



Women at Work

Supporting
women's agency
through economic
programming

Market Development Facility
2020



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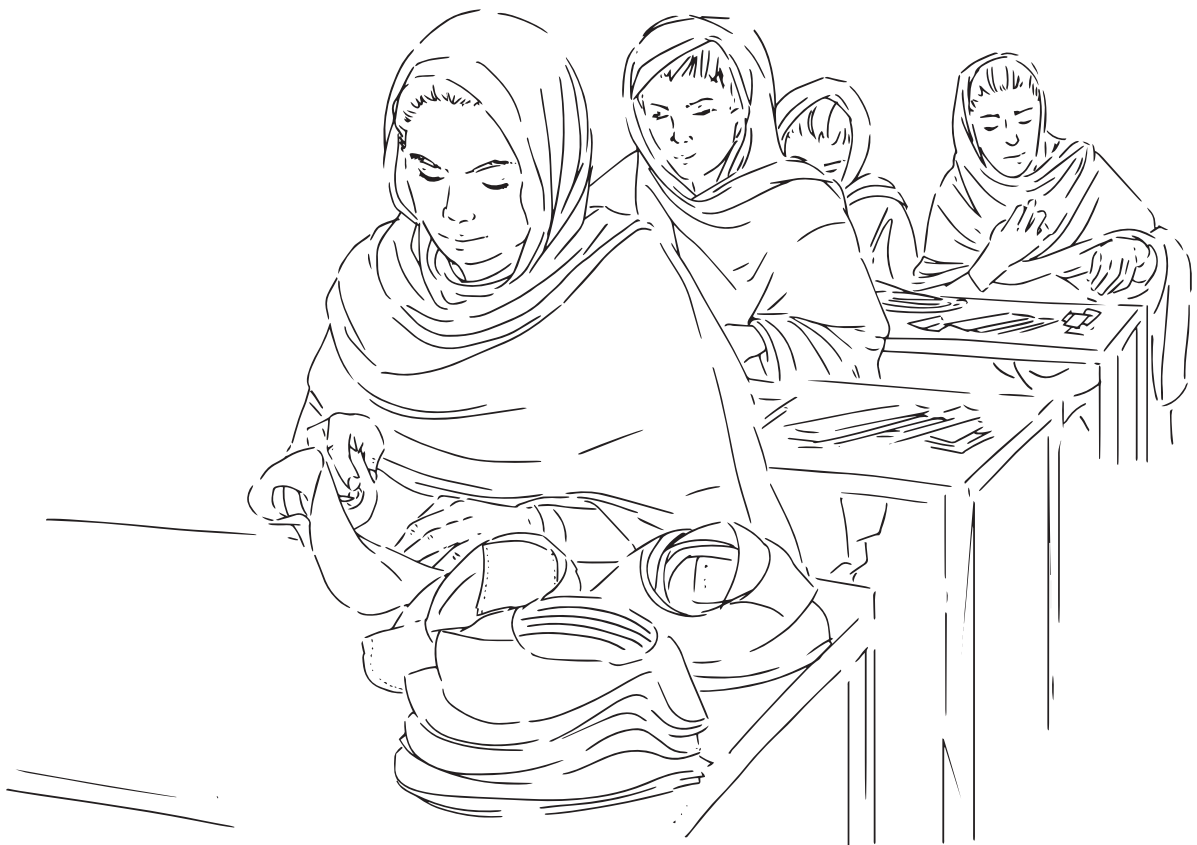


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Introduction and purpose of the paper



1.1 Background

Women's economic empowerment (WEE) is key to not only increased gender equality but also inclusive economic development and sustainable poverty reduction.

Designing interventions without considering gender and WEE could increase the likelihood of weakening women's positions and exacerbating gender imbalances. Rather than driving economic growth, such interventions could hinder economic development by preventing a significant portion of society from achieving its full potential. In extreme instances, these interventions may even weaken women's positions and widen gender gaps, resulting in a further shift in power dynamics.

Across the Market Development Facility's (MDF) operating country contexts, women face various constraints that limit their involvement and recognition in the workforce or overall economy. As in many other contexts, women are responsible for most household duties and undertake unpaid work that often equates to more than a full-time job on top of their formal employment. While women are present in the economy through visible or invisible roles, MDF has found that they often do not receive proper recognition or support that could accelerate and facilitate their participation. This paper explores the link between providing increased support to women in the workplace (**access**) and subsequent increases in their decision-making, recognition and influence (**agency**).

Investing with the private sector in designs that enhance women's roles in the workplace has been an integral part of MDF's economic programming. MDF's work in WEE has focused substantially on the importance

of interlinking access and agency, such as presenting business cases to increase women's roles and influence at the business and household levels. MDF's efforts with the private sector have provided women with increased access to opportunities (e.g. developing skills and finding employment), as well as increased decision-making around these opportunities.

This paper, *Women at Work*, presents the continuation of MDF's work in WEE, particularly in programming and measuring the link between access and agency, and builds upon the two previous reports: *What Can Be Achieved in Women's Economic Empowerment*¹ and *Beyond Income*.² *Women at Work* analyses five case studies to delve into the impact that economic development programs can have on increasing women's roles in the economy. The studies are drawn from knowledge and experience across five Asia-Pacific countries to establish insights on measuring agency in a range of contexts. These case studies also aim to encourage and inspire other development programs and the private sector to take necessary steps to ensure that more women enter and remain in the workforce, including in leadership positions. MDF has derived the selected case studies from regular monitoring of its interventions to highlight how programs can evolve and adapt to better suit their operating contexts and create lasting change.

While the intended audience includes other economic programs, their implementers and measurement teams, as well as donors and the private sector, the authors extend the invitation for feedback and discussion to all interested parties and professions.



¹ The MDF (2017). *What Can Be Achieved in Women's Economic Empowerment*. www.beamexchange.org/resources/1142/

² MDF (2018). *Beyond Income*. www.marketdevelopmentfacility.org/wp-content/uploads/2019/07/Beyond-Income-FINAL.pdf

1.2 Structure of the Paper

The **first section** of this paper explores MDF's approach to WEE. The MDF team has made a conscious effort to integrate WEE into the core of its programming and has actively contributed to global education on the topic in market systems development (MSD) programs. This section outlines the program activities and interventions that contribute to the continuous programming and measurement of WEE access and agency.

The **second section** illustrates the importance of understanding the barriers that women face in seeking and maintaining employment, including cultural norms, and assesses how integrating local context into the programming can lead to more effective interventions. This section also explores the value of influencing program designs to encourage women to seek employment and companies to retain women in their workforce.

The **third section** presents case studies from MDF projects in Fiji, Pakistan, Papua New Guinea (PNG), Sri Lanka and Timor-Leste. These reflections on current and recent MDF interventions highlight the importance of hiring and retaining women in the private sector, as well as the impact that understanding local contexts has on the effective design of interventions.

The **final section** of this paper outlines the lessons MDF has learned thus far during its interventions. Applying these lessons to future interventions will benefit other economic development programs, particularly those applying market system approaches.

1.3 Audience

This paper builds upon the technical notes and highly conceptual framework developed in MDF's 2018 *Beyond Income* report. The 2018 report challenged the hypothesis that women are likely to experience greater empowerment and improved well-being solely as a result of increased overall household income, even if they are not at the transaction point or play a supporting role in the economic activity. The report explored the effect of increased household income on WEE in the context of complex household dynamics by utilising MDF experience to demonstrate the impact of households' access to economic inputs, information, opportunities or services. One of the examples given is agricultural households' access to new inputs and services. While men and women typically contribute equally to labour in this enterprise, men tend to work at the main transaction points, either by purchasing inputs, receiving services or selling produce. However, MDF experience has demonstrated that inputs, services and income are remitted partly or wholly to a common household fund wherein both women and men have control or exercise joint decision-making over asset use.

Women at Work provides greater detail, including key case studies, from the work implemented following the *Beyond Income* report findings. This report is similarly aimed at practitioners and technical specialists (implementation, monitoring and results measurement, and WEE experts) who are responsible for understanding and capturing changes in women's agency triggered by economic development initiatives or programs. The ability to guide program direction will improve with an increased understanding of WEE measurements.

The case studies used in this report focus on economic activities in which women were able to gain or retain employment. This information can be applied to similar programs and related sectors to ensure wider relevance across the development and private sector.

1.4 Women's Economic Empowerment at MDF

MDF is an Australian Government-funded multi-country initiative that promotes sustainable economic development through higher income for women and men in partner countries. MDF connects individuals, businesses, governments and non-governmental organisations with each other and with local and international markets to enhance investment and coordination and allow partnerships to flourish, strengthening inclusive economic growth. MDF is funded by the Australian Department of Foreign Affairs

and Trade and implemented by Palladium in partnership with Swisscontact.

WEE is central to MDF's work and is essential to supporting inclusive economic growth. As gender-based boundaries limit women's employment and entrepreneurship opportunities, MDF mainstreams WEE into male- and jointly led sectors to challenge the status quo and provide women with more formal employment opportunities.

