

Measuring the Results of Women's Economic Empowerment in Private Sector Development

Guidelines for Practitioners: Overview Document

This document provides a summary of the key findings from 'Measuring Women's Economic Empowerment: Guidelines for Practitioners' produced by Erin Markel, MarketShare Associates, for the Donor Committee for Enterprise Development's Women's Entrepreneurship Development Working Group (July 2014). For the full paper, including a comprehensive list of references which these guidelines draw upon, please visit [xxx](#).

Introduction

"When women do better, economies do better." --Christine Lagarde, Managing Director, International Monetary Fund, Davos, 2013, addressing the issue of inclusive growth.

Why do economies do better when women do better? In every part of the world, women are paid less for their work and see fewer benefits of their labour. Discrimination and extra household responsibilities reduce their access to decent work, capital and time needed to improve their businesses relative to men. In short, women are more likely to live in poverty. Yet, across the developing world more women than ever are managing family farms and businesses. As technology enhances their access to information and inputs, they are starting to demand their rights. As millions of men migrate to urban areas, new opportunities for women are opening up. More women entering the labour force can accelerate poverty reduction, support sustainable markets and improve the welfare of families.

Increasing the number of working women and their incomes is only part of the equation. For women, their families and society to reap the full benefits of development, investments in women must also promote their empowerment, e.g., a woman's ability advance economically, and make and act on economic decisions. Studies by the World Bank, the Organisation for Economic Co-operation and Development (OECD), the United Nations (UN) and others show that investments in private sector development that promote women's economic empowerment can yield higher returns – in terms of poverty reduction and broader positive effects – on development, compared to investments that do not incorporate women's economic empowerment. Donors have increasingly focused their private sector development strategies on women's economic empowerment. Canada's DFATD, USAID, UK's DFID, Sida, SDC and Australia's DFAT have recently produced updated strategies to enhance women's economic empowerment and demonstrate their renewed commitments to gender equality.

Why create guidelines for measuring the results of women's economic empowerment in PSD at the household-level?

Most guidelines on women's economic empowerment focus on theory or guiding implementation practices, such as conducting gender analysis and designing successful interventions. Certain guidance documents are particularly helpful and relevant to private sector development (PSD) programmes such

as the work conducted by a multi-donor effort coordinated by the M4P Hub in 2011.¹ However, there are few documents available that provide suggestions on the measurement of women's economic empowerment. The ones that do tend to focus on definitions and indicators and are not specifically tailored to PSD programmes. Moreover, most PSD programmes measure enterprise-level results rather than household-level results. Measuring household dynamics is important because this is one key place where women and men live and experience the various effects – positive and sometimes negative – of development and empowerment.

Therefore, these guidelines specifically aim to:

- Provide practical advice to practitioners seeking to measure women's economic empowerment (WEE) in PSD programming;
- Document how to make each aspect of results measurement more gender-responsive;
- Highlight important issues in results measurement for practitioners focused on WEE, paying particular attention to measuring household-level changes.

Approach: The DCED Standard for Results Measurement and Case Studies

Practitioners work in complex and often shifting environments. The DCED Standard, developed by the Donor Committee for Enterprise Development (DCED), provides a framework which helps practitioners articulate a hypothesis for what a programme will achieve, and to set and monitor indicators which show whether milestones are being achieved. The DCED Standard helps practitioners learn and adapt, while remaining rigorous in the measurement of results.

Because the DCED Standard provides a helpful framework for measuring results in PSD, each section of these guidelines highlight how women's economic empowerment can be integrated into the eight components of the DCED Standard. These include:

- Component 1: Articulating Women's Economic Empowerment in Results Chains
- Component 2: Gender-Responsive Indicators of Change
- Component 3: Measuring Changes in Women's Economic Empowerment
- Component 4: Estimating Attributable Changes in WEE
- Component 5: Capturing Systemic Change
- Component 6: Programme Costs for WEE
- Component 7: Reporting on WEE Results
- Component 8: Managing a Gender-responsive System for Results Measurement

In particular, the guidelines draw from the good practices and lessons learned from Making Markets Work for the Chars (M4C) in Bangladesh, implemented by Swisscontact and Practical Action, and the Market Alliances in the Lesser Caucasus Region of Georgia the Alliances Lesser Caucasus Programme (ALCP), implemented by Mercy Corps. The programmes were selected by the DCED WED working group because of the sophistication in their approach to measuring women's economic empowerment.

¹ The three main outputs were: a preliminary discussion paper by Linda Jones in 2012 entitled: *Discussion Paper for an M4P WEE Framework: How can the Making Markets Work for the Poor Framework work for poor women and for poor men?*; the development of M4P Hub Guidelines for the Integration of WEE into M4P Programmes in 2012, and a synthesis of general conclusions in SDC's E+i Network Synthesis Report on WEE & M4P in 2012.

