



MDF Case Study No. 3



# WHAT CAN BE ACHIEVED IN WOMEN'S ECONOMIC EMPOWERMENT?

Early lessons and examples from operationalising a Women's Economic Empowerment framework in a multi-country context

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# Table of Contents

|   |           |
|---|-----------|
| AUTHORS.....  | II        |
| ACKNOWLEDGEMENTS.....   | II        |
| TABLE OF CONTENTS.....  | III       |
| LIST OF CASES .....   | IV        |
| <b>INTRODUCTION .....</b>                                       | <b>1</b>  |
| Market Development Facility .....                               | 1         |
| Gender Equality Fund .....                                      | 2         |
| Country introductions .....                                     | 2         |
| <b>CHAPTER 1: FROM THEORY TO PRACTICE – THE FRAMEWORK .....</b> | <b>4</b>  |
| The framework.....  | 4         |
| Adoption.....   | 7         |
| Impact .....  | 7         |
| Challenges .....  | 11        |
| Beyond the framework .....                                      | 11        |
| <b>CHAPTER 2: EVIDENCE-BASED APPROACH .....</b>                 | <b>14</b> |
| Key success factor.....   | 14        |
| Building the culture .....                                      | 16        |
| From numbers to stories .....                                   | 19        |
| <b>CHAPTER 3: BUILDING THE BUSINESS CASE .....</b>              | <b>21</b> |
| Identifying opportunities.....                                  | 21        |
| Approaching partners.....                                       | 22        |
| Types of partnerships .....                                     | 26        |
| CONCLUSION.....   | 28        |



# List of Cases

|  |    |
|--|----|
| <b>Case one:</b> Agency Through Coffee.....                  | 8  |
| <b>Case two:</b> Employment and Promotion for Women .....    | 10 |
| <b>Case three:</b> A Date with Opportunity.....              | 12 |
| <b>Case four:</b> Changing Perspectives .....                | 15 |
| <b>Case five:</b> The Onion Opportunity.....                 | 17 |
| <b>Case six:</b> Shakarganj .....                            | 19 |
| <b>Case seven:</b> Saving Household Financial Managers ..... | 23 |
| <b>Case eight:</b> Rise Beyond The Reef .....                | 25 |
| <b>Case nine:</b> Mark One Apparel .....                     | 27 |





# INTRODUCTION

## Market Development Facility

The Australian government funded Market Development Facility (MDF) stimulates investment, business innovation and regulatory reform in order to create additional jobs and increase the income of poor women and men in rural and urban areas in the Indo-Pacific region. MDF currently operates in Fiji, Timor-Leste, Pakistan, Sri Lanka and Papua New Guinea.

To achieve its aims, MDF negotiates partnerships with strategically positioned private and public sector organisations in its countries of operations. Each partnership is comprised of a tailor-made package of activities that enables the partner to innovate, invest or undertake reforms such that small farms and firms benefit from better access to production inputs, services and end markets. This increases productivity and growth and, in turn, creates jobs and raises income for poor women and men.

Each partnership promotes business innovations or reforms, leverages private sector investment or public sector ownership, has a demonstrated link with pro-poor growth, job creation and income generation, and contributes to systemic changes in the economy of the country in which it is active. WEE is included in the MDF definition of systemic change.



This paper explores the evolution of women’s economic empowerment in MDF. The project has been operational over an important and rapidly evolving time for WEE in market systems and has evolved with the field while developing unique operational implementation approaches. MDF has developed and implemented its own WEE framework, has a significant number of partnerships relevant for WEE and has been creative in addressing constraints faced by women in economic activities. This paper aims to contribute to the broader conversation of the way in which market system programs grapple with, and can contribute to, women’s economic empowerment.

## Gender Equality Fund

“The Gender Equality Fund, established in 2015, supports high performing and innovative aid that promotes gender equality and women’s empowerment”<sup>1</sup>. Through the Australian Gender Equality Fund (GEF), funded by the Australian Department of Foreign Affairs and Trade, MDF was awarded AUD \$800,000 over two years to develop partnerships with the private sector that deepen impact on Women’s Economic Empowerment (WEE).

Activities and partnerships funded through the GEF seek to improve economic advancement for women by increasing decision-making, better managing workloads, and increasing access to markets, information, skills and job opportunities. Activities are implemented across

three MDF country programmes – Timor-Leste, Pakistan and Fiji. All financial support with private sector partners is part of cost-sharing agreements which promote sustainable growth, value for money and a shared risk on investment. Expenditures for activity implementation was distributed between 2015-2017. Successful partnerships which are not finished by the end of funding date will be folded into MDF’s regular programming. MDF did not change its modus operandi with GEF funding, as a focus on women’s economic empowerment has been streamlined across the program, rather the funding allowed it to pursue more partnerships and carry out a greater number of activities.



## Country introductions



PAKISTAN, an economically diverse country of 180 million citizens boasts a competitive private sector and accelerating growth. Yet, little of the benefits of this growth accrues directly to women who have a low participation rate in the formal economy and are constrained by strong traditional norms. MDF in Pakistan works in two agricultural strategic engagement areas, dairy-meat and horticulture, where access to inputs and markets is the focus, and one manufacturing strategic engagement area, leather, where urban employment is the focus. Women’s roles, challenges and opportunities vary across Pakistan’s large territory. In the northern areas of the province of Gilgit Baltistan, women may

be lead farmers and move around as procurement agents, while in some parts of the province of Khyber Pakhtunkhwa, it is unimaginable for women to step onto the farm. In livestock, women are often involved in the care of animals but are not directly engaged in market transactions due to mobility constraints and restrictions on mixed-gender interactions. Decision making on household expenditures is often joint but women typically have less influence on farm activities. Mobility constraints also make it difficult to provide information to women. In manufacturing, women are involved in limited numbers in stitching textiles and leather. In many areas, women are unable to work outside the home.

<sup>1</sup> DFAT. *Australia advancing women’s economic empowerment through aid, trade and economic diplomacy*. 2017



FIJI is a small island nation of less than a million inhabitants scattered over an archipelago of over 300 islands. Most of the population is located on the two largest islands, Viti Levu and Vanua Levu,

but the low density means markets are thin, with most industries dominated by a few players. MDF operates in tourism, horticulture and export processing. Women have a strong presence in tourism, agribusiness and urban manufacturing employment as well as play important roles in trading and are actively involved in all levels of supply chains feeding into hotels, resorts and the export markets. While they are present in agricultural and seafood production they often carry out less visible roles. In rural areas, traditional gender

roles keep women tied to household activities and a high burden of labour as well as community perception often keep women in a narrow set of roles. Fiji is a multiracial country and female mobility issues do apply for certain ethnic groups, particularly in rural areas. Although both men and women manage the household farming enterprise and women are involved in joint decision making around household expenditures, most input and output markets focus almost exclusively on men. Engagement with women in traditional Fijian community structures also has specific implications for business engagement. Training for women are often focused on traditional “pink” trades such as sewing, hospitality or the service industry.



The economy of TIMOR-LESTE has historically been highly dependent on oil revenues. The population of just over one million primarily focuses on subsistence production while poor infrastructure

and difficult terrain limit connections to markets. MDF operates in two strategic engagement areas: agribusiness processing and distribution, as well as greenfield industries. In agriculture, the focus is on improving access to inputs, processing and end markets. Women, when they are involved in market transactions, focus on high value, low volume crops, such as cauliflower or broccoli. Men are typically involved in the sale of bulk crops, such as tomatoes, that are taken to urban

markets. Women do not generally travel long distances as household responsibilities require that they stay close to home. As such, although there are no significant normative constraints to women attending gender-mixed events, such as trainings, they are often excluded due to factors such as location and timing. In manufacturing and tourism, both greenfield industries within MDF’s portfolio, women’s employment opportunities as well as skills development has been a focus. Women in Timor-Leste are the household’s money managers. Decision making is consultative but women lead expenditures around food, health and education, while decisions on larger expenses such as assets, construction and livestock may be either led by men or jointly made.