Figure 1: The MDF WEE Continuum

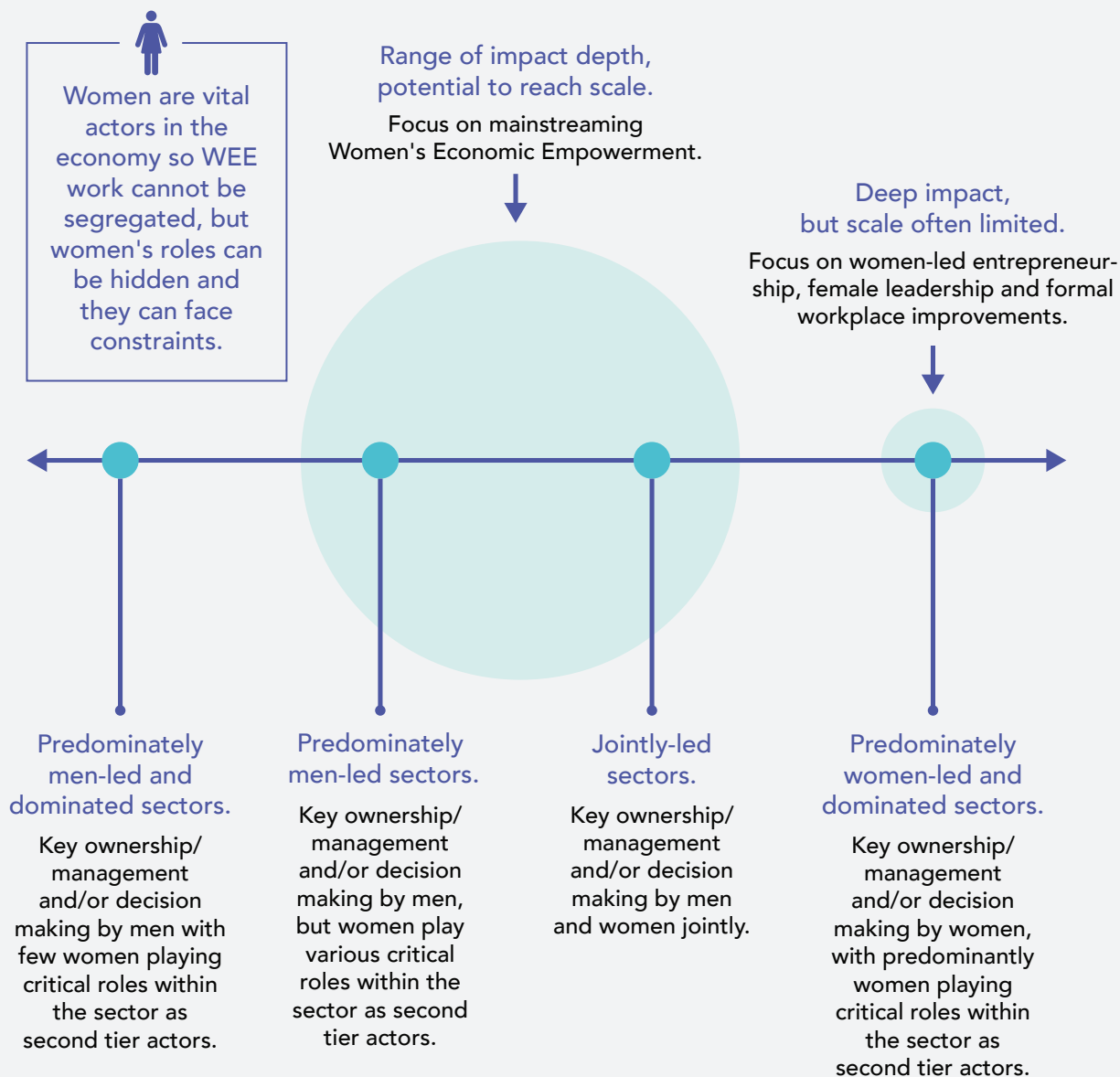
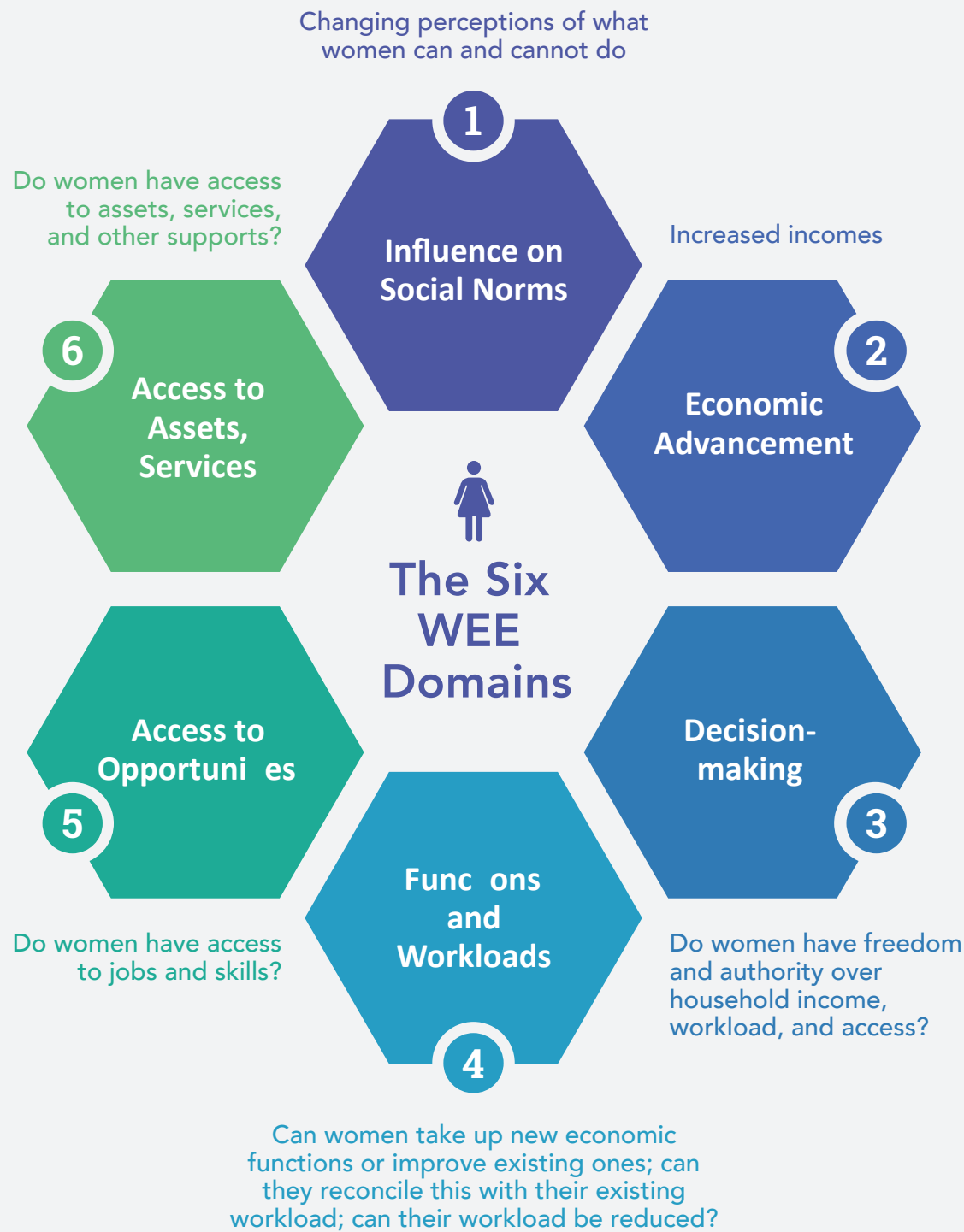


Figure 2: MDF's Six WEE Dimensions



From the outset, MDF aimed to include both men and women living in poverty in the program's employment and income-generating interventions. However, the development of MDF's WEE framework in 2015 spurred a greater focus on WEE programming. The framework translated WEE theory into practical concepts, helping the country teams to integrate new perspectives into their individual work and policies.

Many WEE projects aim to enhance women's participation and empowerment in sectors that are already predominantly women-led or shift the boundaries of accepted gender norms within traditionally male-led sectors. This objective has created a positive and powerful shift in how programs consider women's involvement—an important step towards reducing gender-based inequalities. Nonetheless, the majority of working women in developing economies are not found in the two extremes of this spectrum (women-led and dominated and men-led and dominated sectors, as illustrated in figure 1) but in the centre.

1.5 COVID-19 Implications

The research gathered in support of this report occurred before the start of the global coronavirus (COVID-19) pandemic. MDF acknowledges that the lessons and information presented in this paper may reflect a different context than post-COVID-19 realities.

MDF is regularly assessing the implications of COVID-19 within the economy and WEE in each country of operation. The program team is aware that women's roles in local economies may have been reversed and that women may have lost their employment or income as a result of the economic impact of the pandemic. The team is also conducting weekly market intelligence data gathering. Between March and May 2020, MDF recorded heightened impacts of COVID-19 for women and girls within the countries of operation, particularly due to disruptions in access to income, education and health.

In Fiji and Sri Lanka, the economy's dependence on the tourism sector has left thousands of individuals unemployed. In Fiji, over 119,000 people are dependent on tourism, either directly through employment or indirectly through support services, such as handicrafts, activities and artisanry.³ The majority of the affected individuals are from single-income households and are now unemployed or unengaged. With lockdowns and curfews in place, the two countries have also been recording a spike in domestic violence cases.⁴

In Pakistan and Timor-Leste, existing female unemployment and the disproportionately high rates

MDF accepted the challenge to look beyond (though not excluding) women-led industries and attempted to move the needle on WEE in sectors in which women carry out crucial support functions. MDF seeks to unlock constraints in regions with opportunities for potential poverty reduction and economic growth, where women typically hold support or invisible roles. The rationale is rooted in the acknowledgement that women are found working in leading and supporting roles in a variety of male- or jointly led sectors and are key to economic growth. As a market development program, it is pertinent that MDF collaborates with these women to take advantage of available growth opportunities.

This report illustrates several case studies in which MDF collaborated with women to increase their involvement in the workplace and improve their economic standing. MDF's 2017 and 2018 reports^{1,2} include additional case studies with a focus on the tourism and agricultural sectors.

of engagement in the informal sector have proven to increase women's vulnerability during the crisis. Women working in non-essential services, such as housekeeping, childcare, small-scale farming and fisheries, are experiencing a lack of benefits and social protection. They are also dependent on public spaces and movement for their income-generating opportunities and rely on supply chain distribution to procure inputs or sell their produce. Restrictions on import and other supply chain shocks, particularly for the import-driven economies of Fiji, PNG and Timor-Leste, will have a longstanding effect on many households' sole sources of income. For women, the situation will be especially dire. In addition to the expectation that women will undertake more unpaid domestic work, including home-schooling, their inability to generate income will result in decreased access to essential goods and services such as healthcare.

However, as demonstrated in previous crises, women will be critical agents in post-crisis recovery. Investments in post-crisis resilience and growth, with consideration to WEE, have the potential to stimulate the economy. In the current context, MDF is investing in initiatives to respond to COVID 19 challenges and include the needs of women, such as launching online business support training sessions and workshops targeted for indigenous-owned and women-led micro, small- and medium-sized enterprises (MSMEs) in Fiji. These workshops aim to provide necessary business advisory support and enable female entrepreneurs to adapt their business environment to survive during the pandemic.

³ Ministry of Women, Children and Poverty Alleviation (2020). Gendered Impacts of COVID-19 on Women in Fiji. www.fwrm.org.fj/images/Gender_and_COVID_Guidance_Note_-_Rapid_Gender_Analysis.pdf

⁴ RNZ (2020). Fiji Records Increase in Domestic Violence Cases During COVID-19 Lockdowns. www.rnz.co.nz/international/pacific-news/415881/fiji-records-increase-in-domestic-violence-cases-during-covid-19-lockdowns

In Timor-Leste, MDF is supporting women-owned garment factories in the production of surgical-grade face masks for medical settings and the general public, enabling the factories to remain in operation and the employees, most of which are women, to retain their jobs and sustain their income.

In PNG, MDF has expanded its partnerships with cocoa and coffee suppliers to integrate a country-wide awareness campaign that will target 82,000 rural households growing cocoa and coffee across four provinces. This campaign will cover prevention measures and production continuation amidst the COVID-19 pandemic. As this report presents the importance of women's role in coffee production in PNG, the campaign plays a particularly important role in sustaining the investments made by MDF's partners.

In Sri Lanka, MDF is conducting ongoing negotiations with telecom operators to include farming practices and market linkage information for spice and herb farmers in existing mobile applications that target horticulture farmers. With lockdown restrictions in place, farming households have been experiencing obstacles in selling produce, resulting in crop wastage and income loss, particularly for spices and herbs. MDF is trying to assist telecom operators in registering more spice and herb farmers on the mobile application by listing the available produce and linking them to registered exporters. Exporters will then be able to access relevant information on farmers, crop types and quantities, as well as their geographic locations, enabling them to procure higher volumes of produce and meet their export demand.

1.5.1 Update from featured partners



In the first days of the COVID-19 pandemic, many MSMEs in **Fiji** (including Pepe & Pepe and Landscaping Solutions, featured in the country case study section) struggled to develop strategies to respond to market changes and identify opportunities to support the survival of their businesses. Pepe & Pepe sought mentoring and advice from Fiji Enterprise Engine (FEE) peers and Master Trainers and gained the confidence and skills to become one of the first businesses to sell cloth-based, recyclable masks. In the first two weeks of the COVID-19 outbreak in Fiji, Pepe & Pepe received a large order from one of Fiji's premium retailers, allowing the company to generate 200 per cent of additional income compared to the same month of 2019. The overwhelming demand for masks significantly raised Pepe & Pepe's profile and resulted in increased traffic to its social media channels, as well as increased sales of a wider range of products. The injection of cash flow enabled the business to comfortably meet its expenses and hire two additional staff members on a short-term basis to respond to the increased demand.

Before the outbreak of COVID-19, Landscaping Solutions had steadily increased its sales over the first quarter of 2020 through word of mouth and FEE marketing support, effectively doubling its revenue compared to the same quarter in 2019. However, following COVID-19 restrictions, business slowed during the second quarter, prompting Landscaping Solutions to develop a new strategy of innovating food security and backyard gardening and farming. In April 2020, the business launched the "FijiGro" garden booster, offering soil products to customers at reduced prices. Through positive reviews and word of mouth, Landscaping Solutions was able to boost growth and employ three additional full-time employees. In the fourth quarter of 2020, the company aims to further invest in branding and distribution networks.



In **Pakistan**, female silage entrepreneurs were required to temporarily close their businesses due to the COVID-19 lockdown. This greatly affected their cash flow, as the MSMEs were still in the initial stages of development. However, the entrepreneurs are currently developing a two pronged strategy to reopen their businesses and boost sales. Shabana, an entrepreneur from South Punjab, has shared that she will invest in marketing and offer home delivery options to ensure physical distancing and follow government restrictions. Additionally, she aims to ensure quality checks for existing and new customers to retain and expand her business. However, she is aware of the additional investments needed and is concerned about the eventual length of the lockdown, as the silage season is approaching. Despite her worries, she is confident that she will be able to develop a strategy to support her business in the coming months if lockdowns and restrictions are eased.