Component 1: Articulating Women's Economic Empowerment in Results Chains

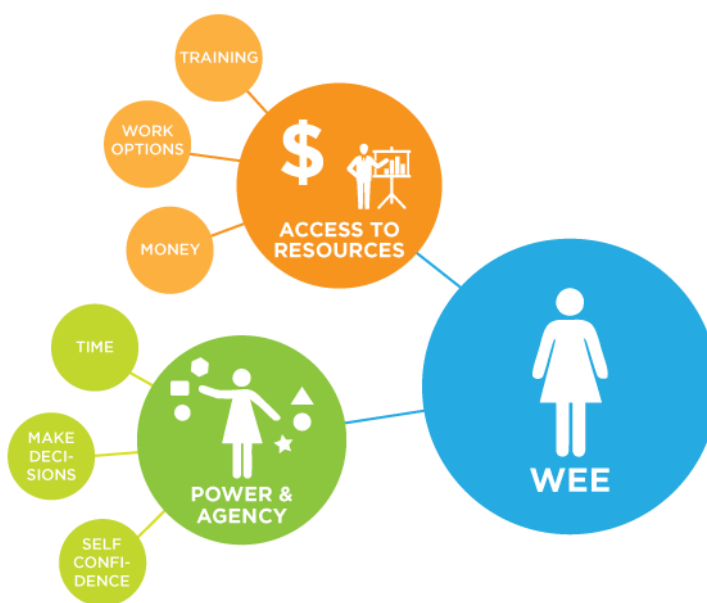
According to the DCED Standard, a results chain is a visual “hypothesis about how the activities of the programme are expected to lead to outputs, outcomes, and eventually development impact.” The complexity of WEE makes it particularly important to map out your expected change pathways. There are several key elements to developing results chains for PSD programmes with women's economic empowerment objectives.

Define women's economic empowerment

Many definitions of women's economic empowerment exist. Naila Kabeer writes that there are important differences, yet common themes arise around concepts of agency, choice and decision-making in relation to the market.² For a review of various donor definitions and their common elements see the M4P Hub's: Discussion Paper for an M4P WEE Framework.³

A woman is economically empowered when she has both the: *A) ability to succeed and advance economically; and b) the power to make and act on economic decisions.*

Figure 1: WEE Main Components



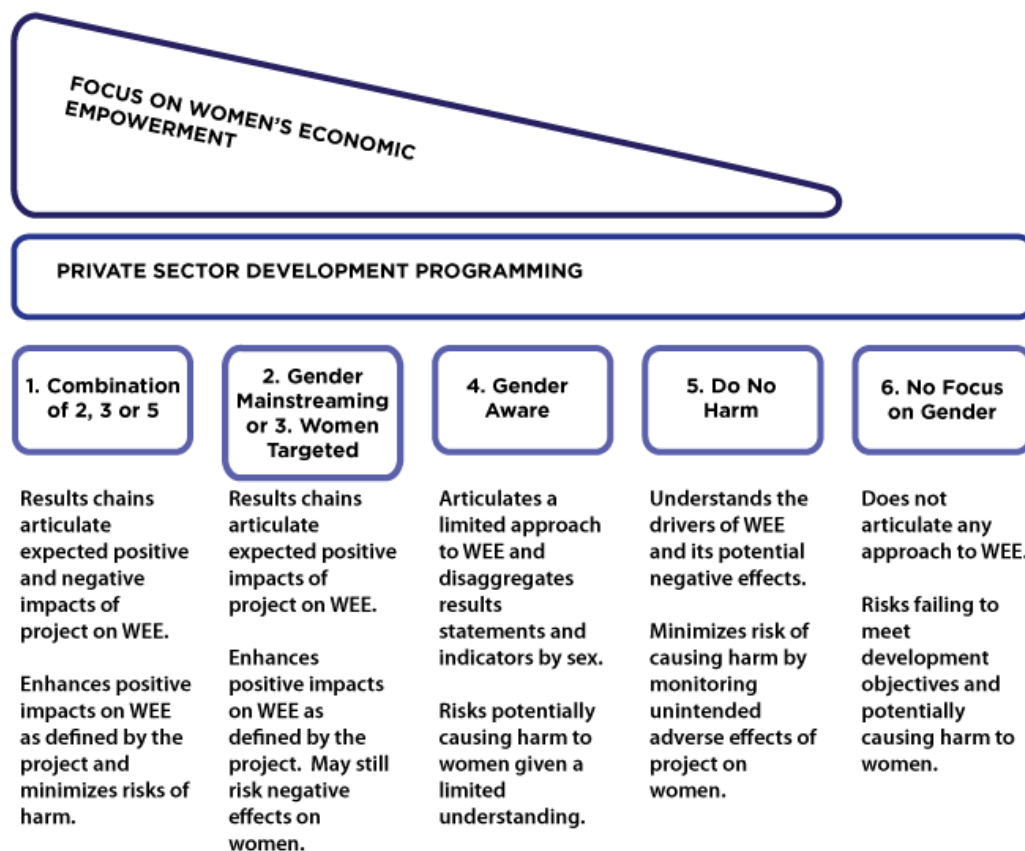
² Kabeer, Naila. Women's Economic Empowerment & Inclusive Growth. Labour Markets and Enterprise Development. SIG Working Paper. 2012.

