

# Does Market Systems Development Work for Women's Financial Empowerment?

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## Presenters

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## QUESTIONS

### General questions

**Q: Which countries are included in AWEF project and how we can cooperate?**

*AWEF is working in Jordan and Egypt, and was operating in the OPT until 2017. We are currently discussing with DFID so that AWEF Egypt may continue until June 2021, so please contact Nandi\_Hall@dai.com*

**Q: What is the plan after the project close? Is there any plan to scaleup to other countries?**

*It is our hope that the learnings from AWEF and its unique methodologies and interventions will continue through the private partners in each country, as well as being used in designing future DFID programmes.*

**Q: Does your program help the most marginalized women in remote area? Do you have plans to empower more women in other African countries**

*AWEF has worked in Jordan and Egypt. Sadly, AWEF as a project will end in May as the funding from DFID ends. However, we are saving all our learning materials on the SEEP website and hope that colleagues can use these resources and apply our learnings as relevant to their projects and activities.*

**Q: Is there possibility for translation into French?**

*Sorry, no. AWEF's materials are in English and some we translate into Arabic.*

### Definitions

**Q: What is MSD?**

*Market Systems Development - a market-oriented approach which involves working with market actors - firms, institutions to change the way they do business. We focus on introducing new ways of working that enable women to participate more actively - as consumers, producers, employees.*

**Q: What is DFS? What is MENA?**

*MENA is Middle East and North Africa; DFS is Digital Financial Services*

**Q: What is PSP?**

*PSP is Payment Service Provider*

**AWEF's OVERALL APPROACH – TARGETS, METHODOLOGY**

**Q: How do you select or focus sector for women? What are your tools?**

*We had a selection tool - this is explained in the Powerpoint Presentation. We used a sector selection criterion that considered 3 factors Relevance, Growth Potential and Competitiveness, and Feasibility:*

**1. Relevance**

*Subsectors that are **relevant** to our target beneficiaries will already have high numbers of poor or disadvantaged women working in the sector or have clear evidence to suggest that they will be able to attract more poor or disadvantaged women into the subsector. This is a key criteria given the WEE nature of AWEF as well the project's targets. Specific indicators under this criteria include:*

- *Number of poor women currently active in the subsector (and their roles / conditions – including as employees, producers, owners of businesses, unpaid employees, potential employees);*
- *Nature and condition of poor women's current participation in the subsector;*
- *Potential for adding more or better work or business opportunities for poor women in the subsector.*

**2. Growth potential and competitiveness**

*A subsector must also be **competitive with strong growth potential**. If a subsector is growing then it is more likely to be able to absorb more employees and offer opportunities for increased income for participants within the subsector or for increasing employment opportunities for new participants. While this criterion is not specific to women, the sector growth potential had a direct impact on how many new workers the sector can absorb and within that how many poor women the sector will be able to absorb. Specific indicators for this criterion include:*

- *Potential to competitively increase exports*
- *Potential to competitively substitute for imports*
- *The growth potential of the domestic market i.e. fast growing sectors highlighted by an increased marginal propensity to consume*
- *Opportunities to increase income for AWEF's local target group including new employment or opportunities for improved employment/ conditions for target group*

### 3. Feasibility for stimulating systemic change that benefits the target group

AWEF has only five years to achieve its results. Therefore each subsector must prove that there is potential for feasible and sustainable change to occur within the market system that will benefit women, within a 5 year timeframe. Indicators to be analysed will include:

- The degree and levels of barriers to entry created by formal (e.g. regulatory environment) and informal rules and/or social norms that affect willingness, barriers or incentives to change;
- Capacity of key market players to take a leading role in driving system change;
- Willingness (capacity and capability) of market players to change;
- Existence of external factors that would support the proposed system changes;
- Likelihood of distortion within the market system that will “crowd out” AWEF efforts (for example government policies, other projects / actors in the same space operating different models) that could impact feasibility for change (positively or negatively);
- Available / accessible points of leverage within the sector / market that can be accessed and influenced by the project in the project’s timescale; for example geographical clusters of the sector or women engaged in the sector rather than a fragmented or disbursed sector, large actor(s) in the sector, positive and / or enabling policies; and
- Political stability – how dependent is the intervention on certain government players and how likely are they to change within the 5-year AWEF timeframe

#### **Q: Do you have set KPIs to measure the impact?**

*We have a logframe that includes outcome and impact level results for women including measuring their increased income, decision making (voice and choice), their skills. We also measure at output and outcome level the changes to businesses as the changes in business enable some of the changes for women to be sustained.*