In **Timor-Leste**, COVID-19 has presented several significant challenges for the fledgling virgin coconut oil (VCO) market, particularly for MDF partner Lospalos Coconut Oil's (LOSCO) export focus. Due to COVID-19 concerns and the national state of emergency, the factory has been closed for one quarter, and the arrival of jars for packaging and transporting VCO was delayed due to shipping disruptions. Additionally, the demand in Australia for speciality food items, such as VCO, has dropped significantly, making it difficult for LOSCO to acquire large supply agreements. In response, LOSCO has adapted its business model by strengthening its online presence and adding wholesale options to allow customers, including new business clients, to buy directly through the website with the support of a third-party logistics provider. Hamahon Feto Timor (HAFOTI), another MDF partner, is continuing VCO sales locally, with

some reductions in place due to the COVID-19 pandemic. MDF is aiding the private sector by fast-tracking its support for organic certification and assisting LOSCO in exporting its next shipment. HAFOTI is also working with LOSCO to jar and seal VCO units. These combined adjustments have helped LOSCO to reopen its factory, return to pre-COVID-19 production levels and retain its staff. Furthermore, MDF's assistance has helped HAFOTI to secure a new sales agreement for 1.5 tonnes of VCO.



In Sri Lanka, Coolman Refrigeration (Pvt), Ltd., an MDF partner, had been expanding its business significantly after the acquisition of shares from Prawn Ceylon. However, towards the end of 2019, new competition in the market brought many challenges, as Coolman did not have the capacity to conduct operations in the same way as other businesses, such as paying in cash at the pickup. While Coolman aimed to resolve these challenges during 2020, the COVID 19 pandemic exacerbated the situation due to lockdowns and restrictions. Coolman's main client, Harbour Seafood, also faced a decreased demand for its canned crab and eventually froze procurement until further notice. The pressure on Coolman's cash flow resulted in a temporary halt to operations in March 2020, with staff depending on government allowances for their daily expenses during this interruption.

Through informal sources, MDF has recently learned that Coolman is preparing to resume operations in the third quarter of 2020. However, MDF has had difficulty in obtaining any official information from the business and will continue to monitor progress to determine if the facility will resume operations in the coming months.



Morobe Mountain Coffee Export, Ltd. (MMCEL), a key MDF partner **in PNG**, was also affected by the COVID-19 lockdown in March 2020. The main challenge MMCEL faced was maintaining access to its suppliers when the PNG Government closed all borders and cancelled all activities following confirmation of the first COVID-19 case in the country. During this period, the company froze its field operations and shifted its attention to obtaining the necessary approvals to travel to remote regions in order to source coffee. Despite the uncertainties regarding the duration and reoccurrence of lockdowns and people's willingness to source under these circumstances, through preparation and planning, MMCEL was able to obtain the necessary supply to continue operations from May to August 2020, the peak coffee season.

Additionally, MMCEL had completed its farm audits in December 2019, months before COVID 19 was declared a global pandemic. The auditing activity requires international auditors to be flown into the country, and MMCEL was relatively fortunate to have completed the audit before the lockdown, as other exporters are now awaiting the ease of travel restrictions to bring in auditors. However, MMCEL was planning to receive a supply of certified coffee for the coffee season when PNG declared its first lockdown in March 2020, prompting the business to request approval to maintain access to the field.

Following the March lockdown, MMCEL continued sourcing coffee and conducting the majority of its operations as normal. During this time, farmers continued to supply the product, while MMCEL worked on extending its business to incorporate COVID-19 awareness into its farm visits—all the while following the COVID-19 protocol, including wearing face masks, washing hands and practising social distancing. From April to August 2020, the coffee supply was steadily circulating, and MMCEL continued to export its product.



Chapter 2

Supporting Women's Economic Empowerment



Building upon the lessons learned through the *Beyond Income* activities, MDF has since undertaken several promising and innovative interventions across its target countries.

2.1 Understanding obstacles to gender equality

Each of MDF's focal countries presents similar obstacles in achieving gender equality, including a prominent male dominance in cultural traditions that excludes women from decision-making processes, a lack of flexibility or understanding of household responsibilities, safety concerns for women and low training and education rates among the female population. Inequalities in gender norms often result in women being excluded from ownership of the businesses they run or men leading decision-making in jointly led businesses, even though women contribute equally.

In some countries, women's roles within businesses are often hidden. Rather than encouraging female entrepreneurship, this lack of visibility of women in the workforce can hinder other women from seeking or retaining employment and perpetuate stigmas and safety concerns.

The women in MDF's target countries often have the added constraint of household responsibilities that can equate to a full-time role in and of itself. Greater flexibility and consideration for these additional responsibilities among employers can create substantial opportunities for women to acquire new work responsibilities and maintain employment.

Another key constraint in enhancing and retaining the number of women in the formal economy is safety, regarding both transportation to and from work and within the workplace. When creating employment

opportunities for women, ensuring their safety is essential. Working women can often face a variety of safety issues that men either do not experience or can easily ignore, ranging from harassment to theft and violence and even susceptibility to injury due to the nature of the work. In societies in which female employment is not as prevalent, women working outside of the home are often exposed to harassment, making travel and transportation uncomfortable or even frightening. The risk of assault or theft is also a concern, especially for female traders who travel with goods and cash. Safety concerns often lead to men taking responsibility for trading or discouraging women from taking advantage of employment or training opportunities altogether, perpetuating the restrictive gender norms.

Understanding the context of local cultural norms and gender roles enables the design of economic development interventions that can better address these obstacles and ensure female inclusion. A shift in cultural norms is a long-term process; however, enabling businesses to hire and retain more women, providing support mechanisms and encouraging the private sector to engage with communities can help raise awareness and trigger conversations that may lead to change, as well as provide tools that can help businesses become more profitable. This shift can lead to profound changes to close the economic gender gaps that persist both in MDF's target countries and around the world in order to achieve the 2030 Agenda for Sustainable Development.

2.2 Creating strategic linkages

MDF facilitates partnerships with key actors in strategic value chains, making valuable connections that not only enable more employment opportunities for women but also create lasting economic change. While this work does not always focus on women, MDF has carefully designed interventions to prevent potential negative impacts on female welfare, as required under the "do no harm" principle.⁵ Through the case studies presented in this paper, MDF demonstrates that collaboration with private sector players to encourage higher female participation in the economy has the potential to change the roles that women play in a community or even overall societal norms. By considering the business case of engaging and retaining women, the private sector also understands the long-term impact of this partnership.

In the context of the case studies presented, MDF's work has included:

1. Engaging with local seafood companies in Sri Lanka to enhance their approach to workplace policies, leading to the creation of more job opportunities for women.
2. Scaling up interventions within the coffee industry in PNG by creating partnerships with five exporters to facilitate an increase in production volumes of high-quality coffee and support aggregators to source from remote locations that may be difficult to access. This intervention has increased the income along the supply chain from exporters to farmers, benefiting more coffee farming households.

⁵ "Do no harm" means taking a step back from an intervention to assess the broader context and mitigate potential negative effects on the social fabric, economy and environment (Charancle and Lucchi, 2018).

3. Building upon previous interventions in Fiji by partnering with a local private sector organisation to strengthen engagement and scale up targeted support to Fijian MSMEs.
4. Leveraging the global popularity of VCO to improve support for producers' businesses by facilitating the establishment of a production and export network in Timor-Leste.
5. Partnering with local agricultural firms in Pakistan to identify female silage entrepreneurs with strong recognition in their community to expand outreach

and engagement and encourage other women to pursue work in silage. MDF's partners in Australia have provided additional support to facilitate the establishment of market linkages for the procurement and set-up of machinery, as well as design training content for farmer gatherings.

These initiatives leverage strategic linkages to provide enhanced opportunities and resources. This approach has enabled partners and businesses to create lasting change, as it connects market actors and facilitates relationships that enable necessary linkages to expand and grow businesses.

2.3 Measuring change

This paper was developed with assistance from the country teams that implemented and measured the interventions described. The purpose of this report is to provide qualitative insights into the relationship between access and agency and therefore relies on in-depth interviews conducted during 2019, along with historical data, rather than extensive samples and surveys.

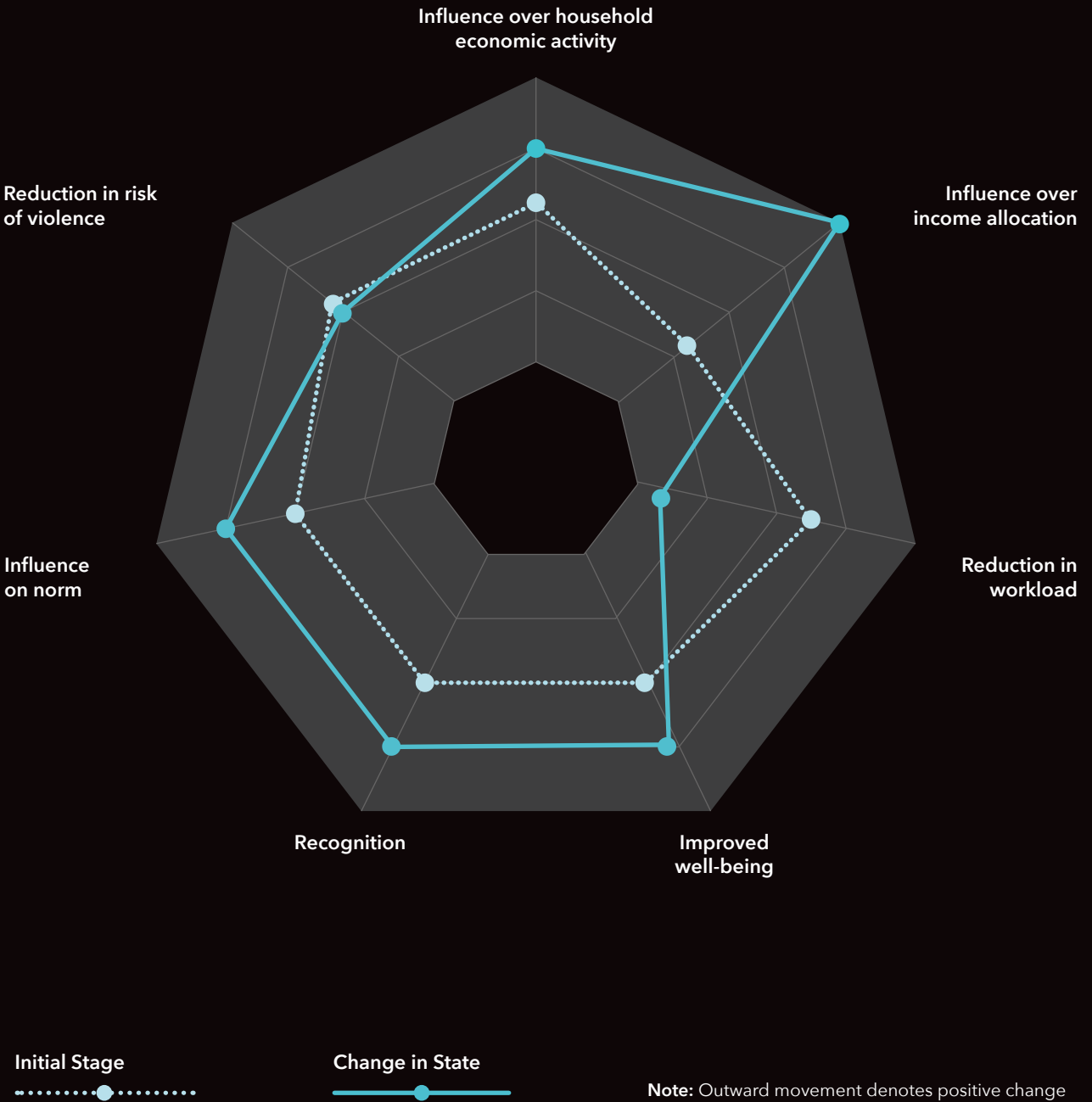
While conducting the analysis, the team utilised a conceptual agency measurement framework to capture MDF's identified agency dimensions. To assess changes in both access and agency, MDF collected pre-intervention

information (i.e. baseline or status quo information) and adapted an existing guiding questionnaire to capture the critical elements of agency. As the analysis of agency is always subjective, the MDF team triangulated the results with secondary information and in-depth interviews with similar market actors. While MDF's 2018 paper focused on measuring agency and assessing its impact on empowerment within the household, *Women at Work* aims to visualise and capture the changes to personal-, household- and community-level agency that result from formal employment.



Figure 3: WEE Measurement Radar Diagram

During the measurement of the program interventions outlined in the case studies and their impact on agency, MDF examined seven agency dimensions to evaluate how the program’s implementation impacted WEE



Chapter 3

Case studies







MDF's WEE framework, along with further development of the guidelines and measurement diagrams, continues to enhance the team's understanding of women's involvement in different economic spheres, including their contributions to various sectors, available opportunities and challenges faced. MDF's measurement and learning exercises, as well as the continuous feedback loop between the implementation and the quality and inclusion teams, allow the team to develop improved business cases to engage with and retain women in the workforce.