## Exploring women’s economic empowerment in MDF



This paper explores the work made possible by GEF funding as well as the evolution of women’s economic empowerment in MDF more broadly. It is divided in three sections. The first chapter explores MDF’s adoption of its own women’s economic empowerment framework. Although the project always considered women in their interventions, the introduction of the framework represented a turning point in deepening the understanding and ownership of women’s empowerment for project staff. Chapter two looks at the particular way MDF chose to integrate responsibility for women’s empowerment throughout the project, embedding it in the same way it embeds results measurement. Chapter three looks at approaches to building the business case when business opportunities centre around women. Finally, a number of cases showcasing MDF interventions, made possible by GEF funding, are integrated in the paper to further illustrates concepts introduced throughout.



## FROM THEORY TO PRACTICE – THE FRAMEWORK

Although the integration of women was included in the original design of MDF, the strong focus on women's economic empowerment (WEE) found in the program today was spurred by the publication of MDF's WEE framework in mid-2015. The document translated WEE theory into practical concepts, which in turn helped program teams integrate new perspectives in their individual work. The renewed women's empowerment

focus brought about by the framework, as well as the Gender Equality Fund resources, helped the program rapidly move to the forefront of global learnings on WEE in market systems.

This chapter explores challenges, impacts and innovative directions MDF country teams are taking forward through the adoption of the WEE framework.



### The framework

MDF's women's economic empowerment framework has pushed the program to become more deliberate in the inclusion of women throughout the project life cycle and in strategic engagement area selections. It particularly helped bridge the gap between existing theories in WEE and implementation approaches. It was influential in articulating how women can contribute to, and benefit from growth, beginning with understanding where women are involved in markets. It defined the domains of empowerment over which MDF could have an impact. It also began to outline how to build the business case for women's empowerment and how to rethink private sector partnerships. The framework did not change the way MDF works in markets in order to influence systemic change, rather it provided tools and concepts to better understand the impacts of the changes on women, ensure they can participate in these changes where relevant for improving their lives, and ensure that negative outcomes are avoided.

Defining the domains of empowerment was at the core of MDF's new grasp of the contribution it could make to WEE. The domains are framed in relations to access and agency, where access looks at women's actual opportunities in employment, factors of production, information, markets, etc, while agency identifies whether women are equipped and empowered to take advantage of those opportunities. The five domains were articulated to help operationalize the concepts, and are defined as: (1) economic advancement, (2) decision making authority and influence over various sphere (agency), (3) manageable workloads (agency), (4) access to opportunities and life chances (access), and (5) access to assets, services and support (access). The interplay between agency and access is crucial and mutually reinforcing. A new and emerging domain is linked to norms. The program is still grappling with the concept and hopes to further define its sphere of influence in the next iteration of the framework.

MDF uses this framework as an analytical lens applied to all market assessments and every partnership it negotiates; every partnership is monitored for WEE outcomes. With the help of the framework, how women can contribute to, and benefit from the growth opportunity is assessed for each partnership. In cases where there are no constraints to access, and agency is not undermined, MDF will still monitor WEE outcomes. However, if women could face constraints to their participation or the intervention potentially undermined their agency (e.g., by being less informed about a new technology), then MDF must find innovative solutions to make sure this does not happen – otherwise it cannot proceed with the partnership.

Because women are significant economic players (although often contributing in hidden and informal roles), it often does not make sense to narrowly focus development efforts on exclusively women-led and dominated activities. Rather, women should be part of all key growth opportunities. Using the framework as a lens to analyse what needs to be done for every partnership to ensure that women can contribute and benefit from growth makes that possible.

**PARTNERSHIP SCENARIOS.** MDF has developed a system for categorising all partnerships in relation to the type of WEE action that is required (based on applying the framework). Five types of scenarios have been developed which consider whether the intervention would involve women, men or both, whether the impact could be positive, negative or neutral on women and whether there are economic incentives and a willingness from the partner to intervene appropriately. All partnerships are examined to explore opportunities relevant for WEE. When activities under partnerships are designed it is ensured that they are inclusive and addresses WEE constraints where relevant. By working in this manner, over 90% of MDF partnerships have relevance to WEE. However, all partnerships are monitored to check if women benefit from increased household incomes. The table below summarizes the scenario types and corresponding potential MDF actions. Every partnership is channelled through these analytical scenario lens to help inform appropriate ways forward.

| Partnership type  | MDF activities  |
|---|---|
| <p><b>Partnership Type A:</b> Predominantly men-focused partnerships. Women not involved, women not harmed</p>  | <p>MDF will monitor partnerships to verify that it does not harm the position of women and that women benefit from additional income levels, but MDF will not ‘push’ to incorporate women into the partnership design in ways that seem artificial to MDF and the partner.</p>  |
| <p><b>Partnership Type B:</b> Joint (men and women focused) partnerships. Women involved, but no specific WEE constraints, and women not harmed</p>   | <p>MDF monitors to verify that where women are involved, the partnership does not hamper women’s ability to contribute to and benefit from growth, and will not ‘push’ for additional activities inside or outside the partnership to further WEE until monitoring shows that such activities would be necessary.</p>   |
| <p><b>Partnership Type C:</b> Joint (men and women focused) partnerships or predominantly women focused partnerships. Women involved, WEE constraints present, partners have the capacity and incentives to address the WEE constraints</p> | <p>MDF will insist on building the necessary solutions into the design of the partnership; it will also monitor whether these solutions are effective and if not, remedial action will be taken. If a potential partner does not (want to) see the problems, does not recognise the incentive he has to address these, and is not willing to act on this, while workable solutions are within reach of what the partner can reasonably be expected to do (capacity-wise and incentive-wise) then MDF will NOT proceed to enter into a partnership (limited exceptions exist, refer to MDF’s WEE framework document for more details).</p> |

| Partnership type  | MDF activities  |
|---|---|
| <p><b>Partnership Type D:</b> Joint (men and women focused) partnerships. Women involved, WEE constraints present, but partners do not have the capacity and incentives to address the WEE constraints</p>                                | <p>MDF enters into the partnership and simultaneously starts work to search for partners to develop supplementary interventions to address the constraint that could not be addressed in the main partnership, unless there are indications that a time lag between the partnerships would do harm to the position of women.</p>  |
| <p><b>Partnership Type E:</b> Joint (men and women focused) partnerships. Women involved, WEE constraints present, but there is no feasible market based WEE solution and the partner has no capacity and/or incentives to address it</p> | <p>MDF first seeks counsel from advocacy or rights-based organisations; the course of action will be based on the outcome of this and may result building some precautionary measures into the design, or not proceeding because the perceived risk and potential harm outstrip potential gains, or working with the rights-based organisation to maximise/safeguard the gains as much as possible, while minimising the risks.</p> |

Since the framework establishes for every partnership what needs to be done to be relevant for WEE, this has forced the program to be much more innovative and identify new ideas, new arguments and new ways of working. Because MDF always works through partnerships it must find arguments why the partners should be interested in doing more. This brings MDF back to the core of what it does: develop new business

models, supported by strong business cases, that drive sustainable market innovation. WEE has become a powerful tool to strengthen the business case: for most businesses, it is a missed opportunity to ignore up to 50% of the population.

Box one outlines the key principles to emerge from the framework.

**The framework outlined the following key principles as guidance to the program team:**

- a. MDF will create opportunities for women in women-led activities and leadership positions, but will also identify the “missing middle”, women in traditionally male-led industries, and encourage joint-decision making and/or expansion of opportunities.
- b. MDF aims to increase women’s participation in the strategic engagement areas it works in (with an aim to make these more inclusive and equitable).
- c. The program seeks to create win-win scenarios between WEE and economic growth, ensuring this through the development of viable business cases for WEE.
- d. MDF considers both domains of Access and Agency in WEE. The main entry point for influencing WEE is often Access, although the program is committed to identifying and monitoring the Agency domain and, when needed, developing direct or supporting partnerships to address, advance or mitigate potential issues.
- e. MDF aims to change perception and the status quo in markets which may disadvantage women and rather encourages new norms to emerge where women have equal opportunity and outcome as economic actors.
- f. The program provides gender disaggregated data and makes learnings available to DFAT and the wider development community.

## Adoption

**BEYOND CASH IN HER HAND.** Women’s economic empowerment (WEE) is a relatively new concept in market system development programs. MDF pre-dates the first comprehensive WEE framework<sup>2</sup>, which was published in 2012. Prior to the framework, market system programs typically viewed their roles as promoting women’s empowerment exclusively in terms of providing access to economic goods, services or opportunities, often aiming only for ‘cash in hand’. They were regularly blind to women’s existing economic roles, the broader impacts of ‘cash in the household’ and the lack of agency which can prevent them from taking advantage of opportunities.