#### **Q: Would you be having an age segregated data in women accessing digital finance...Are younger women more likely to use digital finance than older women?**

*Yes, our data is disaggregated.*

*JoPACC “The Jordan Payments and Clearing Company” as a managing entity of national micro and retail digital payment system in Jordan are working with all the PSPs to start on collecting gender disaggregated data as its not yet effective in Jordan. t in Jordan.*

*But according to AWEF’s research and baseline studies in Jordan through our M&E system, most of the women’s users age varies between the ages of 18 to 44.44 years.*

#### **Q: How has your approach adapted for different kinds of women? For example, have there been any adaptations for women with disabilities? Are there certain groups of women where it's been especially difficult to convince the private sector that they are viable clients?**

*Our approach started on targeting women within the underserved areas and disadvantaged in terms of access to financial resources and services, most of our women/beneficiaries owned mobile phones but they were slow to adopt financial services.*

*We have been working with our partners to make their business case a successful one, we worked on defining the most effective ways to serve these customers because of the challenges associated with creating, managing, and sustaining successful agents in these underserved communities.*

*AWEF successfully worked with the partner Dinarak to design and implement the female agent model to navigate and mitigate challenges encountered and reach many new female clients in different geographical areas. The partnership launched the first “mobile money” female agent network in Jordan and the MENA Region, thus accelerating access to e-wallets for disadvantaged women. The model was replicated with other partners, however, the impact is yet still slow because and the results showed its effectiveness. In Parallel , AWEF also worked with the partners on designing and developing tailored products based upon the women’s needs to attract them to using the services and increase their level of usage.*

*This model was tested mainly for Jordanian nationals but it also impacted positively on refugees as our partners’ database revealed positive results on different categories in Jordan including refugees and other Arabic citizens*

*Due to the complex nature of certain terms and concepts in both Women’s Economic Empowerment (WEE) and Market Systems Development (MSD), key definitions for the purpose of this AWEF are as follows:*

- **Agency:** *When a woman has the: “capacity to make decisions and act on opportunities that lead to economic advancement.” In this way, agency is not only about acting on opportunities and decision making but also about a woman’s ability to influence her surroundings. This influence can take the form of enhancing voice, choice and control of her surroundings and the market systems which she interacts within.*
- **Access:** *Enhancing a woman’s access is when she has the capacity to obtain greater economic resources. In other words, she has been able to access the opportunities, services, and assets required to upgrade her economic position.*

*In Egypt, one of the main sources of recruitment for female agents has been through local Egyptian NGOs. Many of these NGOs served disadvantaged women. Baheya is one example, which focuses on women who have recovered from breast cancer. The main adaptation was to introduce as a part of our intervention a partner, AXA Insurance, which provides medical insurance to the women (not only Baheya, but all the female agents). We have designed our programmes to be cross-cutting for all disadvantaged women, so that there is no hinderance or disadvantage to anyone who wants to participate.*

*For the DFS Learning, the programme was adapted from using an online platform for accessing videos for learning, to easy to load videos on their mobiles, and website enabled viewing of the materials. This was due the difficulty of signing into the learning platforms and the high internet cost and accessibility for women.*

*Some private sector partners are initially hesitant to reach out to women in more remote governorates or places outside the bigger cities. However, they are gradually understanding through the pilot phases and business cases that women are an increasing commercial asset and now are more willing to invest and expand activities to more areas.*

**Q: Is the system change confined to how a woman changes the system or also how a woman changes her approach to cope with the system**

*AWE'Fs interpretation of systems change is about changing the “core structure of a system that leads to sustainable improvements for women”. It is not so much about how a woman herself changes the system but rather: (i) how the system is changed in ways that enables women to participate more actively (as a consumer, producer, employee) and (ii) the extent to which this change delivers benefits to women in terms of enhanced access or agency. We look at 3 dimensions which align with our Theory of Change (see the power point presentation).*

- 1. Market actor change / disruption (scale)** – this looks at the extent to which a new AWEF practice has been taken up by market actors, and the extent to which formal rules, policies and regulations have responded to the adoption of the new practice. It provides an indication of the **scale** of change has achieved.
- 2. Informal rules and expectations (depth)** – this looks at the extent to which “informal rules” or expectations (amongst women and market actors) are emerging that encourage and incentivise more market actors to adopt the new practice or business model. Essentially, is the new practice emerging as an unwritten rule or new norm that needs to be followed for market actors to remain relevant or competitive within their market system. This is important as it provides an indication of the **depth and sustainability of change**.
- 3. Benefits to the target group (effectiveness)** - AWEF will only report a systems change as successful if it delivers positive benefits for women in terms of enhanced agency or access. **Agency** for AWEF is about enhanced capacity to make decisions and act on opportunities that lead to economic advancement. **Access** is when a woman has the capacity to obtain greater economic resources i.e. opportunities, services or assets that enable her to upgrade her economic position.