The five case studies presented in *Women at Work* provide a snapshot of key findings encountered in MDF's programming. These findings highlight the fluidity of MDF's approaches and the necessity of reflecting local needs and contexts. MDF continues to work closely with the private sector to address the challenges that women face in market participation to facilitate lasting change and encourage increased involvement of women in the workforce.





Supporting Female Entrepreneurship in Fiji



Background

Fiji is a Small Island Developing State in the Pacific, comprising 330 islands, with a population of just under 900,000. Fiji's market can be categorised as relatively 'thin'. With limited numbers of investors and entrepreneurial firms in the economy, those that do exist have difficulty finding and transacting with each other at a reasonable cost. MSMEs comprise 97 per cent of all registered businesses in Fiji and contribute 18 per cent of Fiji's gross domestic product (GDP).⁶

Female participation in the Fijian labour force is less than half of male participation. The gender gap evident in both economic opportunity and participation led the World Economic Forum to rank Fiji 127th out of 144 countries in the 2017 Global Gender Gap Report.⁷ According to the Fiji Bureau of Statistics (2020), of the total number of paid employees (salary and wage earners) in 2018, 63.2 per cent were men, while only 36.8 per cent were women.⁸ Female employment rates were higher than male employment rates in only two out of ten categories—professionals or clerks.

Despite these statistics, the situation is slowly improving. Fijian women are starting to register businesses under their own names and are increasingly showing their capacity to successfully take on leadership positions. During extensive market research and drawing from

previous experience working with MSMEs, MDF has learned that young women pursue entrepreneurship as often as their male counterparts. The number of women in senior management in the Fijian public sector has also increased to over 44 per cent⁹ due in part to growing literacy and education rates in the country, with more girls than boys now graduating with a high school diploma.¹⁰

Entrepreneurship is a promising pathway for WEE in Fiji. However, multiple barriers to starting and running a business still exist and vary significantly between women and men. Female-led businesses tend to stagnate or shrink in operations after the third year in business, mostly due to a lack of support services and networks. The Asian Development Bank reports that women often encounter challenges in finding market niches, registering a business, maintaining compliance, procuring licences and gathering the necessary information, as well as accessing finance and bookkeeping support.¹¹ It has been estimated that Fiji loses 20 per cent of its GDP due to the gender gap, largely due to the entrepreneurial challenges for women. Overcoming these challenges while acknowledging and empowering women professionally can produce a multiplier effect at the national level to increase sustainable economic growth, promote social well-being and reduce poverty.



Key WEE equality obstacles and challenges

Women in Fiji face difficulties that are driven by gendered norms within the local culture, as well as perceptions of women's status within society that result from these norms. Roughly 85 per cent of Fiji's land is locked under a unique communal land ownership and tenure system in which it is customary to divide land set aside for personal use among indigenous male clan members. While all women are free to purchase freehold land or take out land leases, they are often unable to access capital or obtain loans and lack assets that could be used to leverage for financial support. Most women can only acquire the right to use land, forests and fisheries through their husbands or male family members.

Within households and larger extended families, women are expected to adopt nurturing roles, with child-rearing and home responsibilities competing with potential career paths and other opportunities to earn income, such as entrepreneurship and formal employment. If a woman undertakes paid work outside of the home, she will typically add up to 40 hours a week of child-minding and household chores to her workplace responsibilities, while men spend half as much time on such tasks.¹²

Efforts by the Fijian Government to support education, infrastructure and social services have been commendable in contributing towards improving

⁶ Rokoua, C., Reserve Bank of Fiji (2018). MSME Growth & Access to Finance: Presentation to the International Symposium on the Role of MSMEs in the Achievement of the Sustainable Development Goals. www.sustainabledevelopment.un.org/content/documents/27085Christina_Rokoua.pdf

⁷ World Economic Forum (2017). The Global Gender Gap Report 2017. Obtained from www3.weforum.org/docs/WEF_GGGR_2017.pdf

⁸ Fiji Bureau of Statistics (2020). Annual Paid Employment Statistics 2018. www.statsfiji.gov.fj/index.php/statistics/social-statistics/employment-statistics44

⁹ Pacific Islands Forum Secretariat (2016). Pacific Leaders Gender Equality Declaration Trend Assessment Report 2012-2016. www.aidsdatahub.org/sites/default/files/publication/Pacific_Leaders_Gender_Equality_Declaration_2016.pdf

¹⁰ Fiji Bureau of Statistics (2017). Education statistics. www.statsfiji.gov.fj/index.php/statistics/social-statistics/education-statistics43

¹¹ Asian Development Bank (2018). Women and Business in the Pacific. www.adb.org/sites/default/files/publication/445821/women-business-pacific.pdf

¹² Asian Development Bank (2016). Fiji Country Gender Assessment 2015. www.adb.org/sites/default/files/institutional-document/210826/fiji-cga-2015.pdf

the standard of living and laying the foundation for a modern Fijian economy. However, women in industries dominated by men or led jointly by men and women often play invisible or supporting roles alongside their male counterparts. In addition, female entrepreneurs are still unable to significantly benefit from economic empowerment or venture into and stay in business in equal numbers and with the same decision-making power as men.

The World Bank Group Flagship Report *Doing Business* 2019¹³ highlights the lack of business development services that are affordable, effective and customised to the local context as a serious constraint that holds back many Fijian entrepreneurs. Indigenous female

entrepreneurs, who typically run first-generation businesses, face the additional challenge of being underrepresented and, therefore, lack the advisory and support services necessary to address their specific needs. Due to household expectations, they also lack the resources and time needed to gather appropriate information to make informed business decisions.

Significant government and civil society efforts have recently been made to support the development of women's groups as facilitators to access certain markets. However, women intending to pursue non-traditional business ventures, such as technology, design and service provision, are still left with inadequate networks to leverage their entrepreneurial endeavours.



Measuring change

To support women-led and indigenous MSMEs in growth and acceleration, MDF developed Fiji's first business accelerator program in 2016 by introducing a pilot program called MDF Fiji Enterprise Engine (M-FEE). MDF engaged with the Women Entrepreneurs Business Council and established selection criteria for participation in the program, including female leadership, the size of the workforce (female and male) and the supply base (i.e. the number of female suppliers). With this program, MDF aimed to ensure that a sufficient number of female-led MSMEs apply for and receive relevant business support.

The M-FEE pilot provided businesses with access to mentorship programs and a platform to seek support and connect with financial institutions, encouraging stability and self-sufficiency in order to promote accelerated growth. Of the eight businesses that graduated from the pilot, five were women-led or -owned, and all participating businesses doubled their growth and operations by implementing a new strategic direction with innovative ideas. The initiative illustrated the necessity of addressing context-specific challenges and highlighted that the pathway to business growth involves affordable, effective and locally delivered business advisory services for MSMEs in partnerships with key market stakeholders.

The M-FEE pilot led to a partnership with the Fiji Commerce and Employers Federation (FCEF), Fiji's largest private sector organisation. In 2019, FCEF adopted the MSME business accelerator model and launched FEE, a member service for the Young Entrepreneurs Council and the Women Entrepreneurs Business Council. The program received support from the Ministry of Industry, Tourism and Trade, as well as the International Labour Organisation, and was the first private sector-led, locally owned acceleration and incubation program to offer business advisory services, mentorship and networking boosters.

FEE enrolled 14 MSMEs in the program, of which eight were female-owned or -led, and included businesses from urban industries in textiles, fashion, art, landscaping, architecture, electrical engineering, technology, food service and sports centres. Throughout the nine-month program, participating MSMEs received 16 classroom lectures and 161 hours of one-on-one mentoring carried out by four separate coaches (three females and one male). The MSMEs also participated in sessions to boost networking and information-sharing among two compliance organisations—the Fiji Revenue and Customs Service and the Fiji National Provident Fund. The coaches of these sessions were local experts in their key mentoring areas (strategic management, human resources management, accounting and financial management, and branding and marketing) and received training from a master trainer on delivering classroom sessions specifically within the Pacific context.

In February 2020, 12 businesses graduated from the FEE program. While the Fijian economy's GDP growth was re-forecasted from 2.7 per cent to 1 per cent, graduating MSME businesses grew their revenue by an average of 27 per cent during the program. FCEF noted that all graduating MSMEs found the program to be effective in supporting growth in their business, with each attributing 10 to 60 per cent of their revenue growth to the FEE program.

The program has been particularly valuable for women-led businesses. Early evidence from in-depth interviews with participating MSMEs indicates that access to resources, information and opportunities gave female entrepreneurs the confidence to make informed decisions and develop strategies that not only improved their businesses but also saved them time and energy. Following these newly developed strategies, three businesses in the program have begun outsourcing parts of their operations (namely processing and quality

¹³ World Bank Group (2019). *Doing Business* 2019. Washington DC: World Bank. www.doingbusiness.org/content/dam/doingBusiness/media/Annual-Reports/English/DB2019-report_web-version.pdf

assurance), saving valuable time without impacting profitability. Additionally, one business aimed to expand its operations; however, upon completion of the mentoring sessions, the team realised that investment in such expansion would be non-profitable and time-consuming. Instead, the business has opted to prioritise more profitable ventures, maintaining operations and significantly saving time.

Stella Tiko Simpson of Pepe & Pepe, a Pacific-inspired fashion and home-wear business, had initially found that market conditions made it difficult to rent a physical space. With the support and knowledge gained from the FEE coaches, she was able to confidently develop her online presence and grow her business to export overseas and sell online to boutiques.

In another example, Landscaping Solutions, a landscaping design and construction firm, was able to access more opportunities related to digital entrepreneurship through the network of peers involved in the FEE group. Meeting and connecting with fellow female Pacific entrepreneurs enabled her to develop new business models that utilise technology to support inclusive growth.

By the end of the program, all graduating MSMEs were able to access and apply the program's teachings to increase their income by an additional USD 90,000. The businesses cumulatively saved up to USD 50,000, reintegrating an estimated USD 2,500 from direct and indirect taxes into the Fijian economy. By implementing the knowledge learned to grow their businesses, the program's MSMEs employed the equivalent of one full-time position for a woman and three positions for men, paying an additional total of USD 31,000 in salaries and wages.

The full impact of the intervention remains to be seen, as FCEF plans to roll out the second year of FEE in the near future. However, initial results have demonstrated the

effectiveness of the incubation model and its potential for improving the well-being and personal development of all entrepreneurs while simultaneously creating more opportunities for female entrepreneurs. Program leaders communicated the successful results to the Ministry of Industry, Tourism and Trade and the International Labour Organisation and have received an endorsement of support in principle for a second year.