³ Jones, Linda. Discussion Paper for an M4P WEE Framework: How can the Making Markets Work for the Poor Framework work for poor women and for poor men? M4P Hub. 2012.

Articulate your WEE approach and degree of focus

A programme's objectives, and time and resource constraints inevitably determine the degree to which a programme can focus on WEE. This paper outlines five common approaches that fall along a spectrum of focusing on WEE: from a comprehensive Combination approach to no focus on gender. How these approaches link to the intensity of focus, and the potential risks and effects of each one is highlighted below.

Figure 2: The PSD-WEE Continuum



The experiences from M4C and ALCP suggest that articulating how both women and men will benefit, as well as stating women's economic empowerment as a key objective from the very start of a programme can lead to greater success and results. Both programmes use a Combined approach (#1) in their gender strategies. Using this Combined approach leaves both M4C and ALCP the flexibility to match the relevant approach to each unique intervention.

Collect gender-responsive market research

Conducting effective market research that incorporates an understanding of gender dynamics is the heart of any programme aiming to catalyse WEE.⁴ Experience suggests, programmes should rely on sound market research to understand the wider context including key market constraints and influencers on how women experience empowerment, and then select solutions and interventions that

⁴ Riisgaard, Lone; Fibla, Anna Maria Escobar and Ponte, Stefano. Evaluation Study: Gender and Value Chain Development. DANIDA, Ministry of Foreign Affairs of Denmark. 2010; experiences of the author; Making Markets Work for the Chars. Interview. Swisscontact. 2014; Alliances Lesser Caucasus Programme. Interview. Mercy Corps. 2014.

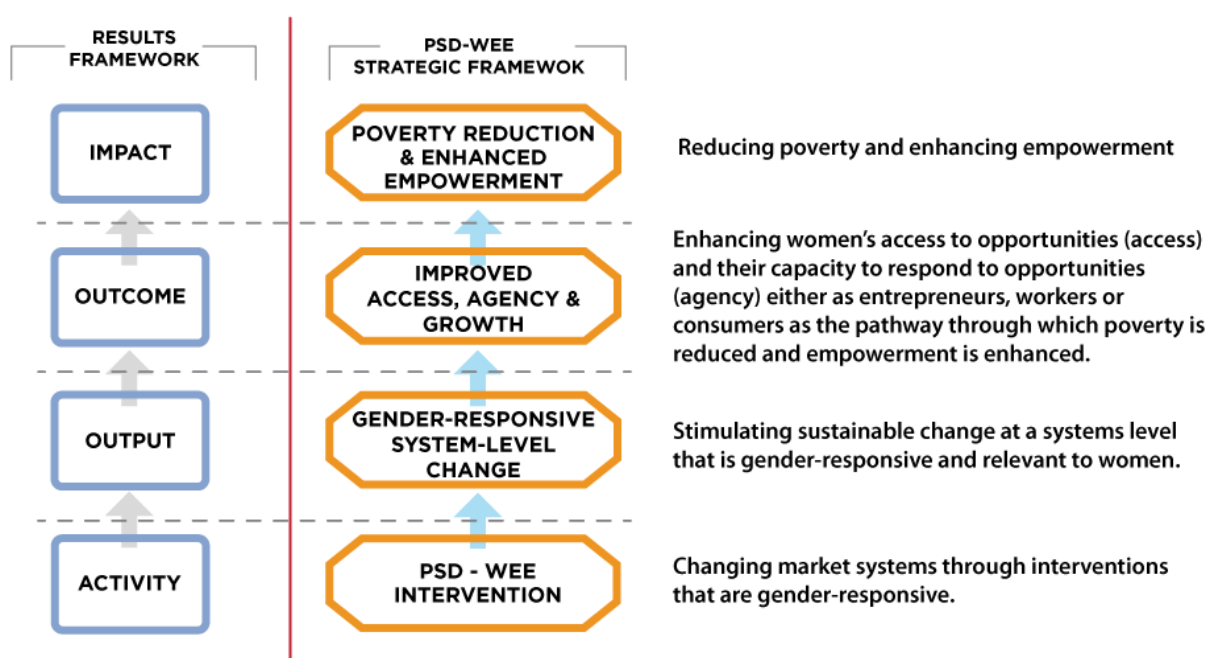
align with a programme's resources, capacity and objectives. For instance, M4C and ALCP conducted their gender and market research in an integrated process, whereby their gender research included:

1. **Core market systems:** gender roles and responsibilities in each sub-sector,
2. **Supporting functions:** gender-based access and control over resources and services
3. **Rules:** gender-friendly policies, social/community acceptance of women in various jobs, and women's decision-making abilities and time-use.

Create a PSD-WEE strategic results framework

A strategic results framework is an overarching logic model that lays out the pathways of change for a programme. It establishes the rationale and general approach for reaching its programmatic goals.⁵ The figure below draws upon the M4C and ALCP programmes and shows how a commonly used PSD strategic results framework links to a WEE pathway of change.

Figure 3: PSD-WEE Results Framework



Source: Erin Markel

Design results chains

Once good information is collected and strategic results frameworks are articulated, it is important for programmes to reflect this knowledge not only into programme design, but also into results chains. Results chains will differ based on a programme's approach and degree of focus. Both M4C and ACLP found that this process tends to be more straightforward for Women Targeted interventions, as each step in the results chain focuses specifically on women and their empowerment. Good practices for reflecting WEE into results chains from M4C and ALCP are presented below.

⁵ The Springfield Centre. The Operational Guide for the Making Markets Work for the Poor (M4P) Approach. SDC and DFID. 2008. <http://www.value-chains.org/dyn/bds/docs/681/OP%20Guide%202008.pdf>

Figure 4: ALCP - Gender Mainstreaming Example

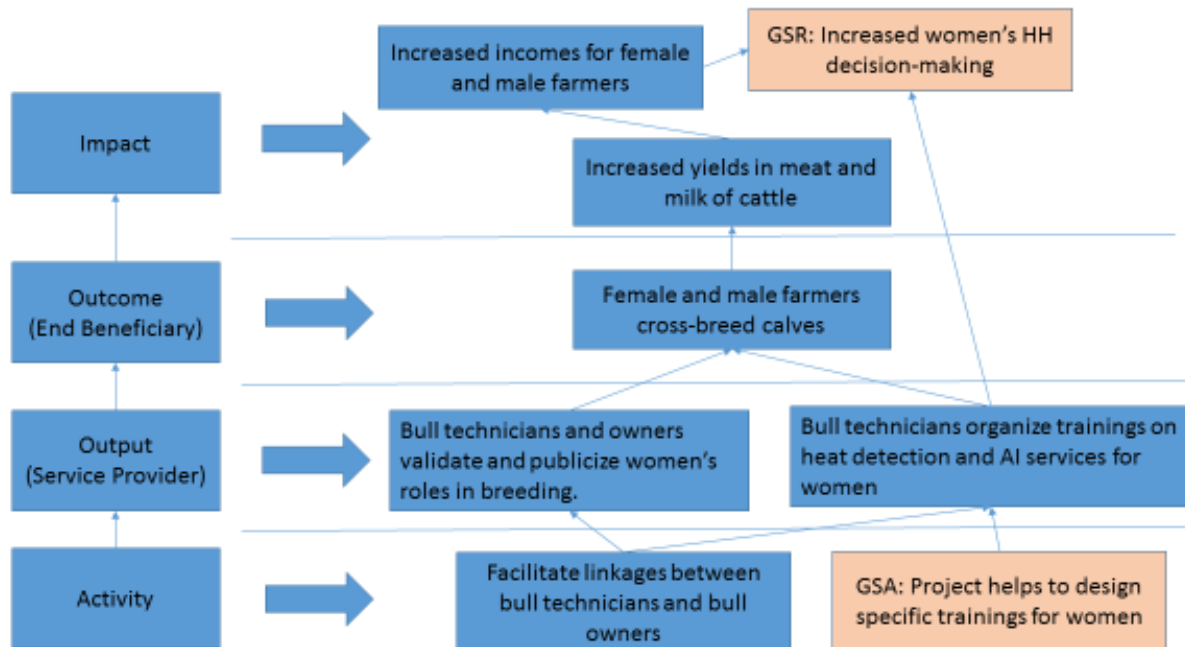
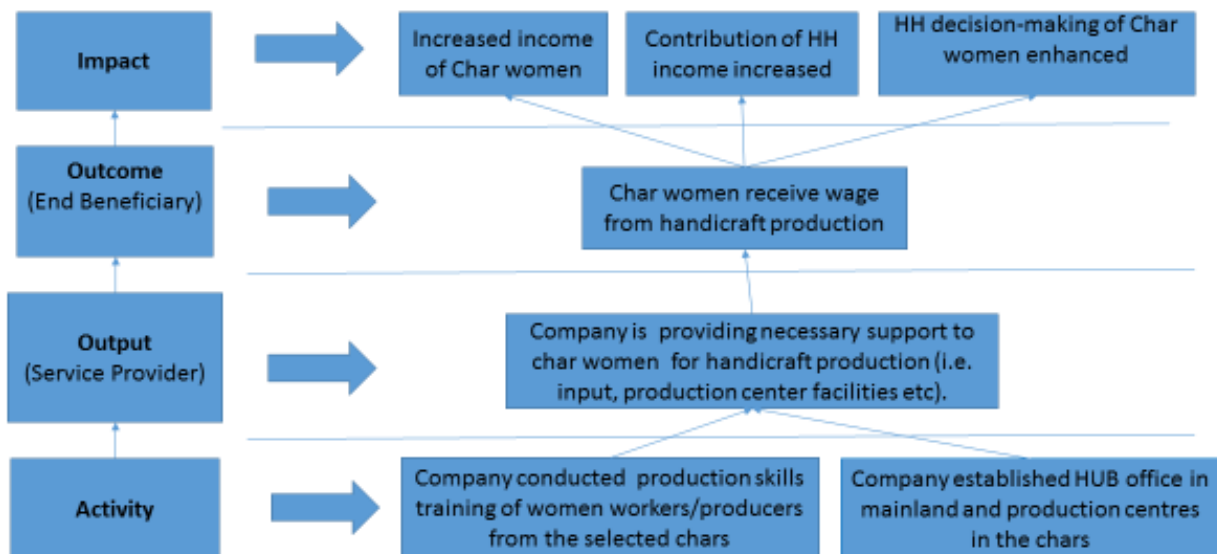