“Before the framework, women’s economic empowerment felt vague and broad”<sup>3</sup>, explained an MDF staff, which was a common feeling amongst market system practitioners globally. The framework provided a useful lens through which the team could both see and understand women in markets, as well as broaden the scope of influence they could aspire to while aiming to impact WEE. It is always easier to understand access,

the framework has helped define and contextualise agency. It provided language to speak about women’s empowerment with staff and partners. MDF teams are becoming bolder in imagining the roles which women could have.

**WHAT WE ARE NOT.** The scope of what could be addressed by any one program is almost endless. As new concepts or themes vie for integration, there is always a risk that teams get pulled in too many directions and lose focus on their core approach and sustainability goals. Knowing what market system programs are not: direct delivery, directly programing with end clients, imposing ideas on partners, etc, is crucial to ensure that new themes are integrated in a manner that works within the approach. As a market system program, MDF does not design interventions with the unique goal of impacting women’s economic empowerment, rather it seeks systemic change triggers and monitors to ensure that outcomes for women are at best positive and empowering and at least not negative.

## Impact

**INVISIBLE WOMEN BECOME VISIBLE.** At a meat market in Pakistan, a casual observer would only see men. Men selling and men buying. They could be forgiven for believing that women have little to do with the sector. Despite the program team’s initial assessment which leaned in that direction, additional evaluations revealed that women provide much of the animal care and are involved in the decision making around the sale of animals. This was a common theme for field teams following the WEE framework adoption: they could now see women as market participants where before they had gone unnoticed. They have a more nuanced understanding of women’s roles. These realizations opened-up new avenues of potential interventions, whether sharpening business cases through more accurate information or identifying new business opportunities addressing constraints faced by women which were holding sectors back.

This sharper look at market composition helped teams deepen their understanding of sectors. Rather than focusing on women led and dominated sectors<sup>4</sup> in order

to achieve WEE outcomes, the program focused on the often more challenging “missing middle” to create opportunities for women who are in less visible, support roles. The potential scale of impact at this level can be significant yet is often overlooked.

**GRAPPLING WITH AGENCY.** “Before [the framework] we didn’t even know workload was something that we should be considering”<sup>5</sup> (MDF staff). The introduction of the concept of agency, defined as decision making authority and manageable workloads, influenced one of the biggest shifts in thinking around women’s economic empowerment by MDF. It is also one of the most challenging.

Manageable workloads play an important role in women’s ability to take on new or different activities as well as the willingness of their family or community to let them take on those roles. In Fiji, a firm was struggling to obtain enough coconut oil despite providing significant support to a community’s women. Only through an analysis of the women’s workload was it understood

<sup>2</sup> 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? The Springfield Centre for Business in Development (2012)

<sup>3</sup> MDF staff interview, March 31<sup>st</sup>, 2017.

<sup>4</sup> These sectors can often have deep impact but are typically limited in scale.

<sup>5</sup> MDF staff, Interview March 31<sup>st</sup>, 2017.

that collecting coconut is highly time consuming and, although the company paid a good price, the opportunity cost of time-lost was too high. In Pakistan, flexible part time work schedules in a local date factory was instrumental in convincing families and communities to allow women to work outside the home. In Timor Leste women prefer to sell at farmgate because it saves them from carrying heavy produce to the market as well as saving them time which they are able to use for other productive and household responsibilities.

Decision making authority is one of the most difficult domains to both capture and address for market programs. The information is sensitive and difficult to obtain. It typically involves multiple groups including the married unit, the extended family and even the

community. In Fiji, local chiefs can influence who can sell and buy products from the village; in the coffee industry this impacted supply of raw products (see case one). In Pakistan, parents in law have significant influence over a woman's roles, responsibilities and freedoms. Before entering into a partnership with the microfinance institution Kashf, the Pakistan team carefully surveyed parents in law to ensure that women accessing loans would not cause strife or potentially unsafe situation for women. It can also be difficult to find partners who have incentives to address decision making authority, even when it holds the key to an interesting business model. The MDF teams are beginning to explore leveraging groups and networks of women as an effective way to increase or amplify women's voices.

## CASE ONE: Agency Through Coffee



Fiji's once dominant sugar industry is in decline, pushing farmers towards alternative cash crops. Coffee is slowly emerging as an option although it is still a relatively unexplored crop, particularly when compared to coconut or cocoa. International reviews of Fijian coffee have been positive and the bean is thought to be of high quality, meeting world-class standards. Bula Coffee is the first and only coffee company in Fiji that sources locally for both a domestic and export market. The company is currently reliant on female dominated supply chains focused in ten rural villages. They purchase both fresh and semi-processed coffee cherries; the former is used in organic coffee lines for international markets while the latter primarily supplies domestic tourism-related clients. Demand for Bula Coffee's product has been growing but restricted processing capacity had been limiting the company's growth.

MDF partnered with Bula Coffee to increase processing capacity and strengthen the supply chain by improving postharvest activities and quality at farm level. With this additional capacity, Bula Coffee is now expanding its supply chain to new rural communities.

The Bula coffee partnership provided significant insights on working with rural women in Fiji. An understanding of women's decision making ability

and workloads was critical to the continued success of this endeavour. Although women were receiving income from selling the cherries and semi-processed beans, they were not always able to maintain control of the money. During a monitoring visit, MDF heard from one female farmer that: “When I had cash in hand my son would take it”. The company has started opening bank accounts for women through which it is flowing payments for the coffee. This has given women access to a convenient saving mechanism as well as providing them with an important tool to maintain control over their earnings. Concurrently, community leaders have significant influence over economic activity. When the price offered for unprocessed cherries decreased, village headmen sought to end sales transactions between the women and the company. Women in the village were worried about losing this stream of revenue. In response, female farmers joined together to discuss with the Chief’s wife their interest in continuing to harvest and sell coffee cherries. The women prevailed, discovering that as a group their voices could be much more influential.

Bula Coffee also introduced pulping machines, to help alleviate the workload required to process the cherries. Yet, these tested assumptions about women’s workloads. Research by MDF showed that women who process coffee cherries do so in groups and cherish the time spent in community with their peers. The process of cherry processing itself was used as a valuable bonding time between women. Therefore, although an initial assessment by MDF highlighted the high time commitment of processing cherries, the project and the company learned that multiple incentives are at play when assessing how best to source consistent quality coffee from villages.

MDF’s continuously expanding understanding of women’s economic empowerment is helping change the private sector’s perception of working with women. The partnership with Bula Coffee is contributing to a portfolio of interventions aiming to improve the supply of local produce to the tourism industry, thereby increasing the benefits of tourism to Fiji.

**MORE AMBITIOUS PARTNERSHIPS.** Increasing women’s ability to work outside the home in Pakistan is certainly a win, but the program team now know they can do much more. Lateral mobility, leadership roles and female leading roles are all topics and components being introduced into partnerships (see case two). When the Fiji team initiated a partnership to improve (naval) connectivity using a new barge service to transport cargo inter-islands, they initially thought it would be a gender-neutral partnership; barge drivers and handlers are usually men and it would seem inappropriate for women

to work on the boats, therefore the impact on women was thought to be inconsequential. With enhanced analytical tools from the framework, the MDF team was encouraged to look beyond service delivery to impact on users, here they found women who are involved in the collection and trade of various agricultural commodities which would be transported by the barge. This gave them the toehold needed to ensure both women and men could benefit from the service and mitigate any potential negative impacts.



## CASE TWO: Employment and Promotion for Women



Women have limited formal employment opportunities in Pakistan. Textile and leather manufacturing are the two major industries where they can find positions, typically on stitching lines. Yet, even with the appropriate skillset, women are still poorly represented. MDF hopes to contribute to the growth of opportunities for women in these sectors, in both quantity and quality of employment. MDF signed a partnership with Footlib, a mid-tier manufacturing facility which produces footwear for the export market that initially employed small numbers of women on mixed-gender floors.