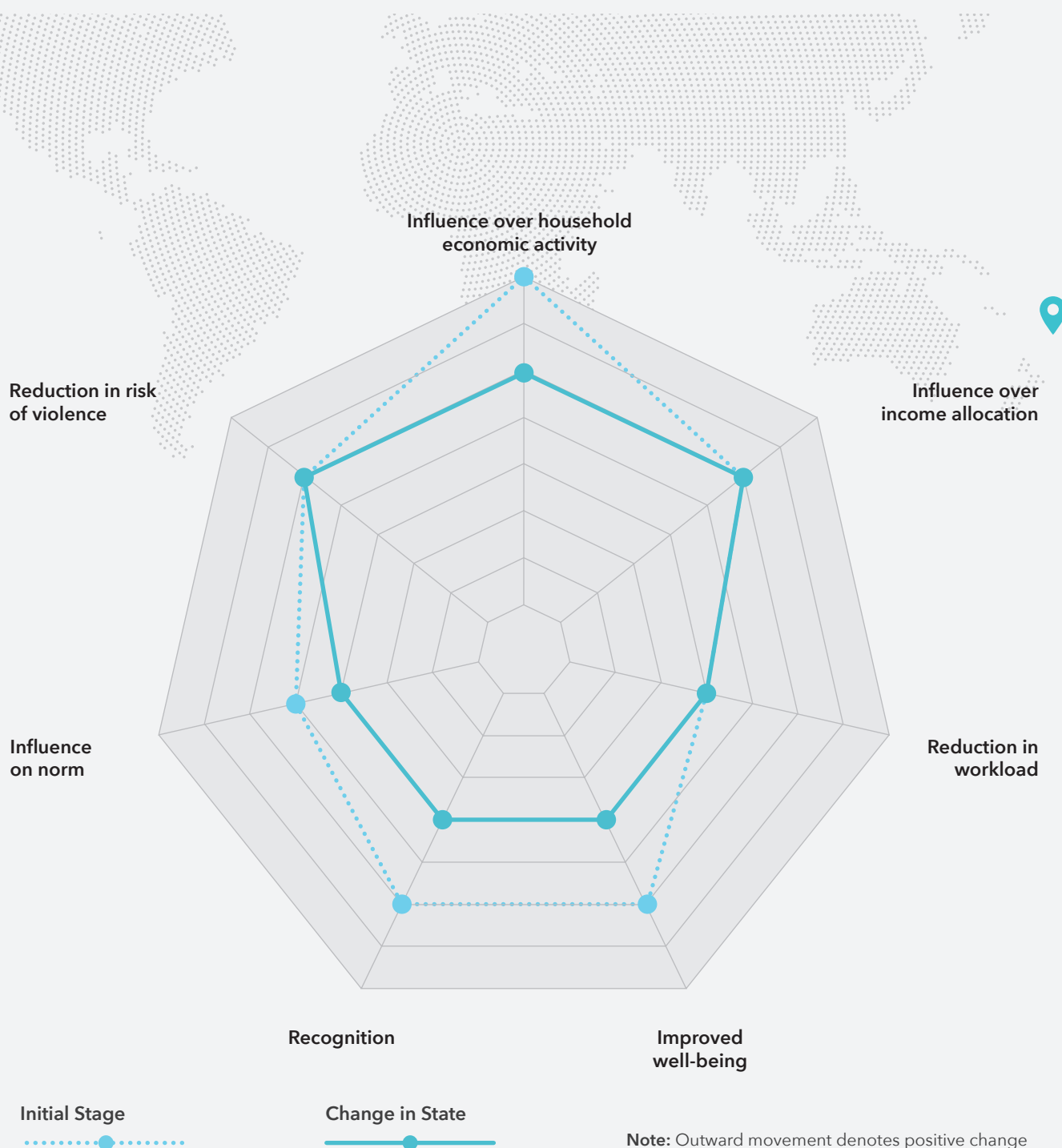
MDF continues its involvement as a technical partner to FCEF to refine and improve the FEE model and ensure its sustainability and scalability. The team is already fielding enquiries from female entrepreneurs who wish to explore new avenues of business advisory services. These services will be made widely available to Fijian MSMEs to benefit the overall market and national economy. With the initial M-FEE pilot, as well as support for the current FEE programming, MDF continues to contribute towards the success of female entrepreneurs and role models in order to strengthen female leadership in Fiji and encourage more women to become business owners.



We are a young and budding landscaping design and construction firm based in Suva. I'd say a definite hidden treasure of being a part of FEE was access to the networks of others within the group. Through the network of peers within FEE, we seized the opportunity to utilise business opportunities related to digital entrepreneurship, which further opened various other networks, resources and opportunities for us, particularly amongst fellow female entrepreneurs in the Pacific and Australia. I was able to travel to two Pacific Connect dialogues and workshops in Australia, including site visits to various start-up hubs and co-working spaces. With support from this network and the program coaches, we have partnered with others and are now exploring and supporting diversification models of business.

Salote Waqairatu-Waqainabete

Figure 4: Improving Agency in Fiji



Following program implementation, twelve businesses graduated from the FECF FEE, of which seven were female-led businesses. During the evaluation of the seven agency dimensions within the program's implementation, all seven female-led businesses expressed increased influence over household economic activity, including increased ability to manage turnover and greater decision-making within their businesses. MDF also observed a slight increase in female recognition, allowing women-

led MSMEs to innovate and change business models, as well as minor influence on norms due to the increased recognition. In addition, MDF noted moderately improved well-being among female entrepreneurs as a result of the progress experienced within the other dimensions. As this intervention did not target influence over income allocation or workload reduction, these dimensions showed no change. Additionally, there was no recorded change for reductions in risk of violence.

Unlocking Opportunities in Silage Entrepreneurship for Women in Pakistan



Background

The livestock sector plays a vital role in Pakistan's economy, as a large segment of the rural population relies on livestock farming. Nearly 80 per cent of this segment consists of small livestock farmers for whom dairy farming is the primary source of income. In these families, women are responsible for animal rearing and husbandry, while men primarily handle market transactions, including the purchase of feed and the sale of milk. In this context, MDF promoted high-protein silage feed for small farmers to help increase milk yields.

While MDF's previous work in promoting small-baled silage yielded positive results over the years, its partners were predominantly male rural silage entrepreneurs. These entrepreneurs acknowledged women's role in the dairy value chain but did not have the capacity to reach

and include female farmers. It was therefore important for the project to engage with female community leaders to help increase awareness and act as pioneers in the silage value chain.

To achieve this objective, MDF designed an innovative and inclusive business model to encourage and support female silage entrepreneurs. The work targeted women in silage businesses who are willing to enter the market, have extensive social connections and are trusted by the other women within their communities. MDF aimed to increase these women's influence in their communities by encouraging them to act as role models who can inspire other women and establish the pathway for their entrepreneurship.



Key WEE equality obstacles and challenges

Despite being the primary caretakers of animals, women are often excluded from key decision-making activities related to agriculture. Livestock, although a joint economic activity, is still dominated by men, with market transactions and decisions regarding animal feed and herd size being largely male-led. Moreover, silage manufacturing spaces (e.g. actors in the dairy value chain and fodder sphere, milk intermediaries, silage producers and input agents) are still predominantly male-led.

Female exclusion in these spaces has resulted in a lack of visibility of women in agriculture and manufacturing, as well as insufficient information on proper animal rearing and husbandry practices among other women. Cultural barriers around female physical mobility further limit their access to nutritional inputs and information. While the MDF field visits and monitoring exercises revealed an

increase in localised production and availability of silage bales, there was a continuing lack of awareness among female farmers with regards to the benefits of silage and animal husbandry best practices. These shortcomings have led to overall poor high-quality silage market participation among female farmers.

It is essential to increase women's awareness of purchasing options for efficient fodder in order to decrease the time spent cutting and carrying fodder and cost-effectively increase milk yields. Despite the private sector's willingness to connect with and include more women, the support available to facilitate this goal remains insufficient, with low logistics coverage, a lack of availability of gender-segregated training facilities and the inability of regional leaders to conduct training sessions in the appropriate dialect.



Measuring change

MDF partnered with Pioneer Pakistan Seeds, Ltd., to identify and provide three female entrepreneurs in Punjab and Khyber Pakhtunkhwa with support in developing silage-making facilities and conducting training and outreach activities. Pioneer and MDF promoted capacity building for female entrepreneurs through assistance from female extension workers in reaching out to farmers and conducting farmer awareness sessions on current best practices regarding animal feeding and husbandry.

In cooperation with the Australian Centre for International Agricultural Research, MDF established market linkages to procure and assemble machinery and design training content for farmer gatherings. The awareness sessions, conducted by female trainers and extension workers at female-only gatherings, aimed to enable women to make better-informed decisions regarding their livestock.

One of the entrepreneurs identified by Pioneer is Nadia Chughtai from Nowshera, Khyber Pakhtunkhwa, one of the most conservative provinces in Pakistan. Women of Khyber Pakhtunkhwa seldom emerge as entrepreneurs in the agriculture sector despite performing key tasks in the sphere. With her family, Nadia owns 50 acres of land, half of which she plans to use for maize cultivation. Through this intervention, she will be able to reach out to smallholder female farmers who were previously not involved in the silage market. Along with selling silage at the village level, she will be able to sell silage packages weighing between 25kg and 50kg to more than 1,000 female farmers in other districts in Khyber Pakhtunkhwa, including Attock, Charsadda, Kohat, Swabi and Mardan. While commercialising these silage packages, Nadia will also be disseminating vital information on basic animal husbandry practices, along with the nutritional and time-saving benefits of feeding silage. At the time of writing, Nadia is working on the operational side of the business

and aims to begin production and sales in the first silage harvest season in April 2020.

Another entrepreneur is Sana Sohail from Pakpattan, Punjab. She has leased 65 acres of land and will use 30 for maize cultivation. Prior to this intervention, Sana was involved in the agricultural sector by planting crops, such as potatoes. However, her search for a more lucrative business model led to her interactions with Pioneer field agents, who introduced her to hybrid maize- and silage-making. She has been working closely with Pioneer for approximately six months and has met with existing small-bale silage entrepreneurs who helped her to develop a sound understanding of the business aspects of silage-making and its nutritional benefits. At the time of writing, Sana is preparing for production and aims to begin selling silage bags in April 2020.

The third entrepreneur identified by Pioneer is Shabana Qamar from South Punjab. She owns 65 acres of land and will use 30 for silage maize cultivation. Prior to this intervention, Shabana owned a small dairy farm and used the land for agricultural purposes. She has since begun silage production in her region of Khanewal, South Punjab, and sold 20 acres of silage as of the end of 2019, both in packing bags and dumped form. Shabana has hired three female extension workers and conducted over 15 farmer days, reaching a total of approximately 375 female farmers. She actively engages with her team to encourage recognition of female participation in livestock activities.

While it may be too early to assess project sustainability at this stage of the initiative, MDF expects an overall outreach of approximately 2,000 female farmers by the end of 2021. The current feedback has been positive, and this model of silage cultivation has created a precedent

for women who are eager to join mainstream male-led businesses but have little encouragement or direction to do so.

Women in livestock farming are the focal persons for animal feeding, milking and rearing. While they continue to perform key husbandry practices, they are often excluded from making key decisions related to these tasks. By engaging female entrepreneurs in the silage business, MDF aims to raise awareness among female farmers on feed that is beneficial for their animals and improved feeding practices, expanding female networks and strengthening benefits. The main reason for MDF's support of increased female participation in a male-dominated sector lies in MDF's previous experience with and evidence of the enhancement of female agency within the sector. By supporting this initiative with Pioneer, MDF has set a precedent not only for the establishment and increased representation of women in the workforce but also for ensuring that critical information reaches female farmers, providing them with direct access to knowledge, services and information shared by female agents.

Changing an accepted cultural norm is a long-term process. However, MDF has noticed that when female field agents are introduced to restrictive areas, men are more receptive to the idea of their female family members (including their wives, daughters and sisters) participating in the decision-making process regarding animal feed. Women have also expressed that the presence of these field agents enhances their perceived recognition within the community by women and men alike, as they are providing vital information to households that enables

them to generate additional income. By the end of 2019, 400 households have accessed this information through female field agents.

MDF's earlier work in silage has demonstrated that households using silage as fodder for livestock earn an additional annual income of PKR 101,040 (USD 644). MDF expects that using the right medium for advocacy will help female farmers and entrepreneurs to gain sustainable profits through this business model.