*We anticipate writing a summary blog on our approach to systems change and will share it on the SEEP Network [website](#) once complete.*

**Q: What challenges did the project face?**

**Key challenges included:**

- *Blending of 2 methodologies (Market Systems Development and Women’s Economic Empowerment) meant the project had to establish new approaches, tools and systems to implement which took time as well as learning for the team on how to apply the approach most effectively. It was also hard very difficult to know which models would work so the programme felt risky at the start. Lots of approaches were tested and then the ones that worked most effectively were scaled up and / or replicated with other partners.*
- *Very short time frame (4 years of implementation) to achieve very high targets; 150,000 women for increased income and/or wellbeing in this time frame*
- *Operating over 3 countries (OPTs until March 2018) and multiple sectors – and ensuring both agency and access outcomes*

**Q: What strategies did you used to influence institutional market actors?**

*Our primary approach was to analyse the system and understand what the potential barriers and incentives were for all market actors and identify the constraints within the system. By understanding*

*what the constraints were, we could then present a case for change that resonated with market actors and which would generate benefits for women. The key to successful influencing at this stage was to select interventions and constraints that were important to women **and** to the market actors we were working with. Another channel of influence was using co-creation – essentially working hand in hand with partners to develop the model and approach. This helped to build ownership and embed the model. During the scale up phase we used different techniques to influence uptake. These depended very much on the intervention focus. For some interventions we developed a commercial business case to “sell” the concept to other private sector firms and disseminated this widely – this was particularly relevant for work in Egypt on Citrus and Ready Made Garments. In others we focused on institutionalising new rules/approaches and encouraging uptake by others working with or through lead partners. This approach was particularly relevant in Jordan for encouraging more municipalities to establish WEE units and adopt licensing guidelines for home-based businesses. We also looked for wider opportunities to advocate for change in formal policies and regulations which involved work with government and regulators. This featured in our work on financial inclusion in the oPTs and in Jordan on WEE Units.*

## **WEE UNITS**

**Q: Can you talk more about the sustainability plan for the wee municipality units in Jordan?**

**Q: How many municipalities are wanting to adopt the approach?**

*The approach here is to build ownership by the municipalities to own and run the WEE units independently of donor help. AWEF initially worked with Jerash municipality to pilot the WEE unit concept. We then facilitated roll out to other municipalities – this facilitation has included sharing learnings, providing training rather than financial support to the WEE Units. To date 14 other municipalities have established their own WEE units. The funding is through the municipalities own budgets although some municipalities are also seeking external funding to help develop the approach e.g to establish farmers markets to support market linkages, and provide guidelines and support to women home based businesses to obtain licenses for their products and businesses. There has also been extensive cross learning between municipalities regarding their WEE Units.*

*The WEE units act as a key enabler for all of AWEF’s interventions. They have supported the implementation of our market linkages interventions. Private sector firms wishing to identify suppliers, for example for dairy products, work with WEE units to identify female entrepreneurs in their local municipality. The WEE units also worked with AWEF to operationalise the process for issuing vocational licenses for home- based female-owned businesses, which for example have enabled dairy producers to improve their productive standards and formalise their businesses enabling them to sell directly to buyers. We have written up a blog about the home-based licensing process and will also be publishing a detailed blog about the WEE units soon.*

## **Policy Changes**

**Q: When you note "50 institutions committed to change policies or practices" -a) how was that commitment made, and b) did it move beyond commitment to actual changes?**

*These are institutions that have committed to change policies, approach in line with AWEF models. These might be private sector firms, supporting market actors or public bodies or institutions. Essentially they have committed to change their practices and approach to be more inclusive. So, for example Al Mazra’a*

*Dairy in Jordan changed committed to, and delivered on a commitment to source products from home based women producers. Arafa Group in Egypt committed to and delivered on a commitment to adjust its recruitment processes to recruit more women. As a result, they entirely modified their recruitment processes as this new model made business sense and increased their ability to recruit and retain women as employees. These changes are sustainable because they are commercially viable and make business sense to the market actor – they often address and resolve a fundamental constraint in the market systems, for example an inadequate supply of dairy products or a firms inability to effectively recruit and retain women in their workforce. In both cases the new AWEF practice addressed this underlying constraint and demonstrated why it made business sense to adjust, improve and embed the practice.*