The idea for this partnership came as a direct result of MDF analysis. While conducting research, the team sought to understand why so few women held supervisory roles on manufacturing floors. Responses from factory owners in Sialkot and Lahore ranged from “women do not stay with us long enough” to “it is difficult to find educated women”. Both of these reasons jarred with the team’s knowledge of the industry. First, women were far less likely than men to switch employers once they became familiar with a company, as mobility and change tend to be more challenging for women in Pakistan’s cultural context. Second, men receiving promotions often did not have much education while female enrolment rates in educational institutions have increased drastically in Punjab, and it should therefore not have been difficult to find educated female candidates. When women themselves were interviewed, they articulated significant concern about potential harassment and difficult power dynamics with their male colleagues. One woman declared that she would rather not be promoted to a supervisory role as she feared harassment by her male subordinates.

Training in factories primarily happens on-the-job, and most skills are learnt from peers. The lack of interaction between the few women and the larger male workforce limited women’s ability to diversify their skillsets and develop networks with their colleagues and supervisors. All the data pointed to the fact that in order to offer greater lateral and upward mobility to women, it would be beneficial to have gender-segregated spaces. These women-only spaces could also reduce the important reputational risk faced by women working in mixed spaces, as well as diminish family disapproval of women working outside the home. Although some of the large manufacturing companies already had women-only work lines, none of the mid-tier manufacturers had invested in such facilities. MDF’s assistance enabled Footlib to invest in stitching machines for a new line of shoe uppers. Thirty women employees are now employed full time on this new line and an experienced woman was promoted and appointed as the first female line supervisor. The company’s increased comfort with women employees has expanded to planning to recruit two more female resources in marketing and quality control.

Footlib was able to break even only six months after the line was operationalized. They have a steady stream of orders as women have been producing high quality work. Most industry players would like to hire more women but are scared of the management and reputational challenges inherent in hiring women in the conservative gender environment in Pakistan. Footlib is showing the way forward by creating more employment as well as better positions for women in a safe and comfortable environment for both the employer and the female employees.

## Challenges

**PERCEPTION IS OFTEN DIFFERENT FROM REALITY.** When asked, most women in Pakistan will assert that men make household decisions. Businesses already focusing on women in Fiji will maintain that they fully understand their supply chains. Yet program teams have found again and again that initial perception is often wrong and that understanding reality requires much deeper analysis.

It takes time for the program staff to become familiar and comfortable with these new dimensions; how to introduce conversations around women's empowerment with partners; how to ask the right questions to understand who impacts decision making at the household level; how to "dig through stories"<sup>6</sup> to get beyond initial norm appropriate answers. In Pakistan, gender-segregated interviews are necessary and women will typically volunteer that men are the household decision makers. Yet, when asked to recall a specific event such as building a wall in the house because their

son was getting married, women will often concede that they were part of the decision-making process. Similarly, when asked who decides to buy input for livestock, the man of the house will initially be named. But when asked how the man knows when to buy inputs since women take care of the animals, they will volunteer that they may tell the men when to buy, and at times what to buy. Hence any business looking to improve animal feed in order to increase production quality has to find a way to flow information to women.

Learning is an ongoing process for staff. WEE anchors report that although staff take strong ownership of the components of women's empowerment in their own interventions, they still require guidance and support to help them relate their work to broader women's economic empowerment outcomes. As the project continues to grow and learn, this should become easier.

## Beyond the framework

**"NORMS IS A NEW TERM IN OUR VOCABULARY"<sup>7</sup>.**

The conversation around norms in market system programs is quite new. Although the women's economic empowerment framework is less than two years old, it pre-dates the emergence of many of the conversations around women's empowerment norms in market systems. MDF country teams are at different, mostly early, stages of grappling with ideas around norms changes. In the conservative Baluchistan region of Pakistan, they are observing the normative impact of women being able to work outside the home for the very first time due to an MDF partnership (see case three). Or the transition of women's labour from kitchen gardens to commercial onion seed production, leading to increased income and at times increased household status. In Sri

Lanka MDF is exploring shifting norms through women's participation in the hospitality industry.

Because the conversation around norms is new and emerging, there is not yet a good sense of whether, or how, market system programs should be considering norms in their programs. A clear lever for such programs is influencing how the private sector views and interacts with women. This alone could represent a significant norm change in many markets. The program will be in a good position in the coming years to explore whether programs can, or should aim for more and how to measure it. There are early indications that norms may be integrated as a sixth domain of women's economic empowerment.

<sup>6</sup> MDF staff interview. March 30<sup>th</sup>, 2017

<sup>7</sup> MDF staff interview. March 31<sup>st</sup>, 2017

**VIOLENCE AGAINST WOMEN.** Increased economic empowerment is often linked to an increase in violence against women. As power dynamics shift within households or communities, women become more vulnerable to push-back from existing power structures. This should never be a reason not to engage in promoting women's empowerment, but is a factor to consider, monitor and mitigate. In Pakistan, where violence can quickly and dangerously escalate for women, the program team has been taking significant care to mitigate potential risks up front. Collaboration with local organizations working on violence issues was crucial to understanding potential triggers. Operating in a weak legal environment, the program was much safer exploring all potential risks to women before implementing interventions as well as having a good grasp of referral organizations and local networks on which to lean to address residual risks. In Papa New

Guinea, domestic violence is one of the key contributors inhibiting empowerment for women. MDF will explore opportunities for savings and safer access to markets to increase women's ability to function as important economic actors.

Violence against women is also a new topic for many market-based programs. Both this and norms can feel overwhelming, presenting multiple potential triggers and factors of influence. Yet, 'overwhelmed' is how many programs used to feel about women's economic empowerment before the introduction of frameworks which helped define the sphere of influence they could strive for, and which triggers to target and measure. Therefore, emerging global experiences in the international community of programs will help to gradually define new approaches and relevant definitions.

### CASE THREE: A Date With Opportunity



Panjgur, a remote border region of Baluchistan in Pakistan, boasts an abundant production of dates but limited processing facilities. Specific cultural dynamics in the region allow women to be more involved in agriculture in the Baloch belts than they

are in the Northern Pashtun areas. It is not unusual to see women in the fields harvesting agricultural production but there are strong cultural norms which keep women from accessing off-farm employment opportunities.

Baloch Hamza Brothers Dates Co. (BHB) is a date processor in the region which traditionally focused on simple graded and packaged dates. The company wanted to pursue an opportunity for grinded dates but needed to increase their capacity to pit dates, a task at which women excel but which presented a challenge for the company. As cultural norms do not allow both genders to work alongside each other, the few women who currently worked in the factory had to come in after the male workers left the facility. BHB knew they would have to increase the employment hours of women to effectively increase their production capacity for grinded dates. They would also need to be able to recruit more women, a difficult task in the conservative region.

To operate within the cultural norms and access a willing female work force, BHB, with MDF support, established a women-only facility located close to the residential area where most of the company's employees reside. This location was convenient for women who did not need to travel lengthy distances to get to the facility. The company also provided flexible work hours, with two shifts of four hours, to accommodate women's household labour responsibilities. Finally, one more change had to be made: "other men in the village would taunt me

if my own wife stayed indoors while I asked their female household members to work in a factory", said Muhammad Jan, the owner of BHB. In order to encourage women to take up employment at the facility, Mr. Jan set a precedent by engaged his own wife in the factory in order to lead the way in recruiting female employees.

Beyond direct employment opportunities, BHB is also looking to source unprocessed packaged dates directly from the farms. In order to obtain the quality required, BHB will dispatch female workers to provide training to female farmers on the proper packaging of unprocessed dates. The female channel of information is critical to the success of this endeavour. For many on-farm women, BHB will provide a first direct source of income.

With MDF support and data, BHB has been successful in introducing new commercial activities both on and off-farm for women in Panjgur. An important precedent in an area where gender norms traditionally keep women in the home, with few economic opportunities. This partnership is part of an MDF portfolio which aims to formalize the local supply chains of businesses and increase supply of local production on local and export markets.





## EVIDENCE-BASED APPROACH

Chapter one looked at the impact of introducing the women's economic empowerment framework to MDF. To operationalize the framework, MDF had to resource the team with an awareness of women's empowerment. This chapter explores the unique way MDF chose to address this.

### Key success factor

**INTEGRATING WITHOUT SILOING.** The classic way for a project to signal an interest in integrating gender, is to hire a gender advisor. Someone with deep expertise in gender equality who can advise teams on best practices. An unintended consequence of housing the knowledge in one individual is often the siloing of gender integration and activities rather than a genuine integration of WEE expertise. MDF was eager to avoid this potential outcome. The project needed business advisers that could appreciate and integrate women's economic empowerment in their day to day work.

