthening resilience through technical assistance

By supporting financial institutions

- In Guatemala, Esfuerzo Seguro (Aseguradora Rural, MICRO, Banrural) bundled climate insurance with productive credit and trained loan officers to strengthen women's recovery finance and trust in insurance.
- In Senegal, UN Women and BICIS/REFAN co-designed gender-sensitive agricultural credit lines and trained banks and women's producer networks on contract negotiation and climate finance.
- Across multiple regions, PROPULSE (PROPARCO, AFD Group) strengthened MFIs through digitalisation, gender audits, ESG integration, and automated emergency loans.

By supporting directly W-MSMEs skills and capabilities

- In Southeast Asia, Go Digital ASEAN (The Asia Foundation) trained women in e-commerce, mobile finance, and cybersecurity, ensuring business continuity during shocks.
- In Fiji, Women's Weather Watch (femLINKpacific, ActionAid) prepared women as disaster responders using SMS and radio, reducing climate vulnerability.
- In Mali, She Grows (Tree Aid, ADAF GALLE) combined land rights, agroforestry, and savings groups with leadership training, tripling women's incomes.

A gender-responsive resilience-measurement framework

A gender-responsive resilience framework should track how W-MSMEs prepare, withstand, and adapt to shocks. It should go beyond access to financial and other services to:

- Measure use, behaviour change, and recovery capacity over time in each stage of the resilience framework
- Combine the use of surveys training records digital logs or even qualitative feedback (interviews, focus group discussions)
- Measure both outputs (services delivered) and outcomes (women's recovery and growth), ensuring accountability

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Anticipation and preparation

- % of W-MSMEs with dedicated emergency savings accounts / or active insurance
- % of agri-W-MSMEs using weather advisory tools

2

Absorption and recovery

- % of W-MSMEs diversifying income or entering new markets
- % of W-MSMEs investing in resilient infrastructure (solar, irrigation, flood defences)

3

Adaptation and transformation

- % of W-MSMEs accessing emergency loans within 30 days of a shock
- % of W-MSMEs resuming operations within 6 months

Concrete actions development partners and international financial institutions can take to strengthen resilience

- ✓ **Support gender-responsive financial products** that reflect women's realities — time poverty, caregiving, mobility limits, and climate risks.
- ✓ **Invest in digital solutions** adapted to women's use patterns — low-end phones, voice guidance, and human support.
- ✓ **Bundle sector-specific tools** (e.g., seasonal loans + weather insurance) to meet the needs of women in agriculture, retail, and services.
- ✓ **Apply gender-sensitive measurement frameworks** to track anticipation, absorption, and adaptation, disaggregated by sex and context.
- ✓ **Provide dual-level Technical Assistance:** help Financial Institutions integrate gender strategies and build women's digital, financial, and climate-smart skills.

[Read the full report / Practical guide](#)