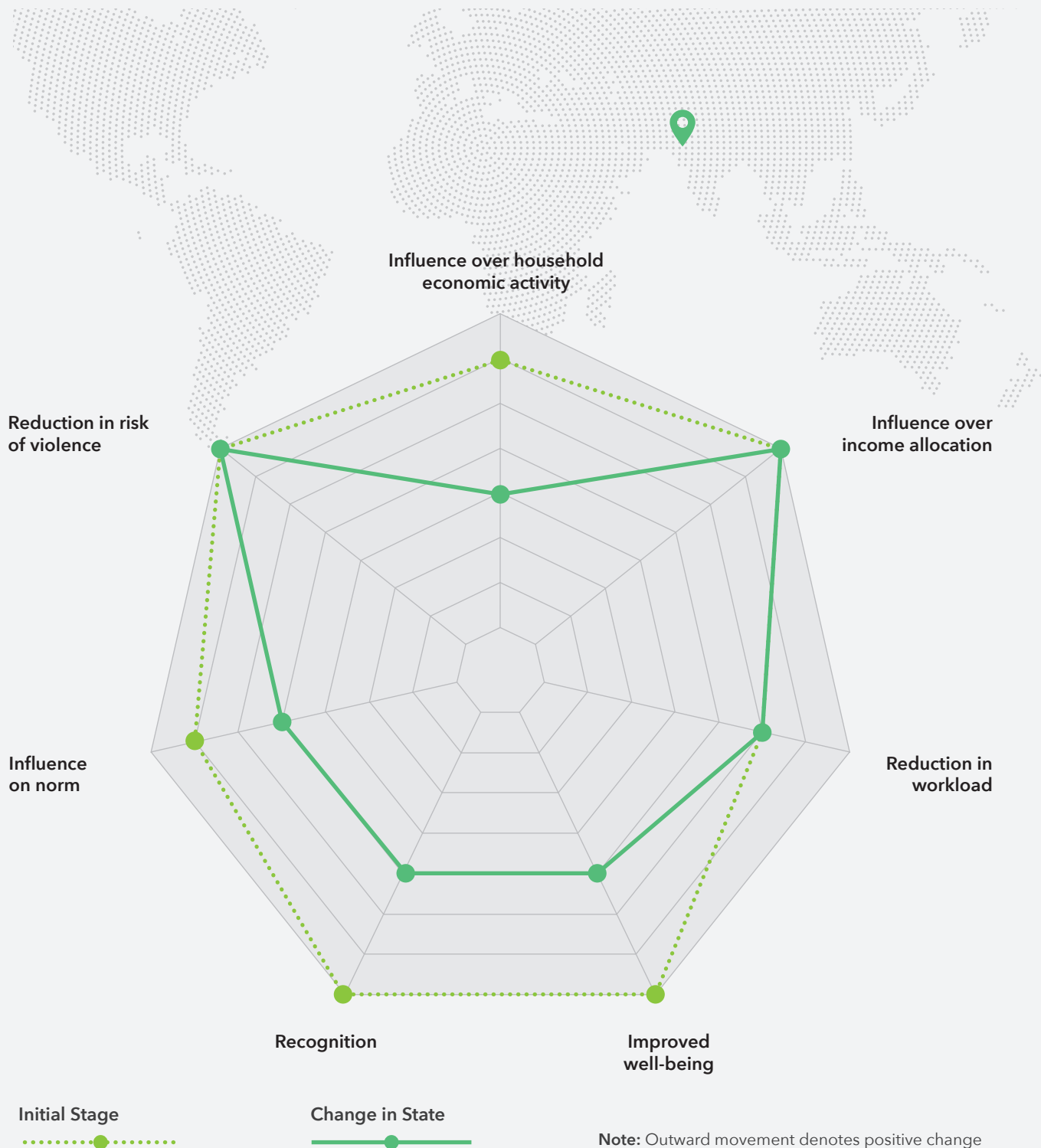


Expected results or trickle-down effects

Through this intervention, female silage entrepreneurs are expected to increase their capacity in the following areas:

- Growing maize crop of Pioneer-recommended quality in sufficient quantities.
- Processing maize crop into small packages of silage and organising outreach activities to provide information on silage use, balanced nutrition, diet diversity and best husbandry practices to female farmers.
- Selling small packages to smallholder female and male farmers in the surrounding areas.
- Increasing animal yield within households, enabling female farmers to earn additional income.

Figure 5: Improving Agency in Pakistan



During the evaluation of the seven agency dimensions within the program's implementation, MDF noted a significant increase in female influence over household economic activity, despite the small sample size, as all three identified female entrepreneurs were able to use their land for silage production. MDF also observed an improvement in well-being and expects a

further increase in recognition following the outreach to 2,000 households, as well as some influence on the norms regarding female participation in silage entrepreneurship. As the intervention did not target influence over income allocation, this dimension showed no change. Additionally, MDF recorded no change in the reduction of workload or risk of violence.

Increasing Female Labour Market Participation in Sri Lanka



Background

MDF's initial strategy in Sri Lanka focused on increasing business activity in the conflict-affected northern and eastern districts. The preliminary analysis supported by data from the Household Income and Expenditure Survey¹⁴ confirmed that although poverty rates had decreased throughout the country (from 22.7 per cent in 2002 to 6.7 per cent in 2016), growth was not inclusive.

With an approximate population of 2.5 million, the northern and eastern districts were the most affected by the war. As of 2014, 10.9 per cent of the population in the north and 11 per cent in the east lived below the poverty line, compared to the national average of 6.7 per cent. Combined with high levels of unemployment (7.0 per cent in Jaffna, 6.3 per cent in Kilinochchi and 7.1 per cent in Mannar, compared to the national average of 4.4 per cent), the northern and eastern economy lagged behind the rest of the country, with the north only contributing 3.5 per cent to the national GDP and the east contributing 6 per cent.

Although more women than men now graduate from primary and secondary education, female participation in the Sri Lankan labour force remained low at 33.6 per cent in 2018, compared to male participation at 73 per cent. The percentage of economically active females has stagnated at around 35 per cent for the past decade, and women who are active are more likely to be found in the informal economy than men.¹⁵

In the northern districts, the private sector struggles to find and retain female employees. Households prefer women to avoid work due to safety concerns, social norms and household expectations. Attracting and retaining female employees requires a set of workplace policies that consider and accommodate these factors.

¹⁴ Department of Census and Statistics, Ministry of National Policies and Economic Affairs Sri Lanka (2016). Household Income and Expenditure Survey – 2016. www.catalog.ihsn.org/index.php/catalog/7380

¹⁵ MDF research, 2019.



Key WEE equality obstacles and challenges

Families in the north and east continue to face significant challenges following the war. In the labour market, these challenges are exacerbated for women, as the majority have little to no work experience. They have often lost prime economically active years and do not have access to economic assets, including land, property or savings. Not only do they lack the experience necessary to find a job, but they are also recovering from the disruption and trauma of societal conflict, making new challenges more stressful. Even those with access to investments from the diaspora to expand their businesses are hindered by restricted market access.

For women in the north, where a particularly conservative social structure is in place, working outside of the home is generally not an accepted social norm. In these regions, a woman's primary role is that of caregiver and household

manager, with competing responsibilities that make it difficult to enter formal employment. Cultural norms and perceived fears related to safety often cause families to discourage travel among female family members. Consequently, many women have limited mobility, further restricting their access to places of employment. These norms also require them to address household responsibilities before those of formal employment.

Many women often feel that employers' lack of flexibility in allowing them to tend to household needs, such as caring for children, ranks as one of the main reasons why they do not enter the workforce. Employers in these regions also struggle to hire female workers because the traditional networks they use for formal hiring practices (e.g. job banks or recruitment agencies) do not include women.



Measuring change

To increase female employment in conflict-affected areas, MDF has collaborated with two companies, Coolman Refrigeration (Pvt), Ltd., and Prawn Ceylon (Pvt), Ltd. Coolman Refrigeration, a company based in western Sri Lanka, has operationalised a seafood cannery in the north. With MDF's support, Coolman was able to increase its capacity and upgrade its technology to process several varieties of seafood while also promoting sustainable sourcing of fish to ensure healthy stocks. Prawn Ceylon, a southern seafood company, has expanded its operations to the north by re-operationalising a defunct crab processing facility owned by a local cooperative, thus addressing a key constraint to inclusive growth in the northern fisheries sector. MDF brokered the lease agreement and co-financed the equipment to operationalise the facility.

Both Prawn Ceylon and Coolman required staff in the production line to clean, cut and process the seafood and operate the machinery. The companies recognised the opportunity to hire women from fisher households who, despite having no prior formal experience, were accustomed to handling seafood in their homes. Initially, the company struggled to attract female employees, due to the cultural norms in the region, where women had limited experience joining the workforce. MDF encouraged the companies to involve village leaders to

elucidate new opportunities available for women to work at a safe workplace for a secure income. By reaching out to women through the respected village leaders, the companies were able to hire women at the facilities. At the later stage, MDF noticed the high turnover among women. The team investigated and established that the lack of incentives deterred the retention of aspiring women. MDF initiated the discussions with the companies to create a promotional structure and other job opportunities for women, which acted as an incentive for women to remain in the workplaces and enabled the companies to retain their employees.

Coolman created 157 full-time employment opportunities, all of which were given to female workers. The majority of the women hired had never been employed formally and were largely from conflict-affected, female-headed households. Prawn Ceylon's intervention resulted in the creation of 120 job opportunities for women, as well as a price hike due to increased competition in the area, which was highly beneficial for fisher households.¹⁶

To ensure hiring and retention of female staff, the companies acknowledged women's dual workload and adjusted their workplace policies to better reflect the needs of their largely female workforce, allowing for flexible timing and short-notice leave when possible. In

¹⁶ Prawn Ceylon was unable to compete with the rising prices and handed over its operations to Coolman, who expanded further into the north.

addition, Coolman provided a transport service to reduce the risk of harassment and allow women to commute safely between their homes and the workplace. In both cases, increased female participation in the labour force was driven by employment location, flexible workplace practices, support networks and the visibility of other women at work.

By tapping into underutilised human resources and providing employment opportunities for the conflict-affected population, the projects created 277 jobs for women and developed practices that led to high retention of female employees—a remarkable 100 per cent from 2016 to December 2019. This high retention rate is attributed to the increased demand for fish processing and crab meat, as well as job satisfaction, proximity to the workplace and a lack of alternative income opportunities for women. With processing facilities increasing over

time and more women working at the factories, the interventions also helped to reduce stigma and positively overcome cultural dogmas, demonstrating that slow changes are possible even in conservative areas.

The impact studies illustrated that the income earned by female employees increased their ability to influence decisions in their household finances. With increased income, many of these women became the primary earners for their households, which in turn gave them greater recognition and influence over income allocation and supported their role in the decision-making process. These women reported spending most of their income on daily household needs, their children's education or saving for future expenses by purchasing gold or depositing cash in a formal bank account.

This factory is an opportunity for the educated, as well as those who have not yet completed their studies. Ever since the factory started running, women in our area have benefited, and we hope this will continue for the next generation.

Geetha

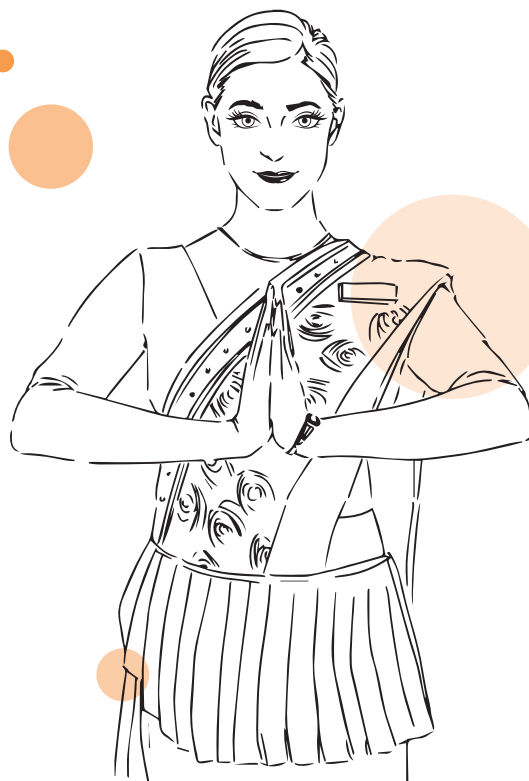


Figure 6: Improving Agency in Sri Lanka



During the evaluation of the seven agency dimensions within the program's implementation, MDF noted a slight change in women's influence over household economic activity, as nearly all of the 277 jobs created at Coolman and Prawn Ceylon were filled by women, many of whom became the primary earners for their households. As a direct result, these women reported an increased influence over income allocation. MDF also recorded a minor change in workload reduction, including improved

workplace policies, such as flexi-time, short-notice leave, overtime and office transport, that facilitate workload management. The improved well-being and recognition women experienced as a result of their increased formal employment and wages have led to a significant influence on social norms, particularly in the north, where women are underrepresented in the workforce. MDF recorded no change in the reduction of risk of violence.

Female Education and Empowerment through High-Value Coffee Markets in PNG



Background

Coffee is PNG's second-largest agricultural export (after palm oil) and contributes roughly 6 per cent of the national GDP. Rural smallholder farmers produce almost 85 per cent of the country's coffee. With an estimated national population of 8 million, over 400,000 rural households (2 million people) depend on the coffee sector to support their livelihoods.

Unlike other cash crops in these regions, coffee can be stored until the household needs cash or the market price is favourable. However, global coffee price fluctuations over the last ten years have eroded the confidence of smallholder farming households, causing a decline in export volumes and, consequently, income. At the same time, these households do not have access to other markets, such as fresh produce, making them reliant on the coffee sector, despite its inconsistent income.

Maintaining coffee crops is also labour-intensive. There are typically two harvesting seasons in a year—the first from April to August and a smaller season from November to January. Fluctuating prices make it a risky investment for farmers if they are uncertain whether volumes will be profitable by the time their crop is processed and ready for sale. A smallholder household can take several months to process and produce three bags (150kg), the average volume sold by a household in one year.