The idea for an effective model emerged from the Timor office, where a results measurement specialist was also tasked with women's empowerment. This structure addressed most of the needs for a stronger approach to WEE: it ground the understanding of women's challenges and opportunities in ongoing questionnaires, monitoring and data; it tasks every business adviser with looking at women's empowerment while receiving

support from a WEE anchor, in the same way that every staff is responsible for results measurement with support from RM specialists; and finally it provides the necessary information to communicate women's roles and the challenges addressed by the program in order to contribute to women's empowerment. The counterpoint to this approach is that the depth of expertise in gender or women's empowerment is initially shallower, and the learning curve slower. This is a short-term disadvantage significantly compensated by the quality of partnerships which can be developed when every business adviser both understands and is looking for impact and solutions for women.

General WEE understanding is now on a steady upward trajectory with continued support from senior management and timely international technical input. Over time, each partnership has come to include sharper consideration of the impact on women.

## CASE FOUR: Changing Perspectives

Rural households in Timor-Leste have limited access to timely, quality agriculture inputs, equipment and advice. There are few input-wholesalers in the country and the fragmented input distribution system does not serve rural farmers effectively. Farmers who view inputs as important must travel long distances to acquire them. Many small producers use home-remedies for pest control and reuse low-quality seeds which negatively impacts productivity. Government extension services are inadequate, and transfer of essential information from retailer to farmer is minimal, leading to poor use of inputs. Both farm productivity and profitability is low.

Agi Agricultura, a national input wholesaler, aims to address this issue by developing an input-distribution network with retailers located in rural districts. This is the country's first agricultural input company that has formalised a distribution network with retailers in rural areas to provide both agricultural inputs and information.

It took time for the company to understand the different roles held by women and men which impacts commercial opportunity and training topics. MDF encouraged interactions between retailers and farmers, including women, which spurred new commercial ideas to address farmer constraints initially unknown to retailers. For instance, smaller pesticide sprayers that are easier for women to handle, combined with enhanced information on safe handling, have been introduced. MDF's research uncovered latent demand for improved small scale irrigation systems, especially among female farmers. Due to water constraints, watering crops requires long hours of field work which drag into the evenings. Micro-irrigation would increase farmer control over production schedules by reducing reliance on borrowed water resources. Agi Agricultura, with the support of MDF, is planning to host demonstration sessions to showcase the use and benefits of micro-irrigation systems. This activity is expected to have a strong positive impact on women's workloads.



MDF research also demonstrated that women are the primary source of labour for nursery preparation, input application for crop protection and crop irrigation, all crucial roles for productivity. Findings showed that inappropriate application of inputs often affected seedling germination leading to high early losses; this would hamper farmer confidence in purchasing inputs for further stages of production. Therefore, Agi Agricultura, with support from MDF, began focusing enhanced trainings specifically for women around these topics.

Early impact assessments have shown that female farmers have experienced a reduction in seedling losses and an increase in germination rates as a result of increased knowledge. A female farmer, Ana Maria Ximenes, reported that: "I learnt that putting hot water prevents pests from ruining seeds during the germination process. Before the pests would ruin most of my seeds but now germination rate has improved and most of my seedlings survive".

The partner has adjusted the training programs to better reach female members of farming households and continue to promote the sharing of information to female members of the household through retailers. Although Agi Agricultura understood women to be involved in agriculture, a shifting perspective on their roles and various opportunities linked to reducing workloads has opened new areas of potential growth for the company and female farmers

**WHAT GETS MEASURED.** MDF always had gender disaggregated results chain at the top level. With the introduction of the framework, results chains were gradually revised to include WEE indicators focused on the five domains of the framework. Women's empowerment questions were added to staff's field visits (including scoping for partnerships, activity progress and impact assessments) to help them both see women's involvement and their challenges beyond access dimensions. Lines of questioning were initially broad as the five domains opened up whole new areas of inquiry about which the teams knew very little. Over time, the list of questions has become more focused and linked to specific interventions.

Learnings around results measurement is continuously expanding. The teams are testing new ideas around "improved well being", an early catch-all indicator which will get refined as it gets tested over time. Gender disaggregation is becoming more nuanced with better understanding of women's roles and voices in activities; a woman may not be present at the transaction point but may have significant decision making power over the timing of the sale or management of the farm.

## Building the culture

**IT'S EVERYONE'S JOB.** When an MDF business advisor in Papua New Guinea sets out to understand the market supply constraints of coffee, it is important for her to understand issues of road connectivity, market relationships and productivity, but just as important can be women's roles in influencing timing of sales decisions. This is why embedding women's empowerment responsibility throughout all staff job description was crucial. It led to stronger business cases and ultimately more inclusive growth. For every partnership, staff can draw out which domain of women's empowerment will be impacted.

MDF leans on, but does not delegate to external specialists to help build internal capacity, it encourages engagement with international communities of practice

How that reality gets captured in data disaggregation is continuously improving. For example, in rice cultivation five major roles may be identified, women may be primarily in charge of two of the roles, therefore can influence 40% of the activity. In Sri Lanka women are not often involved in agricultural work, but they are the household money managers. Understanding this and the associated decision making power is important to track women's involvement.

Finally, not all lines of inquiries yield valid data. What questions the teams ask, and how they ask them will impact the depth of information gathered. For example, in Pakistan, questions put to women about "what would enable you to improve your role" were almost never answered. It was not generating useful data and so those lines of questioning were reframed. In Fiji, a field team dominated by men were generating little useful information from WEE questions. Only when a woman joined the research that a store of useful information start to emerge. The project team remains at the forefront of managing and capturing information with very little use of external consultants or outsourced surveys which would not be able to draw out the nuances between partnerships and WEE impact.

which help teams learn from other programs, influencing new ideas and models. Cross country learning has also been important. When the Fiji team developed a day-care model with a local factory, the Pakistan team paid close attention and looked for an opportunity to explore day care with their own partners. How to ask questions, which tools to use, what mistakes to look for are all shared across country teams, helping them learn much faster than if each was learning on its own. What other donor projects are doing also help inform ideas or highlight mistakes which could be avoided. A female extension agent model trialed by one donor in Pakistan was not very successful, which presented a good case for the MDF team to understand. The female extension model was not bad, rather the implementation approach needed refinement (see case five).

## CASE FIVE: The Onion Opportunity



Pakistani cuisine would not be what it is today without a good base of onions. The bulb can be found in every household pantry and every curry. As such, onion is a critical domestic crop, although a lack of quality local seeds keeps the productivity of farmers low. The long, cool days and dry summers in Chitral, a district in Khyber Pakhtunkhwa, offers ideal climatic conditions for healthy onion seed development, while the distance between valleys keeps varieties of onions isolated, avoiding unwanted cross pollination. These geographic characteristics, ideal for seed production, make it difficult for the private sector to operate. The region is remote, the mountain roads are difficult and farmers are scattered. Despite these challenges, Magnus Kahl Seeds (MKS), an Australian company which specialises in onion breeding and seed production, has built operations in Chitral. MKS contracts farmers and provides inputs, along with technical support through trained field officers.

Commercial farming in Chitral is male dominated, while women, when they do participate in agriculture, traditionally focus on kitchen gardens for household consumption. Women do not pursue commercial farming and have no linkages to input supply chains. When MKS established activities in the region, they unsurprisingly initially recruited male farmers. The company had an inkling that women could potential excel in this role, as it requires strong attention to detail, but there were no examples of women in these types of roles in the region.

Through their partnership with MDF, the company piloted improving women's opportunity as out-growers in their kitchen garden plots. This required investing in female chains of interaction, as women farmers cannot interact with the existing male-dominated channels. This is difficult for companies in Pakistan who shy away from the challenges linked with ensuring the safety and security of women in the field. MDF co-financed the proof of concept which involved hiring female field agents who can interact directly with women farmers. This alternative information channel, a first in the region, proved critical in ensuring women out-growers had the information and inputs necessary to produce an appropriate quality.