Figure 5: M4C – Women Targeted Example



Component 2: Gender-Responsive Indicators of Change

The DCED Standard requires that indicators correspond to the logic of the results chains. The results chains clarify what you expect to happen at each step, and the matching indicators outline how you will measure the change.

The DCED Standard's universal indicators focus on the quantity of target enterprises, additional net income and jobs generated by PSD programming. Programmes seeking to implement WEE as a key programme objective will want to consider additional indicators to obtain a clearer picture of empowerment.

Based on the lessons learned from M4C and ALCP, it is suggested that programmes should consider:

- Including 1 or 2 indicators to measure PSD-WEE household-level dynamics at the outcome or impact level for each intervention, in addition to the DCED Standard universal indicators.
- Ensuring a mix of indicators that address *access to resources & agency*. Access to resources includes indicators like increases in income, skill development and employment opportunities, while agency refers to indicators such as time-use, decision making abilities and physical mobility. CARE International notes that programs successful at sustaining empowerment for women in the long-term tend to address multiple layers of a woman's empowerment.
- Including lots of strong qualitative indicators. Most categories of indicators at the household level should be complemented by or conducted using qualitative methods.
- Determining whether to measure at the enterprise, household or individual level. Once you have collected data at a certain unit of analysis you cannot normally go back and further disaggregate your data.
- Determining whether to disaggregate indicators by sex, age, or employment status.
- Defining which change is positive and negative is important, especially with more complex indicators such as decision making or time-use, and subsequently verifying the assumptions.
- Select only those indicators of WEE that are both relevant and reasonably straightforward to measure.

Figure 6: Basket of Indicators to Measure PSD-WEE Household-level Dynamics

| | Category | Indicator (s) | Quant or Qual | Indicator Reference |
|---|---|---|---------------|--|
| 1 | Access to income. | Additional net income accrued to an individual as a result of the programme per year. | Quant | Revised DCED Standard Universal Indicator (individual unit of analysis). |
| | | Perception of increase in income as a result of the programme per year. | Qual | M4C. |
| 2 | Decision-making regarding income, productive assets, investments, and expenditures. | % of recent household expenditure decisions in which women have participated over the previous X weeks. | Quant | USAID. Women's Empowerment Agricultural Index (WEAI); World Bank. Gender in Agriculture; ALCP. |
| | | Ability to make decisions regarding programme-relevant household expenditures. | Qual | CIDA. Gender Sensitive Indicator Guide; ALCP. |