Men conduct the majority of pruning and digging run-off drains for one to two months at the end of each season and again before the following year's harvest. Most villages do not have running water or electricity, so processing is done by hand, usually by women. Although the male head of the household typically leads coffee production, women often carry out the processing activities that have a direct bearing on the quality and, therefore, the potential value of the coffee.

MDF started its work in the coffee sector in 2018, initiating a partnership with a coffee exporter with links to a global coffee conglomerate. In 2019, following a governmental push towards agricultural commodities, MDF scaled up its interventions and signed partnerships with four more exporters as of January 2020—a decision that was substantiated by positive global growth trends in high-value coffee. MDF aims to increase production volumes of high-value coffee and support aggregators who source from remote locations that are difficult to access. By connecting farmers to high-value coffee markets, MDF expects to increase incomes along the supply chain from exporters to farmers.



Key WEE equality obstacles and challenges

As PNG's society is largely patriarchal, female coffee farmers often have little influence over household decision-making, particularly related to household income from coffee.¹⁷ While coffee farming is a household activity, the male head of the household usually holds farm ownership. As a result, women have less access to and control of the resources, notably the land and capital, needed to function economically.

According to the World Bank (2018),¹⁸ half of all women and men in PNG are involved in primary production, with 25 per cent of women involved in coffee fieldwork and a larger proportion in farming work. Women are often compensated at lower rates than men, despite contributing more time towards the household's farming activities. In coffee-growing regions, the total number of hours women work, including domestic work, is an average of 1.7 hours more per day than men.

In rural areas, persistent gaps in education, literacy, skills and participation in extension training activities

are more prevalent for women. According to MDF's early assessment of coffee workshop training sessions, women's participation is only around 10 per cent. Often, women are unable to participate because training activities take place during the daytime when they are attending to household responsibilities. Women in PNG carry a substantial burden of domestic work, leaving them little time to engage in high-income agricultural activities.

Safety is an additional concern that contributes to the low percentage of female participation in the coffee sector. Coffee in PNG is largely a cash trade, as many households do not hold bank accounts. In an environment where the risk of theft and possible assault by male criminals is high, the number of women trading coffee or taking coffee to markets is low. For safety reasons, men generally handle trading so that women do not have to travel long distances, carry large volumes of coffee or handle large amounts of cash.



Measuring change

MDF partnered with MMCEL to support aggregators in increasing their sourcing of certified coffee. Under this partnership, MMCEL expanded its extension team, enabling the company to carry out coffee certification training for new farmers. MDF is also supporting the establishment of a revolving fund that will enable sole traders and MSME aggregators to travel to remote areas to buy and transport coffee from certified farms to MMCEL.

MMCEL currently sources coffee certified by the National Association for Sustainable Agriculture, Australia, from 785 farmers in the remote mountain regions of Morobe Province and exports roughly 33,000 bags per year. The investment with MDF will allow MMCEL to train and certify an additional 1,700 farmers, of which at least 10 per cent will be women. MDF built the business case with MMCEL to strengthen the business as an equal opportunity employer in a male-dominated industry. Building on the learnings from previous assessments, MDF encouraged MMCEL to hire female extension officers to ensure that the training and disseminated information is offered to female household heads, as their contribution is vital to the success of the sector, despite their hidden roles. With MDF support, the company has now hired two female and 12 male extension officers for its Sustainability Department and recently engaged a woman, Delma, to

lead its extension team.

Before starting in this senior role, Delma worked as a coffee extension officer in the rugged highlands of PNG for five years. She sees herself as a role model for women in the coffee sector. As one of only a handful of women working in a male-dominated industry, Delma is part of a small wave of change, influencing one person at a time. Her role as a coffee expert is a clear signal to farmers that women can successfully contribute and lead alongside men.

In the MMCEL source communities, men own the land and, therefore, the coffee trees. Communities in these regions hold the perception that men are also the custodians of coffee knowledge. Delma challenges the perception that coffee is "men's business" every day by leading her extension teams as they work towards their target of conducting practical training for coffee farmers in 23 villages.

This training emphasises the idea that households can produce higher-quality coffee and earn a better income when every member of the household knows how to cultivate coffee properly. By demonstrating her specialist coffee knowledge, Delma has proven to be a beacon to women that knowledge is not a privilege only for men.

¹⁶ Overfield, D. (1998). An Investigation of the Household Economy: Coffee Production and Gender Relations in Papua New Guinea. *Journal of Development Studies* 38(5): 52-70. www.tandfonline.com/doi/abs/10.1080/00220389808422536

¹⁸ World Bank (2018). Household Allocation and Efficiency of Time in Papua New Guinea. Washington, DC: World Bank. www.documents.worldbank.org/curated/en/113871538723729835/pdf/1305274102018152610PNGReport.pdf

In a baseline assessment conducted as part of a separate coffee partnership, MDF found that most women interviewed identified that certification would increase their workloads. In spite of this, they expressed a willingness for their farms to be certified and to obtain additional knowledge, as this would provide an opportunity to increase their household income. In 2020, MDF will examine safety issues at both the farmer and aggregator levels as part of regular monitoring of the investment.¹⁹ This monitoring will determine the possibility and need to supplement the intervention with additional activities that may encourage further female involvement and contribute to their well-being, as well as changes in household dynamics.

With this and other investments in coffee, cocoa and vanilla, MDF is demonstrating the importance of the contribution of upskilled female farmers and experts, such as Delma. The project will continue to observe changes in perceptions regarding the value of women's contribution to household income and whether these changes translate to more equitable decision-making power for women. Ongoing observations and analyses will inform the selection and implementation of effective and inclusive interventions that aim to empower women in PNG.



It was not a clear or easy career path to become an extension officer. I attribute my success to hard work, dedication, a passion to help rural communities and the support and recognition by my male colleagues and managers.

—
Delma



¹⁹ Due to the emergency lockdown and travel restrictions enforced since March 2020 as a result of the COVID-19 pandemic, MDF and its partners have experienced implementation delays and were unable to conduct baseline and early impact assessments for all partnerships.

Figure 7: Improving Agency in PNG



MDF anticipates an increase in influence over household economic activity as female agents reach out to, train and inform female household members. MMCEL aims to engage three female field agents to train 500 female household heads. Despite the low target number of female coffee farmers, MDF assumes that female extension services and the involvement of women in training and certification will result in increased recognition and influence on social norms, as well as additional partnerships to further the intervention. While MDF noted a slight reduction in workload,

a baseline assessment found that most women interviewed identified that certification would increase their workloads. However, the team anticipates slightly improved well-being among female farmers due to their increased influence over household economic activity, as well as increased recognition. MDF recorded no change in the reduction of risk of violence nor influence over income allocation. However, the team anticipates that female influence over household economic activity may result in increased influence and decision-making over the use of income.

Virgin Coconut Oil Production Enabling WEE in Timor-Leste



Background

For generations, coconut palms have been an important crop for many households in Timor Leste, as they are major sources of food, fluids, fibre and wood. Coconut trees are seen as an asset and a sign of wealth in traditional Timorese households. In 2017, 50 per cent of all Timorese households (103,334)²⁰ were involved in coconut production in some form, with an estimated total output of 9,143 tonnes from a harvested area of 14,108 hectares. While coconuts are a potential economic resource for many rural households, most go unharvested.

Women are typically responsible for maintaining trees and harvesting coconuts. They traditionally use the coconuts for family meals, drinking or livestock feed (e.g. pigs and cattle), and they occasionally sell coconuts in local markets or use them to barter for other goods. The average female coconut farmer in Timor-Leste is an extremely poor subsistence farmer living on less than USD 1 a day (MDF analysis). Of the 25 coconut suppliers in Lospalos interviewed by MDF, 85 per cent of whom

were women, very few reported receiving any income during the previous three-month period, indicating high levels of bartering and poverty.

VCO is growing in international popularity, and almost all VCO products sold in Europe, North America and China are imported.²¹ Based on existing coconut tree plantings, Timor-Leste has the potential to produce up to 1,810 tonnes of VCO per year. However, it is currently producing just 2 per cent of this potential output.²² Smallholders have little incentive to increase production due to difficulties in the manual extraction of oil, the lack of domestic markets and limited exporting opportunities.

There are currently eight VCO producers in Timor-Leste,²³ with a combined total output of around 37 tonnes per year. Their business models are focused almost entirely on sales to the already saturated domestic market. As a result, none of the VCO producers' businesses is growing, and future growth will depend on access to export markets.

²⁰ General Directorate of Statistics, Food and Agriculture Organization and United Nations Population Fund (2018). Timor-Leste Population and Housing Census (2015). [www.timor-leste.unfpa.org/sites/default/files/pub-pdf/2015 Census Agriculture and Fisheries Report.pdf](http://www.timor-leste.unfpa.org/sites/default/files/pub-pdf/2015%20Census%20Agriculture%20and%20Fisheries%20Report.pdf)

²¹ Indonesia is the world's largest exporter of coconut oil, commanding 42 per cent of the trade in 2017.

²² MDF research.

²³ HAFOTI, AIBA, Kapri, SORMA, LOSCO, PTC, OHM and HPL.



Key WEE equality obstacles and challenges

Large gender gaps exist in the Timorese labour market, with 54 per cent of men classified as being in the labour force (or economically active), compared to only 26 per cent of women (excluding unpaid home care).²⁴ Additionally, 55.9 per cent of rural households have poor or no sanitation facilities, and 31.4 per cent continue to rely on inadequate sources of water. The lack of adequate facilities, rigid notions of gender and class, and powerful cultural and traditional structures often result in additional burdens on women, who are typically required to undertake household responsibilities and contribute to agricultural work while having no access to independent income.²⁵

Timorese women often face profound poverty and a lack of recognition for their contribution to political, economic and social spheres, resulting in a weakened societal status that prevents them from starting or obtaining the necessary financing to start their micro-enterprises. This vulnerable position can lead to exploitation, thus

perpetuating and worsening women's financial and social positions.

With respect to the local coconut market, baseline interviews with coconut sellers in Lautem municipality revealed a lack of organisation, cooperation and collective decision-making. Women reported harvesting and selling coconuts individually during their free time, with no market differentiation or local aggregation systems in place.

Coconut market systems in Timor-Leste are highly informal and typically involve bartering, with very few opportunities for female micro-entrepreneurs to expand their income opportunities. Additionally, there are no formal banks that lend to smallholders, and local lending is only available with very high interest rates, making it difficult for women to leverage their assets and coconut trees.



Measuring change

Given the potentially significant benefits for female coconut farmers, MDF identified an opportunity to expand VCO production and catalyse an additional non-coffee, pro-poor export industry for Timor-Leste. Private sector partners investing in production capabilities at the district level are working to transform the current system by supporting the improved organisation of suppliers and providing opportunities for hard-working rural women with surplus coconuts to generate additional cash income. MDF discussed options with two leaders in the sector who are offering employment and entrepreneurship opportunities for women, as well as a potential export channel—LOSCO and HAFOTI.

LOSCO was founded in 2018 by two Australian veterans, whose stated objectives include 'empower[ing] Timorese women specifically through employment'. The company had already built a VCO factory in a rural village near Lospalos and is focused on producing and exporting VCO to Australia. LOSCO uses a pro-poor business model, whereby people from the local area collect coconuts and bring them to the factory to receive cash in hand at generous rates.

MDF supported LOSCO in doubling the production capacity of the factory. When working at full capacity, the factory now employs twice as many workers and

buys twice as many coconuts from collectors as before. Additionally, all factory employees are women, as are 85 per cent of LOSCO's coconut suppliers, indicating that the company is actively involving women in its supply chain. Several of LOSCO's suppliers indicated that this is the first cash income they have ever earned.

MDF is helping the company to make VCO production more cost-efficient and realise its export objective. LOSCO plans to construct additional factories to achieve further cost efficiencies and grow the number of poor, rural suppliers. The company is also working to secure multiple sales avenues in Australia. Achieving a major sales agreement could allow LOSCO to significantly increase its production capacity, and corresponding income benefits could potentially grow eight-fold.

The second partner identified, HAFOTI, is a Timorese women's cooperative of 27 small rural women producer groups operating across seven districts whose mission is centred on WEE. The cooperative currently has six groups producing VCO across the country, and producers use a traditional, manual production technique that is physically demanding and time-consuming.

MDF supported the importation and trial of a new processing machine (press) for one of HAFOTI's

²⁴ Asian Development Bank (2014). Timor-Leste: Country Gender Assessment. www.adb.org/sites/default/files/institutional-document/84126/timor-leste-country-gender-assessment.pdf

²⁵ Niner, S. (2016). *Women and the Politics of Gender in Post-Conflict Timor-Leste: Between Heaven and Earth* (pg. 87-88). London: Routledge.

groups. Pending refinements at the first site to increase production efficiency and time-saving methods, MDF will support the other five HAFOTI groups with similar technology and methods.