The pilot was a resounding success and the company received high quality bulbs, in size and colour, from female farmers. Since then, MKS has fielded queries from women in different villages interested in growing and supplying onion bulbs and plans to continue providing support to female farmers. Most female out-growers intend to expand their area of production next season and have been shown to have influence on how the land should be utilized, even if the ownership remains with the male members of their household. After seeing her initial success, one female farmer was approached by fifteen women from a neighbouring village who also want to become commercial producers. Income increases for the women involved averaged between PKR 2,500 and 7,800, a substantial sum for women

who do not traditionally have their own sources of revenue. “Before I could not afford to send my children to school because money was so tight,” Nasreen, a female farmer stated, “but now that I am making a good amount, my children are studying”.

Chitral is a culturally reserved and geographically challenging region where job opportunities for women are limited and often poorly paid. MKS’s willingness to employ women as field agents and

in other roles such as processing and packaging has played a significant role in introducing new opportunities for women in the region. Being employed by a private company outside the home as well as being able to generate revenue through commercial farming are both important steps for women in this conservative region of Pakistan. This partnership is one of a portfolio in Pakistan for MDF which aim to improve the supply of inputs and information to small holder farmers.

**OVERCOMING RETICENCE.** Change is never easy. When the women’s empowerment framework was adopted the broader team had to integrate new perspectives in their work. Unsurprisingly, some initial reticence existed. Staff were unsure why it should be part of their work, they were concerned that it may be an artificial component which would result in unsustainable interventions.

Therefore, the teams had to first be reassured that the general approach was not changing: if a model did not make business sense or if a potential partner was not willing to sign-on, then the activity would not be pursued. It was crucial to showcase how accessing this new layer of information could make business cases stronger – it could even be easier to convince a partner to go down a particular road. Teams built the habit of including WEE questions for all field monitoring. They may hold separate interviews with women or simply add on questions. Early wins were celebrated to highlight the benefits of considering WEE angles in everyone’s work.

The stories and implications generated by the newly acquired information was at times eye opening for the team. In Timor, MDF is exploring a partnership with a financial institution which strives to promote savings products for coffee producers. On the surface,

the promotion of direct deposits into savings account offered benefits for household financial management. Yet a deeper look at household cash flow, which was overwhelmingly controlled by women who often hold back small savings for expenditures in education, health or nutrition, showed that removing the flow of money from the women and concentrating it into man-owned bank accounts could have significant negative consequences. This spurred new conversation with the partner to explore the possibility of having multiple owners on one bank account.

It is still much easier to work on partnerships that have an obviously strong WEE focus. But as teams gain in experience they gradually move more towards grey areas. They are becoming more creative and are increasingly equipped with the right questions and resources to think outside the box.

Bringing about culture change within an organization is not easy, some confusion around the five domains remains and understanding of workloads and decision making are still nascent. But the growth of understanding is significant and accelerating. The more teams grapple with it, the stronger the feedback loop becomes and the better the business cases and intervention designs are.



## From numbers to stories

Access is relatively easy to quantify (although it still poses challenges). How many women access jobs, or inputs, or trainings, can be measured. Agency on the other hand does not lend itself well to numerical analysis. How women's workload affects their ability to pursue an opportunity, how workload gets reallocated within the household in response to a new opportunity, or how the decision making of women may change when men flow their finances through a bank account rather than through their wives all require qualitative tools. There is a story behind the numbers and without that story, the full breadth of opportunity, challenge or impact cannot be understood.

Talking to women separately has helped build nuance of understanding. Whether women have hidden savings is not a question easily added to a questionnaire, and certainly cannot be asked when men are present. Yet when women speak to other women, some of these subtleties emerge. Only then can the team in Timor

Leste explore the potential consequences of removing cash flow through the house by encouraging bank-based savings. In most countries, but particularly in Pakistan, women staffers are needed to lead conversation with women. Men staffers are at worse not allowed in the same room, or at best likely unable to tease out the nuances which women only share amongst themselves.

Finally, stronger data has enabled stronger business cases. In rural Pakistan MDF field assessment highlighted that women were not getting information from their male counterparts on improved animal care, therefore enhanced investment in male extension officers would not influence increased yields (see case six). In manufacturing, research on women's upward mobility, encouraged a private sector partner to open a woman-only stitching line, in the process increasing their female work force, promoting women for the first time, and developing a new product line of shoe uppers for the domestic market.

### CASE SIX: Shakarganj



Large livestock are important assets for rural Pakistani households, as they leverage both dairy and meat from cows and water buffaloes. Yet, despite Pakistan being the fifth largest dairy producer in the world, only about 5% of raw milk finds its way into formal markets. Even within the country, there is excess supply in south Punjab while excess demand exists in the northern areas of the same region. MDF partnered with Shakarganj, a mid-tier dairy

processor that produces UHT milk and other dairy products, to explore this market opportunity. Milk collection centres were established and an extension system was designed and launched with MDF's assistance. Group trainings were conducted and extension workers were hired to help provide advice on increasing milk yields and administering medical treatment to sick animals.

Cultural norms in Pakistan prevent women from interacting with men external to their households and are not present in markets. Unsurprisingly, Shakarganj therefore perceived men to be their primary supply chain contributors. Yet, an MDF assessment found that women have animal care responsibilities in over 75% of households, while in only 40% of cases did male family members relay the information acquired from the extension officers. Hence, women often hold the key to increasing yields through animal care but men are poor transmitters of information. Faced with these findings, Shakarganj agreed that female extension officers would be needed, but they were unwilling to take full responsibility for female field staff. The company has staff quarters but felt it would be inappropriate for a woman to live and travel with teams of men. They were also apprehensive about conducting trainings for women in rural areas, with strong concerns around safety and any potential reputational risks.

MDF found a creative solution by proposing an external third party training provider be contracted and cost-shared with Shakarganj. A non-profit was identified which had both the experience of offering training to farmers and knew how to work with female trainers. The nuanced data which MDF was continuously gathering helped inform and validate training models including frequency of training,

which needed to be low as women report high workloads, as well as a requirement for mid-day trainings when women have more flexibility in their schedules. Typically, women are less comfortable in the national language as they are often homebound, therefore training delivery needed to be in local dialects or accents and the safety of female trainers needed to be ensured. Finally, while men can be trained in the central markets, women would only attend if the trainings occurred in the house of a notable village chief or respectable elder. To date, between 500-600 women have been trained through this partnership.

Shakarganj was the first time MDF supported a partner in conducting trainings for women using an outsourced model. It validated an alternative model, supported by a private sector company, which successfully reached women with information. Since then, MDF has been able to pitch the model with greater confidence to other partners. Oasis, a feedlot company, also wanted to provide information to female farmers but was struggling to find an effective model. MDF proposed the third-party trainer model and Oasis, seeing the results already demonstrated through the previous partnership, was enthusiastic to trial the approach and carried most of the cost of the intervention.



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## BUILDING THE BUSINESS CASE

Chapters one and two explored MDF's enhanced approach to understanding where women are in markets and their challenges and opportunities. Armed with this new perspective, the MDF team then had to develop creative business models and convince potential partners to invest. This chapter explores how MDF teams take data and turn it into ideas which are partly funded and implemented by partners.

### Identifying opportunities

#### **UNDERSTANDING THE SYSTEM AROUND WOMEN.**

By integrating women's economic empowerment perspectives in their analysis up front, MDF teams are improving their understanding of systems around women as economic and social actors. These systems, influenced by families, communities, norms, service providers, access to information etc. all impact women's ability to overcome challenges and access opportunities. Although the system around women will vary from one location to another, there are some common factors which MDF has found to be recurrent and important such as safe transportation options, day care options and flexible employment schedules. Although these may not be relevant for all women in all situations, they often are important factors which impact women's economic involvement, particularly in formal employment. The more the teams learn about common gaps in the system around women the better they become at identifying creative solutions and partners.

#### **UP FRONT ANALYSES AND CONTINUOUS CHECKS.**

MDF undertakes a number of formal studies early in its implementation cycle. Strategic engagement area identifications provide a rapid overview of various sectors and the economic opportunities for beneficiaries. The integration of women in strategic engagement area

identification, although always present, has gotten stronger with the advent of the WEE framework as teams acquire a stronger grasp of the questions to ask. Once areas are identified, a deeper analysis is performed. This provides an in-depth understanding of factors of influence within the strategic engagement area. Following the WEE framework, the strategic engagement area analysis was significantly strengthened through better understanding of women's roles, particularly hidden roles, within the selected strategic engagement areas. Finally, once MDF has obtained some work experience in a country, a "Household Level Analysis of Poverty and Gender" is undertaken. This provides an in-depth understanding of factors of poverty in the target areas as well as bringing in some of the subtler agency components of women's economic empowerment. For example, daily clocks are used at this stage to understand the burden of labour for women as well as beginning to understand factors which influence decision making.