*It is important to note that AWEF did not in general focus on national policy changes we had neither the timeframe nor the budget. The focus was principally on market actors/lead partners. However, in some instances we did influence national approaches e.g WEE units in Jordan, financial inclusion practices in the oPTs.*

### **Market Linkages**

**Q: Could you say a bit about the theses 938 Market Linkages and 30, 019 micro market linkages relative to the kind and size of market beneficiaries were linked to?**

*As part of our suite of interventions we facilitate linkages between market actors for example women home based businesses and a retail company who buys their products through a formal linkage / contract. Market linkages is a key element of AWEF's approach to integrating women into the market system. It also helps to demonstrate to market actors the "value" that women bring to a market e.g. improved access to quality products, expansion of their responsible supply chain. Our market linkages activities have focused on a variety of products such as dairy products, embroidery and household items. The focus of our interventions was on facilitating linkages between the producer / supplier (ie. women producers or home-based businesses) and the buyer (ie. the retailer or private sector business) and where necessary supporting both parties to understand the value of the collaboration. The buyer then works with the producers to establish quality, prices, quantities etc.*

*They are sustainable because they are not run by the project, but they are a business agreement between market actors i.e. a producer and a buyer. We i.e. the project, facilitate the link but are not part of the linkage itself. AWEF's focus is on proving the concept behind a new market-linkage and de-risking the process of testing the concept. AWEF also helps to facilitate market linkages initially. However, once the concept is proven AWEF takes more of a back seat and simplify facilitates replication of the approach. This is the key to achieving sustainability.*

*Through this webinar and other learning and close down activities we are reaching out to encourage other organisations to learn from AWEF's approach in Egypt and Jordan. We hope this will also contribute to sustaining and growing approaches that have been tried and tested through AWEF.*

*We will be publishing a blog on our Jordan market linkages interventions very soon. You can also watch our [previous webinar](#) on linking women to markets, featuring speakers from AWEF, International Trade Centre and ACDI/VOCA.*

*In Egypt, many of our market linkages are associated with the over 200,000 women micro-businesses owners that we are working with through the Microfinance Companies in Egypt. AWEF Egypt has facilitated their learning and uptake of financial tools and digital services, including e-payments and e-wallets. In addition, AWEF is facilitating the introduction of 800 female agents under Heya Fawry and as Unilever 'Zeinab' agents serving over 20,000 women in the past 8 months.*

### **SOCIAL NORMS & AGENCY Questions**

**Q: How do we deal with the issues of control to resources when it comes to women empowerment. Women are working so hard even in the international space and the efforts are going to the pockets of men. How can we break this cycle?**

*Our logic is to demonstrate how changes in approach (which often touch on embedded norms like control over whether women work, mobility, access to resources etc.) can generate wider benefits within the workplace and, over time, the household they live in. For example - supervisory and communications training has delivered productivity improvements and helped to give women more voice and control in the workplace. Moreover, there is anecdotal evidence that this is also delivering benefits and change at the household level – women are finding their voice at home and male supervisors are practicing their improved communication skills into their own household. Financial inclusion aims to give women more control over their finances so they can manage their income more effectively. AWEF does not tackle social norms head on, it aims to nudge change by demonstrating how new ways of working (that may challenge social norms) deliver commercial, economic and social benefits at the workplace, household level and for women themselves.*

**Q: Did you engage men in the interventions to change the gender-based inequalities at households and have a wider impact? If yes, how?**

*As an MSD-project AWEF doesn't work directly with beneficiaries at household-level. Rather we work through market actors (private sector, governments, civil society) to address some of the gender-based inequalities at household level and within the wider market system. However, several of our interventions have directly or indirectly engaged men. For example, the owners and senior management of many of the companies that we have worked with are male. In our work in the ready-made-garments and citrus sectors in Egypt our intervention to improve treatment of women in factories/processing plants, and thereby their retention, targeted supervisors, majority of whom are male. Our media and behaviour change intervention in Egypt has also targeted both male listeners and male media professionals, to change how women are shown and perceived in mass media communications. AWEF is also mindful to apply a 'do no harm' policy in designing our interventions.*

**Q: How did you tackle the social norms? Was there any sensitization or behaviour change element to the project?**

*A core component of AWEF's Theory of Change, shown in Fiona's presentation, is to influence behaviours and informal rules affecting women's participation and access to markets which are often influenced by social norms. Most of our interventions target social norms indirectly. We work through market actors, including private sector and governments, to bring solutions to and challenge women's lack of access to*