| | | | | |
|---|--|---|---------------|--|
| | | Ability to make programme-relevant decisions regarding the purchase, sale, or transfer of assets (small and large). | Qual | World Bank. Gender in Agriculture. USAID. Women's Empowerment Agricultural Index (WEAI); CIDA. Gender Sensitive Indicator Guide; ALCP. |
| | | Perception of importance of women's additional income to household due to intervention. | Qual | SDC. Gender in Household and Community Analysis; M4C Bangladesh; ALCP. |
| 3 | Division of labour, time, responsibilities. | Number of hours per day saved due to intervention. | Quant | Author and ALCP. |
| | | Number of hours spent on domestic chores per day | Quant | Women's Empowerment Agricultural Index (WEAI); ALCP. |
| | | Satisfaction of available leisure time. | Qual | Women's Empowerment Agricultural Index (WEAI) |
| | | Ability to make decisions regarding use of time. | Qual | Author and ALCP. |
| 4 | Freedom/restriction of mobility. | Access to programme-relevant services, within and outside their residential locality, as compared to community norms. | Quant or Qual | CIDA. Gender Sensitive Indicator Guide; author; ALCP; M4C. |
| | | Changes in attitudes towards women and their mobility. | Qual | ICRW. |
| 5 | Changes in domestic violence and household conflict/tension. | Number of known incidences of domestic violence in the community. | Qual | World Health Organization (WHO). |
| | | Changes in attitudes towards violence against women. | Qual | WHO; ICRW. |
| 6 | Gender norms, and men's and women's attitudes toward gender roles. | Changes in attitudes towards women and programme-relevant work. | Quant or Qual | ICRW; ALCP. |
| | | Changes in attitudes towards women and access to programme-relevant services (mobility). | Quant or Qual | |
| 7 | Women's and men's sense of self-worth or confidence. | Perceptions of self-worth, and/or confidence. | Qual | CARE International; Oxfam International; M4C; ALCP. |

Source: Erin Markel, 2014.

Component 3: Measuring Changes in Women's Economic Empowerment

Once you have defined your indicators, the next step is to select your method(s) for measurement. There are various methods available, and they vary in cost, required expertise and the type of empowerment indicators they measure.

Find innovative ways to integrate WEE into commonly used PSD research tools

There are many ways to collect data on WEE indicators. In order to simplify and cut back costs, it can be helpful to integrate WEE measurements into commonly applied PSD surveys and studies. This can be

particularly important for collecting quantitative WEE data. The below figure provides tips based on the experiences of M4C and ALCP on common survey methods used in PSD programming.

Figure 7: Integration tips for quantitative and qualitative methods from M4C and ALCP

| Quantitative | | | |
|--------------------|---------------|--|--|
| Common PSD Method | HH level data | Strategies for Integrating WEE | Additional Resources Required |
| Enterprise surveys | No | a) Ask about sex-disaggregated participation numbers in trainings offered b) Include questions about the gender-responsiveness of training content. c) Enquire about whether the enterprise is male- or female-run or owned. | Can be included without much additional time or resources. |
| Enterprise records | No | a) Ask enterprises to track how they engage with both women and men (customers, suppliers, training). b) Determine the number of male and female employees and their roles or positions | Can be included without much additional time or resources. |
| Household survey | Yes | a) Ensure an individual unit of analysis. b) Include questions on household dynamics and women's and men's perspectives on gender issues. c) If including women in the sample, apply sub-modules to women within the household on decision making regarding income, productive assets, investments and expenditures, and division of labour, time, and responsibilities. d) Analysis of attitudes between men and women to different service providers can be added into household surveys. | Can add time to interviews. Requires additional expertise to enumerate the survey with women. Time-use questions need qualitative follow up. |

| Qualitative | | | |
|--------------------------|-----|---|---|
| Focus group discussions | Yes | a) Conduct separately with women and men. b) Be aware of socio-cultural norms for sharing information in groups. Many of the household-level indicators are sensitive topics. | Adds time to group discussions. |
| Key informant interviews | Yes | a) Aim to speak with a woman alone. If not possible, ensure that people within earshot understand that she is to answer first and others can answer if the facilitator asks them to do so. b) Include questions on all household-level indicators. | None. Includes discussions with women where otherwise men would have been interviewed. |
| Validation workshops | Yes | a) Helpful to use after conducting smaller sample size qualitative research. Conduct with men and women separately if discussing household-level issues. | Can add time to group discussions, yet helps to reduce sample sizes of quantitative and qualitative research, thus, will end up reducing resources. |

Collect reliable household-level data on WEE

The below section provides a summary table with specific considerations and tips for collecting gender-responsive data for each suggested indicator category. A detailed version of the table with examples of research questions and analysis from M4C and ALCP are provided in the full report under Annex C.