These broader studies are important early sources of information, but as discussed in previous chapters, a strength of MDF is also the on-going checks and data gathering, from the results measurement system, that continuously update and inform teams.



## Approaching partners

Potential private sector partners are not always willing participants. Market system programs often suffer from the reputational risk of being associated with the development industry and the perception that they cannot bring anything useful in business terms, other than money. Overcoming this requires time, relationship building and demonstrating steadfast quality data and ideas. This is doubly true when encouraging partners to consider how women can contribute to their economic success. Gender is often viewed as a donor imposition by the private sector who may not have had much exposure to the potential business advantages of targeting women as clients, suppliers or employees. Programs must identify, then showcase that to potentially open up new markets, increase sales or orders, women have to be considered.

The following outlines three common types of private sector reaction to suggestion of a partnership and the approach used by MDF.

**RELUCTANT PARTNERS.** Reluctant partners are typically the most difficult potential partners to woo. They may view development programs through a negative lens, may have had previous bad experiences, may be industry leaders who do not think a development actor can bring business acumen, or they may even be partners who already work with women and are uninterested in the inclusion ideas of an external program.

The Pakistani dairy partner Shakarganj understood that women are critical to animal care, which has a direct link to productivity, but they neither understood how to integrate female extension agents in their roster, nor

were they willing to take the risk in a highly conservative environment. MDF's value was in being able to innovate different models to address these constraints by identifying a third-party service provider.

Reluctant partners require significant time investment by teams in order to build a relationship. Although all interventions will minimize potential negative impacts on women, if there is an opportunity primarily focusing on women's participation, it may not be the first investment that is negotiated. Rather the program can build credibility via other business models first. Gender can be a sensitive topic for businesses, even once they acknowledge that women can present a potential economic opportunity. Programs such as MDF can play influential roles in reducing the perceived risk of moving beyond certain gender norms.

Overall, the learnings of the teams when approaching a reluctant partner often focus on the following: building a strong business case for the partner, once she or he can see the beginning of success, the buy-in becomes much easier; the teams ensure they are aware of norms at play and do not impose perspectives on partners to avoid them walking away; when the team is not sure how to address a problem they retain the flexibility to try different ideas, for example trialling different farmer information channels in parallel. Being able to convince one bigger partner, often helps get smaller ones on board. Finally, persuasion can come through information; the strength of the data that the team can present to the partner can make all the difference (see case seven).



## CASE SEVEN: Saving Household Financial Managers



Increased incomes, although important for economic advancement, do not guarantee a household can step out of poverty. Amongst other factors, lack of effective financial management can cause recurring monetary crises. In Timor-Leste, the micro-finance institute Tuba Rai Metin (TRM) hopes to help improve this situation by providing financial literacy training and appropriate financial products, including savings, tailored to the needs of rural families.

It is generally assumed in Timor-Leste that men are the primary financial decision makers. Consequently, TRM focused a new savings program on male heads of households. However, MDF's research with women showed that women hold the purse strings irrespective of who earns the income. Men and women may have division of role in terms of who takes the lead in decision making, however, decisions are generally made through consensus. For example, women generally take the lead in deciding on health and education while men take the lead on large household assets, but they would typically consult each other. Nevertheless, both men and women have 'secret savings' that they may use for personal use or as forced savings for the future. Additionally, women have decision-making authority on the income from their personal trade. There was therefore a strong business case for targeting female household members with both access to savings

mechanisms and financial literacy training. TRM was initially unconvinced that there was an opportunity in female engagement and was reluctant to modify existing activities.

To overcome this reticence, the company's management was invited to attend discussions with farmers of both gender to hear first hand how financial decisions are made in the household. This direct interaction with potential clients helped them understand the benefits of targeting women in their outreach efforts. As a result, MDF worked with TRM to ensure there is strong female participation in the savings education training and that financial product design and service delivery is gender sensitive.

The partner has now recruited female trainers which can more readily interact with female farmers. Additionally, MDF is working with TRM to modify the savings account design to allow joint access by both members of a married couple or two related individuals in one household such as a parent or a child. This will ensure that funds can be accessible if the primary account holder is incapacitated.

This partnership was successful in facilitating the partner's new found understanding of its customer base and acknowledgement that women must be included to design appropriate, well targeted and ultimately commercially successful products.

**INTERESTED BUT UNSURE HOW TO PROCEED.** Most partnerships would fall in this category across the MDF portfolio. Partners understand the potential viability of an idea but their capacity is limited and up-front costs make the risks too high. The Pakistani onion seed company knew it could be a cost-effective strategy to contract women, but saw it as highly risky because the women producing bulbs are more difficult to reach and train. MDF played a role in mitigating some of the upfront risk, therefore the model could be tested and taken forward by the company.

In Fiji, the team is working to increase the availability and information to farmers about agricultural lime. They formed a partnership with a local lime manufacturer who responded to questions about women by highlighting one female lead farmer, one female field promoter, and declaring that the 'gender' angle was adequately covered. The team's research outlined that women contribute to the decision making about agricultural inputs, yet the women are not included in information sessions due to cultural norms. The challenge to encourage the partner to view women as potential customers and expand the reach and delivery of such information sessions is still an ongoing discussion.

The more experience MDF gains, the easier it is to draw from existing models which have worked within individual country contexts. The teams now consider they have menus of options from which to draw based on identified problems. For example, when faced with an information dissemination issue for women, they will explore: leveraging the company's own staff, third party trainers, local resources trained by other donors, experts from other donor programs themselves, government resources such as female veterinarians, female lead farmers or influential women in the village. When exploring challenges around female employment outside the home in Pakistan the team considers: segregated workspaces, segregated transport, separate work times, flexible work hours. These are but a few of the business models which can be drawn from, with examples of successes to help convince potential new partners.

**WOMEN ARE ALREADY A FOCUS.** Regardless of the market, there are often entities, either private or social, which make women the focus of their activities. In multiple countries, MDF has found value in exploring partnerships with some of these. In some of these cases the partners do not believe that MDF can bring useful experience about women as they already consider themselves experts which sometimes positions them as reluctant partners.

In Pakistan, MDF is partnered with Kashf, a micro finance institution exclusively focused on women. Kashf is a primarily urban lender, with very little experience in rural areas. MDF believes there is a strong case for a rural lending product linked to livestock. Although Kashf understands the cultural norms linked to gender in urban areas, these are often different in rural, particularly remote, areas. Therefore, MDF played a key role in bringing knowledge about livestock and field testing the idea of a financial product for women in rural conservative areas; ensuring that it would not cause friction within households and potentially increase violence against women.

In Fiji, Rise Beyond the Reef (RBTR) a social enterprise working with women producing handicrafts, understood women and their constraints, but had weak business management and financial models which often led to losses. RBTR did not view itself as a business and was wary of generating too much profit. Although the sentiment was laudable, the long-term sustainability of the enterprise was at risk. MDF could talk about sustainable business models, building a partnership around increasing business skills in the partner's operations. Bridging the gap between the social and the commercial is an area of comfort for MDF, therefore being able to lean more on one set of concepts or another is a strength which allows the program to interact with a variety of players (see case eight).



## CASE EIGHT: Rise Beyond the Reef



Despite a booming tourism industry, Fiji has a limited handicraft sector, relying primarily on imports. There are very few examples of private businesses that encourage local production and can consistently supply quantity and quality products. Rise Beyond the Reef (RBTR), a non-governmental organisation founded to address issues around voice, capacity building, self-sufficiency and the environment for women realised the opportunity that locally produced handicrafts could offer for rural women. Over time, RBTR has established a strong network of over 200 women from fourteen village communities. In order to develop a solid supplier base RBTR pays women above the minimum wage, between FJD3 to 3.5 per hour.

The company had a strong grasp of the challenges and opportunities of working with women in rural areas of Fiji. As a not-for-profit, RBTR was still striving to reach a commercially sustainable model. MDF was well positioned to support the company to address business constraints to growth. The partnership started with the hiring of a business manager, strengthening its linkages to the communities and refining its designs, helping the company stand out from other craft suppliers. In addition to improved designs and community based trainings, villages were also provided, through cost-share, with sewing machines to help improve production, quality and reduce workloads for women. Throughout the intervention, MDF monitored the impact on workloads for women. Generally, it was found that family members helped with household chores.