*or participation in target markets. When working with market actors, our interventions either directly challenge existing norms (e.g. introducing female mobile money agents), work around social norms (e.g. enabling women to control their finances through mobile wallets), or seek to reinforce positive social norms or norms which are evolving in a positive way (e.g. women's ownership and control over mobile phones they own).*

*However we realize that working only taking a facilitative approach working through market actors would limit our ability to effect large-scale systemic change in social norms. Under our Egypt country program we therefore decided to reinforce these activities by tackling social norms directly through a mass media awareness-raising campaign. Under our Egypt program AWEF has worked directly with several market actors in the media industry to directly address and seek to influence the evolution of social norms that constrain women's workforce participation and economic independence. This included an award for creative arts/media projects that challenge harmful stereotypes; direct engagement with content creators and media professionals around gender norms and; innovative radio programming. We will be publishing a brief on lessons learned from these interventions shortly.*

**Q: Digitising processes for women sometimes raises questions around reducing social interactions which can be important for women (networks of support, exposure to new information and presence in society). Did you find any downsides noted by women in this respect?**

*On the contrary, women were excited to know and learn more about the services. However, their lack of financial and digital literacy or lack of awareness of the benefits of new services has limited adoption of new services. To tackle this support has encouraged approaches that encourage learning. For example, use of female agents and additional training so they can help women understand how they can use and benefit from digital services. AWEF's work with Tasaheel in Egypt also included financial and digital literacy training which has subsequently been embedded in Tasaheel's delivery model.*

**Q: By supporting home based businesses, where as mentioned a lot of women are also due to social norms and restrictions on mobility, how do you ensure that you are not unintentionally further enforcing these social norms?**

*The Arab Region in which AWEF operates is a region of deeply embedded social norms that are the result of decades, and in some cases centuries, of patriarchal communities and tightly woven familial-based societies. Operating in this context AWEF needed to find innovative ways of addressing these norms within our market-based programming, while being mindful of the degree to which we could expect these norms to shift within the lifetime of the project or indeed push communities to adopt new norms that didn't align with their cultural context. We would argue that the home-based licensing intervention allows women to work around and shape social norms that restrict their mobility. By empowering home-based workers, we are helping women elevate their role and status in the household. As women formalise their businesses and connect to new buyers, they need more freedom to be able to grow their business. As male members of the household and communities see the economic benefits from this process, they are more likely to be open to giving women more freedom to run their business. As described in our [blog](#) on the intervention, a number of the female home-based entrepreneurs have also engaged their male family members to establish a family business. This suggests some incremental shifts in social norms is happening.*

## Crystel and Flexible working Q

### **Q: Can you explain Crystel better? What is it?**

*Crystel is a leading business process outsourcing provider offering a full range of outsourcing services such as customer support, sales and marketing, intelligence, research and data management, back office and training to clients worldwide in various verticals. Currently Crystel employs 1000 people (50% women)*

*Crystel and AWEF piloted an intervention to support a call centre company in Jordan set up home based working systems for women to enable Crystel to test the feasibility of supporting more flexible, home based working for women. The original intention was that this would show that home-based working is commercially feasible and can generate positive returns for women. It enables women to access new employment opportunities whilst balancing their home responsibilities whilst providing the company with access to a reliable and efficient work force. As a result of this experience, Crystel have been able to assign 20 female agents working from home and this pilot enabled Crystel to quickly scale up home working to the rest of their employees when COVID 19 forced movement restrictions in Jordan. The knowledge and experience gained from the AWEF pilot enabled Crystel to remain operational despite COVID 19 restrictions.*

**DFS Questions :** all answers to questions below related to the DFS and AWEF's work on DFS are available in AWEF's latest resource, [\*Making Digital Finance Work for Women in the MENA Region: Eight Lessons from the Field.\*](#)

### **Q: Does the program help to provide women the mobile phone? I mean, one of the challenge is small number of women's possession of mobile phone. Then how can you deliver this intervention with limited scale like that?**

*The provision of mobile phones wasn't part of AWEF's strategy or part of our partnerships, and on the contrary, as we mentioned during the webinar, mobile penetration in Jordan is very high (an estimated 150%) which was one of the existing opportunities to make the business case successful*

### **Q: Regarding the case study #1 (Nafaqa), I would like to get more details, perhaps a report or any other relevant document, if possible pleas? I am mainly interested because it is very applicable in the context of Afghanistan. Thank you.**

### **Q: What are the main challenges for women when using digital finance and how can we deal with them?**

### **Q: How do women negotiate low interest rate in Financial institutions? Will you give a case study on how inclusive distribution network was integrated into the financial system?**