Figure 8: Summary chart of PSD-WEE Measurement of Indicators

| Household Indicator Category | Most Applicable To | Potential Challenges | Tips | Difficulty of Application |
|---|--|---|---|--|
| Access to income. | When measuring changes in access to resources. | Mistrust of the interviewer leads to deliberate misreporting. Establishing trust with women can be more difficult than with men in certain conservative contexts. | Bring a staff member who speaks the local language. Contact and receive buy-in ahead of time from community leaders, so the woman knows the community supports her. | Medium: can be undertaken using quantitative and/or qualitative methods. If done quantitatively, will need qualitative follow up to understand impact on women. Must be designed and enumerated by qualified staff or professional given significant room for data inaccuracies. |
| | | Disaggregating between a woman's and man's household income due to family-run businesses and joint responsibilities. | Do not disaggregate household income by sex in quantitative surveys. Instead, use the household as the unit of analysis and follow up with qualitative studies to understand contribution of income by individuals. | |
| Decision making regarding income, productive assets, investments and expenditure. | When measuring changes in agency. | Many surveys reinforce gender stereotypes in terms of how households use money. | Ask questions that are directly linked to your programme's interventions. Avoid asking general decision-making questions or questions about commonly purchased item by women such as clothing or food. | Medium to low: can be undertaken using quantitative and/or qualitative methods. Must be designed and enumerated by qualified staff or professional given significant room for data inaccuracies. Difficulty depends on the type of questions (i.e. income-productive assets, investments or expenditures). |
| | | Questions around who controls income can be challenging to collect and analyse because many households rationally | Experience shows that asking about programme-relevant expenditures may be easier to collect, more accurate and more directly linked to a | |

| | | | | |
|--|--|---|--|--|
| | | choose to pool their income. | woman's agency than data on controlling income. | |
| Division of labour, time and responsibilities. | When measuring changes in agency. | Defining what is empowering and disempowering in terms of time-use is difficult, which leads to problems during data analysis. | Be sure to define upfront what your team thinks is empowering or disempowering and test your assumptions. For example, if a woman decides to drop out of the workforce to raise her children, is she less empowered because she is working fewer hours? | High: expensive and time intensive. Needs a combination of quantitative and qualitative methods. Must be designed and enumerated by a highly-qualified staff or professional given significant room for data inaccuracies. |
| | | Women may not consider their unpaid activities at home as actual work. This can lead to a downward bias in data around the intensity of a woman's work. | Invest in training enumerators to be able to ask insightful follow-up questions. Conduct follow-up qualitative studies to triangulate information. | Recommended only for advanced WEE programmes. |
| Freedom/restriction of mobility. | When measuring changes in agency. In a context where you expect to see changes in mobility from your intervention. | Including concepts of whether or not a woman needs to <i>ask permission</i> to leave the home can lead to data inaccuracies. | Instead of asking questions about whether or not a woman needs to ask permission to leave the home for certain activities, consider questions that are directly relevant to the intervention such as women's access to business or public services and how often they attend or visit. | Low: inexpensive and less time intensive. Can be done qualitatively or quantitatively. Needs minimal follow up. Easier to analyse than other agency indicators. It can be undertaken by staff and alongside other market research. |

| | | | | |
|---|---|--|---|---|
| Changes in domestic violence and household conflict/tension. | When measuring unintended negative results. Examining Do No Harm. | Due to the sensitive nature of the topic, the validity of information is based on the trust established between interviewer and interviewee. | Follow WHO 2001 guidelines for gender based violence sensitive research. | Medium: may require a separate study and trained interviewer. Must be done using the qualitative method of key informant interviews. Not to be conducted in groups. |
| Gender norms and men's and women's attitudes toward gender roles. | When seeking to understand household gender norms. | Defining what is empowering and disempowering in terms of changing roles is difficult, which leads to problems during data analysis. | Choose topics that have a clearer definition of change such as work, mobility and/or violence. | Low: inexpensive and typically less time intensive. Better to be undertaken using qualitative methods such as focus groups or key informant interviews. It can be undertaken by staff and alongside other market research. |
| Women's and men's sense of self-worth and/or confidence. | Understand psychological /individual barriers to empowerment. | Defining what is empowering and disempowering in terms of self-worth or confidence is difficult, which leads to problems during data analysis. | Be sure to define upfront what your team thinks is empowering or disempowering and test your assumptions. | Medium: may require a separate study and trained interviewer. Must be done using qualitative methods such as key informant interviews. |

Component 4: Estimating Attributable Changes to WEE

The DCED Standard uses the DAC Network on Development Evaluation's definition of attribution: "the ascription of a causal link between observed (or expected to be observed) changes and a specific intervention." It refers to the degree of change that can be credited to a programme/intervention out of the total amount of change that takes place. Measured results are less attributable to a programme's efforts when external influences are stronger and/or results depend upon change by one or several intermediaries. This is an important consideration when trying to attribute changes in women's economic empowerment to a programme, particularly at the household level. M4C and ALCP are using multiple strategies to assess their attribution to WEE, including:

- Testing the validity of their results chains
- Before and after comparisons
- Participant opinions
- Control and treatment groups

Component 5: Capturing Systemic Change

As the DCED notes, a focus on systemic change has a greater likelihood of creating sustainable outcomes by influencing the behaviours of multiple system actors, not single firms. Although most proposed frameworks and indicators of systemic change focus only at the service provider level, there is increasing interest to view the household as a system itself.⁶ This has been less explored, yet in this new light, household level changes may be more aligned with system level change.

For example, to what extent are behaviour changes resulting from programmatic interventions spilling over into other aspects of household life?⁷ Taking ALCP as an example, if women's and men's roles are changing in livestock production as a result of programme activities, are their roles in other economic or non-economic activities changing as well? Or if women's decision making over livestock activities is increasing as a result of programme activities, is her decision making over other economic or non-economic activities increasing as a result? These type of studies would need to be carefully planned and only occur once or twice in the life of a programme. Given that systemic change has never been measured in this way by PSD programmes, these ideas are mentioned to spur creativity, rather than to make recommendations.

Component 6: Programme Costs from WEE

The amount of additional costs will greatly vary by context and programme objectives. Drawing from the M4C and ALCP programmes' experience, additional costs are mainly in staff time and backstopping to integrate WEE into the overall programme and its processes. For instance, M4C incurred minimal additional costs when integrating WEE into their quantitative impact assessments; only minor amounts of staff time to develop WEE-related questions and conduct analysis post-assessment. Moreover, they only spend about 35 staff days per year preparing and conducting their annual WEE qualitative assessments.

In addition to this, the ALCP team also conducts a WEE-specific quantitative assessment three times throughout the life of the programme. This raises their additional costs of integrating WEE to higher than M4C's, but provides them with a noteworthy amount of statistically significant WEE-specific data. The cost of the assessment is commensurate with other quantitative impact assessments in their area. Other costs include staff workshops and trainings on gender, yet all of these have either been internally led or outsourced to local consultants.

Component 7: Reporting on WEE Results

Programmes that measure and report on sensitive issues such as household decision-making abilities or gender-based violence should anonymize or protect data. Someone with gender expertise should complete a gender-sensitivity review prior to submission to ensure WEE issues are properly understood and communicated. Examples of how to analyze data are presented in Annex C of the full report.

Component 8: Managing a Gender-responsive System for Results Measurement

Designing a MRM system to be WEE-responsive requires effective management systems. These can include: a) establishing good MRM practices that adequately address gender and WEE; and b) ensuring

⁶ A Framework for Inclusive Market Systems Development. USAID. 2014. [http://www.acdivoca.org/site/Lookup/LEO-Market-Systems-Framework/\\$file/LEO-Market-Systems-Framework.pdf](http://www.acdivoca.org/site/Lookup/LEO-Market-Systems-Framework/$file/LEO-Market-Systems-Framework.pdf).

⁷ Miehlbradt, Aly. Interview. 2014.

processes are gender-sensitive. Building the right team with female representation is a second critical aspect. Success factors can include:

- Looking for experience in and a positive attitude towards WEE when hiring
- Regularly training and update staff on gender and women's economic empowerment
- Gender focal points should be more than gender experts. It is helpful if they have combined gender expertise with other skills such as operations or monitoring. This will help them to integrate with other teams.

Conclusion

The author wishes to thank all of the members of the Women's Entrepreneurship Development Working Group who contributed to this paper. In particular, the author is grateful for the input and support of the two teams behind the programmes described in this report, and their team leaders: Fouzia Nasreen of Making Markets Work for the Chars programme in Bangladesh, and Helen Bradbury of the Alliances Lesser Caucasus programme in Georgia. Both of these inspiring women provided invaluable reviews, feedback and encouragement. This paper also significantly benefited from the comments of the following people:

- Joni Simpson, International Labour Organization (ILO), and Chair of the DCED WED Working Group;
- Jim Tanburn, Eleanor Bell and Adam Kessler of the DCED Secretariat;
- Makena Mwiti, International Finance Corporation;
- Aly Miehlbradt, Miehlbradt Consulting;
- Andrea Inglin, Swiss Agency for Development and Cooperation;
- Ajan De Haan, International Development Research Centre;
- Ben Fowler, MarketShare Associates;
- Katherine Claire Manchester, World Bank Group; and
- Maja Rüegg, Helvetas Swiss Intercooperation.