Husbands were mostly supportive as women were generating additional income for the household. In one community, the benefits of the new income stream were so meaningful that the village introduced a day dedicated for women to work on their handicraft in the community centre.

In just seven months of investments, positive signs are evident as sales have grown over 200% year over year, encouraging RBTR to continue investing in strengthening their supply chain. MDF gained some valuable insights into community engagement such as the importance of paying villagers on the spot for their products in a transparent manner; RBTR displays receipts in the village centre on pay days so that all women are aware and understand the rates received for their products.

Producing handicrafts contributed to improved resilience for villages that were damaged by Cyclone Winston in early 2016. Agricultural crops in these villages were destroyed or highly impacted. Following the cyclone, even the fastest growing crops would take at least three months to maturity. Handicraft provided a consistent source of income while the households waited for the cropping cycle to resume. This partnership is one of a portfolio in Fiji which aims to stimulate local spending on Fiji based goods through diversification and increased presence of local suppliers. RBTR is demonstrating that local handicrafts can be consistently produced and present an interesting niche market while providing local income.



## Types of partnerships

MDF's women's economic empowerment framework defined different types of partnerships based on whether women are involved, whether WEE constraints exist or partners have the capacity and incentives to change their behaviour. If women are not involved but partnerships could potentially undermine the role of women, they are not pursued. These are high level categorizations that help the program teams assess the type of partnerships they should pursue. Within these types, there is no single way to approach the private sector players. Factors such as size, risk appetite, interest, internal capacity, enabling environment and more will all determine how MDF may build a partnership. The following outlines a few frequent approaches for partnerships where there are strong women's empowerment components to address.

**PARTNER UNDERSTANDS THE POTENTIAL VALUE.** Servis, a large textile manufacturing company in Pakistan, was already hiring women on segregated stitching lines. They found women's assiduous labour was an important success factor for their operations yet the number of women they could recruit tended to be limited. MDF's Pakistan team, inspired by a partnership developed by the team in Fiji, explored the potential recruitment and retention benefit which offering daycare could offer the partner. Furthermore, women's skillsets could be broader than simply stitching lines, and the team presented the benefits of expanding the types of work which women could do, particularly if the work environment was conducive to enhanced recruitment. This could open up new export markets for the company. Servis understood the opportunity and was willing to test the idea if some of the risk was reduced through a partial investment by MDF. Servis has invested in additional stitching lines, is in the process of establishing a day care facility and has committed to development new lasting and cutting lines for women, therefore offering women advancement and diversification opportunities. Servis trusted that the business model had potential and was willing to try it with a little support from MDF.

**DEMONSTRATION NEEDED.** Some partners, although not entirely reluctant may not always be willing to fully buy into a new idea, particularly if it is something which has not been demonstrated in their environment before. In Fiji, the clothing manufacturer Mark One agreed that child care would likely help him retain his experienced female employees, but no other industry offers child care to employees and the high investment required made the company weary of potentially going down a path that may not have the desired outcomes. The first step of a partnership with MDF was the co-investment in a feasibility study to further provide validation that the model could work (see case nine). Also in Fiji, a community tourism activity provider Talanoa Treks, is keen to hire women as tour guides, and although they are interested, community norms act as a barrier to this opportunity. MDF has piloted a community engagement strategy which includes community training and interaction with a gender consultant to encourage the community men and women to discuss workload responsibilities by the household unit and allow more women to become tour guides. If this approach is successful, the company has committed to integrating it into their community interaction business model when they develop new tourism products.

**THIRD PARTY PARTNERSHIP.** At times, third party actors in the system are better suited to providing a solution which a partner is unequipped or unable to address. With the dairy processor Shakarganj in Pakistan, the data that women needed to receive animal care information directly was strong, and the partner agreed that women extension officers would be a good idea, but their existing systems did not permit this, and the safety and reputational risks were too high for a mid-sized enterprise to take on. They did not feel they could do it on their own. MDF identified a third-party company which was already employing female trainers and had the knowledge, the ability and the systems in place to operate these networks. Shakarganj was willing to co-finance the model in order to test the potential economic returns of providing more information directly to women. This was a creative solution to a problem which at first had seemed unsolvable through market principles.

## CASE NINE: Mark One Apparel



Fiji's manufacturing base is small but growing. Proximity to the Australian and New Zealand markets is an advantage which has been beneficial particularly for the garment industry. It has seen strong growth in the last few years and is an important employer for low skilled workers residing in urban and peri-urban informal settlements. Women represent 70 to 80 percent of the total workforce and it is one of the few industries that provide reliable formal employment. The garment industry continuously faces shortages of skilled workers, not only on the factory floor but also in middle management. To address the skills gap, some companies have invested in training facilities to provide on-site skills to new and existing workers. As workers gain experience, they are typically promoted to areas such as quality assurance and, more recently, comprehensive trainings on production of high quality fashion garments.

Despite these opportunities, companies such as Mark One Apparel continue to have high female staff turnover which lead to high replacement costs and drops in productivity. Up to 20 workers are away each day and staff turnover annually is about 30-40%. Various factors are influential, but the most common reason offered by departing staff is 'family obligations'. MDF's partnership with Mark One initially focused on confirming the reason for high absenteeism, conducting a demand survey and assessing the feasibility of providing employer-sponsored day-care to employees.

The demand survey confirmed that child care services could help increase staff retention and productivity, which in turn is expected to positively impact the business bottom line. The employees clearly articulated that having their children nearby would improve their morale as well as decrease division between family and work obligations. In the words of one employee: "(I will be) able to concentrate on work more because my child (is) being looked after properly."

By investing in an employer-sponsored day care centre within its premises, Mark One expects to reduce staff turnover, absenteeism and tardiness, which all carry an economic cost for the company. This will also be beneficial for the female employees who should have more opportunity to retain their source of income as well as potentially benefit from promotions. The partnership with MDF has also led to a connection with the Australia-Pacific Technical College which will work with Mark One to leverage the facility as a Centre of Excellence where early childhood education can be taught. This combined education and practicum in child care is a first in the South Pacific.

Mark One's plans has generated interest amongst other garment and urban based industry companies to offer similar services which can impact worker retention. This partnership is one of a portfolio which aims to stimulate exporters to better source, develop and promote their products for export markets.

# Conclusion

As MDF transitions from phase one to phase two, it is in the midst of a rapid learning curve on the impact its activities can have on women’s economic empowerment. This has been adopted at the core of the MDF approach to systemic change. The project has developed six parameters which are used to define the dimensions of change it seeks. One of these is linked to women’s economic empowerment thereby driving a continuous focus and monitoring of business models which include and benefit women in income, access to opportunities, assets, life chances, workloads and decision making.

The advent of MDF’s women’s economic empowerment framework did not change the fundamental approach of the project, but redefined the project’s understanding of women’s contribution, opportunities and challenges. It opened the door to identifying new business opportunities made stronger through a broader understanding of WEE. MDF has been successful in slowly

infusing an understanding of WEE across its project infrastructure which has enhanced the creativity of ideas and the quality of partnerships. This learning process is ongoing but well established and the project is poised to continue to innovate and contribute to global learnings.

The Gender Equality Fund has been instrumental in allowing MDF to scale the number of partnerships it pursued which had a strong WEE component and thereby build a growing body of learning which it will take forward into phase two.

In the words of one MDF staff: “before we were not even scratching the surface. The journey has just begun”<sup>8</sup>. MDF will continue to test the boundaries of what is possible in WEE and will leverage the learning from building WEE into the approach to explore other inclusion issues such as nutrition and disability.



<sup>8</sup>MDF staff, interview 31/03/17



- **Fiji:** Level 5, Fiji Development Bank Building, 360 Victoria Parade, Suva, Fiji Islands
- **Timor-Leste:** 2nd Street, Palm Business & Trade Centre, Surik Mas, Dili
- **Pakistan:** 95-E/1, Syed Shamshad Haider Road, Hali Road, Gulberg III, Lahore, Pakistan
- **Sri Lanka:** No 18 Police Park Avenue, Colombo 5, Colombo, Sri Lanka
- **Papua New Guinea:** Level 6, PwC Haus, Harbour City, Port Moresby, Papua New Guinea

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