Female coconut collectors can earn up to 20 cents per coconut, with some farmers now earning USD 20 per month, resulting in USD 6,074 in additional income generated since the initiative's inception. In many cases, this is the first cash income these families have earned in their lives. Six additional women are also employed full-time at LOSCO's factory, generating further benefits for their families and the broader community.

LOSCO's processing factory is one of the few factories that exist in the remote district in the eastern region. The launch of the factory has created new job opportunities for women, as well as additional income opportunities for coconut farming households. During the baseline assessment, MDF found that 85 per cent of the beneficiaries had no other sources of income in the past year, highlighting the importance of these new job opportunities for the families and communities of the region.

In 2020, MDF plans to complete its investments in these interventions and, if warranted, assist with scale-up, particularly if a large sales agreement can be achieved. The intervention is already showing early signs of change and traction for women's organisations. In addition to increasing the volumes of high-quality VCO and improving the competitiveness of Timor-Leste's VCO sales, supporting the gender-sensitive private sector will promote female entrepreneurship and access to decent

work²⁶ and supply chains. Removing barriers for female participation in formal employment and assisting female entrepreneurs in building their businesses is expected to bring positive changes for Timorese women and their households and communities.

The female coconut farmers have expressed pride regarding the income they have earned and are grateful for the additional food and assets they can buy for their families. HAFOTI members, who were previously processing coconuts manually, are also reporting fewer repetitive stress injuries. Additional investors, including a large trader from Japan, have shown recent interest in the sector, and the fair payment for coconuts is reducing the opportunity for unscrupulous traders to exploit rural and remote female coconut farmers.²⁷

MDF continues to work in this emerging industry to maximise the chances of success. Additionally, LOSCO has adapted its business model to allow customers to buy directly through their website with the support of a third-party logistics provider.

MDF will continue to closely monitor the industry's progress to verify sustainability and determine whether wider market changes are needed. The Government of Timor-Leste is driving a strong economic diversification agenda and has expressed a clear interest in this latest export market opportunity, which has the potential to benefit large numbers of poor, mostly women rural micro-entrepreneurs.



²⁶ According to the International Labour Organization, decent work "involves opportunities for work that are productive and deliver a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration (...)". www.ilo.org/global/topics/decent-work/lang-en/index.htm

²⁷ MDF monitoring identified that some unscrupulous traders underpay vulnerable Timorese women for VCO. One of the interviews conducted revealed a woman being paid 50 cents for 10 litres of VCO, a volume which would have taken weeks of manual labour to produce.

Figure 8: Improving Agency in Timor-Leste



MDF expects a slight increase in influence over household economic activity for women suppliers as additional ongoing income opportunities emerge. In 2019, 118 coconut suppliers (95 per cent of which were women) supplied 79,520 coconuts and processed four tonnes of VCO. MDF noted an increase in influence over income allocation, as this is the first cash income many of these women have earned in their lives. The increase in influence over household economic activity and income

allocation has presumably accounted for the improved well-being of female suppliers. Furthermore, MDF anticipates a minor increase in recognition and influence on social norms, particularly given the high proportion of female coconut suppliers. MDF recorded no change in the reduction of risk of violence or injury (noting that coconuts are harvested from the ground), and During the baseline, MDF found 85 per cent of the beneficiaries had no other source of household income in the past year.

Chapter 4

Lessons Learned and Conclusions



MDF continues to refine its approaches to WEE, ensuring that each investment highlights the design of interventions best suited to facilitate change for women, regardless of whether they are at work, on the farm or leading an MSME. Investing with the private sector and other market actors to overcome barriers for women in the workforce increases the potential for widespread benefits for their households and communities and supports businesses' bottom lines.

Interventions are often centred around introducing or reintroducing new crops or growing methods, which can typically require more time and up-front costs and pose disproportionate risks for female farmer entrepreneurs. With limited time and resources, MDF's interventions focused on utilising key assets (e.g. coconuts in Timor-

Leste and coffee in PNG) to leverage the strengths and resources of local communities in order to develop relevant programming.

Learning from experience ensures that future programs can evolve and implement innovative interventions to maximise impact and sustainability. Each case study reflects the insights gained through an intervention, and MDF's work has provided several important lessons learned regarding practical support for women's entrepreneurship, the value of accessing the necessary information, the importance of businesses improving policies to support flexible employment and the value of strategic linkages to enhance production and export to support local producers.





4.1 Strategic partnerships

In many MDF projects, the potential value of working with strong private sector players and aggregators maximises the impact of the partnership and opens doors that would otherwise be inaccessible. Linking producers with exporters can catalyse production and exporting, as demonstrated by LOSCO in Timor-Leste.

Leveraging the potential transformational value of engaging suppliers through one export channel can create a significant opportunity for local producers to increase sales and income and benefits the non-tangible aspects of access. MDF has also supported several firms in increasing the certification rates of local farmers (e.g. MMCEL with local coffee farmers in PNG), thus enabling local producers to access higher-value markets. Partnering with companies that aim to strengthen women's empowerment or that have the capacity and incentives to support women's empowerment demonstrates to other private sector players the importance of recognising and employing women in the consumer or supplier chains, as such employment supports both the company's bottom line and the role of women in the workplace.

MDF recommends that practitioners and donors partner with companies that have the capacity to employ women in the workplace and strengthen their roles in the overall labour force. Additionally, MDF suggests that practitioners support private sector players in collaborating and partnering with women-led MSMEs and female suppliers to promote female engagement in their relative sectors.

4.2 Flexible workplaces

Across MDF's countries of operation, cultural norms require women to complete their household duties before those of formal employment, which often adds the equivalent of a full-time job to their workload. Many women feel that the lack of flexibility from employers in allowing them to attend to household needs, such as caring for children, ranks as one of the main reasons why they do not enter the workforce.

Most working women lack additional support to help with domestic duties. Providing access to safe transportation to reduce travel time and flexibility to enable women to see children to and from school has proven to lead to greater staff retention. In Sri Lanka, partnerships with local fisheries were able to enhance employment policies and practices to be more reflective of the needs of female employees. These flexible policies have served two purposes: enabling women to continue to manage household responsibilities and providing transportation services to facilitate safe and convenient travel to work. These policies have not only allowed women to tend to their children and families' needs but have also reduced fear caused by local stigmas.

Increased female participation in the labour force is typically driven by factors such as employment location, flexible workplace practices, support networks and the visibility of other women at work. By understanding and responding to the added responsibilities that women face, employers are more likely to be able to hire and retain female workers.

MDF recommends that practitioners and donors update and adjust company policies to allow for more flexibility for female workers, including flexible working hours to enable employees to attend to their household responsibilities and care for their children. Additionally, MDF suggests that practitioners increase access to safe transportation for female employees to minimise the risk they face when coming to and leaving the workplace.



4.3 Improving access to information

For female entrepreneurs, cultural practices often hinder access to information and services that enable them to develop effective business strategies and remain in operation. Many of the women with whom MDF works are entrepreneurs with limited resources who must make business decisions on where to spend their scarce time and even scarcer capital to support their businesses, as well as survive and thrive. Ensuring access to quality information allows women to make informed decisions to improve their businesses and livelihoods.

MDF's work in Fiji, specifically with the M-FEE pilot, indicated that access to resources, information and opportunities empowered participating female entrepreneurs with the confidence to make better-informed decisions and develop strategies that not only improved their businesses but also saved valuable time, resources and energy.

Women are frequently excluded from key decision-making activities, even when they are responsible for the majority of the work. In Pakistan, where agriculture is a joint economic activity, women are often excluded from market transactions and decisions regarding animal feed and herd size, resulting in a lack of awareness concerning key aspects of the businesses in which they are involved. Similarly, cultural barriers prevent physical mobility, further limiting women's access to information. Following the partnership with Pioneer Pakistan Seeds, Ltd., MDF was able to increase awareness and help women make better-informed decisions surrounding livestock and feed.

MDF recommends that practitioners and donors provide female partners with the necessary elements to make informed decisions and develop effective business strategies to save valuable resources, including time and capital. Additionally, MDF suggests that, where possible, practitioners promote awareness among key players to overcome cultural barriers and allow female entrepreneurs to play a greater role in the decision-making process.

4.4 Reducing stigma

In MDF's target countries, women often experience stigma and are subject to strict gender biases that discourage them from seeking external employment. With these cultural norms in place, it is difficult for women to find not only employment outside of the house but also the motivation and encouragement to begin their search.

Numerous projects demonstrated that one of the biggest drivers of women seeking employment opportunities or maintaining work was witnessing other women doing so. The presence of other women in the workforce helps to reduce negative perceptions and cultural concerns surrounding women holding formal employment.

With the increased female employment rates in Sri Lanka, women who were previously dissuaded from seeking formal employment were able to overcome the social stigma and find solidarity among the 100 per cent female workforce within the partnership factories.

MDF recommends that, where possible, practitioners and donors develop support networks for female workers to increase the visibility of women in the workforce, thus giving women the confidence to overcome gender biases and seek formal employment.



4.5 Conclusion

Throughout MDF's interventions, the team focused on improving WEE within its operating countries. *Women at Work* aimed specifically to explore the link between providing increased support to women in the workplace (**access**) and subsequent increases in their decision-making, recognition and influence (**agency**) by assessing five case studies from target countries.

- 👉 **In Fiji**, where female participation in the labour force is less than half of that of men, MDF supported women-led and indigenous MSMEs in growth and acceleration through the M-FEE program. Through this program, MDF provided businesses with access to mentorship and launched the FEE program to encourage stability and self-sufficiency among female entrepreneurs.
- 👉 **In Pakistan**, MDF focused on increasing opportunities for female silage entrepreneurs to promote women's role in the decision-making process regarding agricultural activities. In collaboration with Pioneer, MDF identified three female silage entrepreneurs and conducted farmer awareness sessions on current best practices regarding animal feeding and husbandry with female extension workers.
- 👉 **In Sri Lanka**, MDF aimed to increase female labour market participation, particularly in the northern districts, where women have little to no work experience and face strict conservative social norms. To increase female employment in conflict-affected areas, MDF collaborated with two companies (Coolman and Prawn Ceylon) to provide women with increased employment opportunities and improve their social recognition in the workforce within these conservative districts.
- 👉 **In PNG**, where female coffee farmers often have little influence over household decision-making, MDF partnered with MMCEL to conduct practical training for coffee farmers. This training emphasised women's role in producing higher-quality coffee and earning a higher income, demonstrating the importance of the contribution of upskilled female farmers and experts.
- 👉 **In Timor-Leste**, MDF used VCO production to enable WEE by partnering with LOSCO and HAFOTI to offer employment and entrepreneurship opportunities for women, as well as a potential VCO export channel. MDF supported LOSCO in doubling the production capacity of the factory, which employs an entirely female workforce, and HAFOTI, a women's cooperative of small rural women producer groups, in the importation and trial of new technology to increase production efficiency and develop time-saving methods.

Through strategic partnerships in the five target countries, MDF has been able to promote WEE, increase flexible workplace policies, improve access to information and reduce stigma among women. As illustrated in the case studies, MDF demonstrated that access to formal employment or entrepreneurship can spur change in a range of agency domains, particularly norm changes, perceived recognition in the household or communities and income allocation. These non traditional impacts may not necessarily shift female empowerment throughout the entire societal sphere but are highly valuable in benefitting women and their overall well-being.

During the implementation of the presented case studies, MDF noted no major movement in the workload dimension. MDF does not perceive increased workloads as a threat but rather an opportunity for income generation. However, should an unbearable workload increase be found during the team's impact studies as one of the main constraints of economic empowerment among women, MDF will address the issue through market-based solutions to both reduce harm and support businesses' bottom lines.

It is important to note that some of the dimensions are not easy to change, particularly for private sector development programs, such as a reduced risk of violence and workload. However, these findings require a detailed assessment, as the results may highlight new opportunities for innovative intervention ideas or risk mitigation strategies. For example, findings of high or potentially increased risks of violence should result in mitigation measures or collaboration with advocacy or rights-based organisations to address the constraint and ensure that the female workforce can operate in a safe workplace.

While post-COVID-19 realities remain to be seen, MDF will continue to focus on key areas to achieve project goals and further the economic empowerment of women.

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