

## Arab Women's Enterprise Fund (AWEF) & the SEEP Network Women's Economic Empowerment in Market Systems Learning Series

### Webinar 4 Summary

#### Background

Funded by the U.K. Department for International Development and working in Jordan, Egypt, and, until March 2018 the Occupied Palestinian Territories (oPTs), the Arab Women's Enterprise Fund (AWEF) stimulates increased women's economic empowerment through a market systems approach. As part of its learning and knowledge management strategy, AWEF has partnered with the SEEP Network (SEEP) to conduct a two-year learning series on women's economic empowerment (WEE) in market systems development (MSD). The series consists of quarterly webinars and practitioner learning briefs, with the purpose of catalysing discussion and engagement on the topic and sharing current initiatives, good practices and lessons amongst and between donors and practitioners in WEE in MSD.

#### Webinar 3: Building Market Systems that Empower Women in Fragile and Conflict-Affected States (FCAS)

**Date:** February 14<sup>th</sup> 2019

#### Presenters:

- Safa Abdel Rahman-Madi, Former Occupied Palestinian Territories (OPT) Country Director, Arab Women's Enterprise Fund
- Sabine Garbarino, Principal Manager, Women's Economic Empowerment, Adam Smith International
- Jeni Klugman, Managing Director, Georgetown Institute for Women, Peace and Security

**Moderator:** Nandi Hall, Project Director, Arab Women's Enterprise Fund

#### [Webinar Recording Link](#)

#### Summary of the Webinar

Fragile and Conflict-Affected States (FCAS) present both unique challenges as well as opportunities in terms of women's economic empowerment. Women are often the most vulnerable during and in the aftermath of conflict, as many might be left without families or traditional support mechanisms. However, conflict can also bring about major shifts in the social roles that women play, with the proportion of female-headed households often increasing and women assuming more economic responsibility within the household and market. This webinar explored how development practitioners work with market actors in fragile, conflict-affected and post-conflict states to promote women's economic empowerment and inclusion. Drawing on specific examples from AWEF's work in the Occupied Palestinian Territories and the GROW project in Liberia, as well as analysis of key trends in women's financial inclusion in FCAS, the speakers shared practical lessons on how practitioners can adapt their approach to women's empowerment and inclusion

when working in what are often very thin and aid-dependant markets. Presenters looked in particular at practices that aim to empower poor and disadvantaged women to ensure that women are not left behind as part of the market recovery processes.

Jeni Klugman from the Georgetown Institute for Women, Peace and Security (GIWPS) shared some of the key findings from a [recent report](#) on women's financial inclusion in FCAS, building on extensive analysis of the World Bank's Findex data. One of the key findings is that the gender gap in terms of access to finance is substantially larger in FCAS – 1 in 4 women and 1 in 3 men have financial accounts in these countries. The key barriers to access to formal financial services for women in these states are poverty and lack of money, high cost of opening and maintain an account, lack of branch networks due to damaged infrastructure which also limits women's mobility, and documentation requirements imposed by banks. Due to these barriers digital financial services offer a unique opportunity to improve financial inclusion of women in FCAS. According to the analysis closing the mobile phone ownership gap in these countries can lower the gender gap in financial inclusion by order of almost 50%. Some of the promising innovations in this space include digitization of social payments, innovative product design that address asset ownership, literacy and numeracy constraints of women, and innovations in delivery for example through female agent networks.

Safa Abdel Rahman-Madi spoke about some of the results achieved by the AWEF programme in the Occupied Palestinian Territories (OPTs). Despite a well-educated workforce, unemployment in the OPTs is very high, especially among youth and educated women. The AWEF programme focused on online freelancing as a sector that presented a lot of potential for female economic empowerment. Online freelancing favours women as it provides the flexibility needed to balance care and household responsibilities, can help women overcome gender bias of employers, and offers high value jobs paid in foreign currency. The programme however identified that online payment and banking regulation were the most pressing constraints for women in this sector. AWEF worked with the market leader, Bank of Palestine (BoP), to re-engineer their process of acquiring a current account, lowering the required income threshold and enabling more female freelancers to access such accounts, receive payments for online work and retain control over this income. As a result of the success of this pilot and lobbying by AWEF, the Palestinian Monetary Authority issued new instructions to facilitate access to current accounts not only for freelance workers but also the self-employed and informal workers, improving access to bank accounts for over 100,000 business operators. One of the key lessons for the programme was that sectors selected for intervention should not be assessed only by how many women are currently in the sector, but how many more women will engage if market failures are addressed.

Sabine Garbarino, from Adam Smith International, spoke about the organisation's unique approach to gender inclusion as part of the DFID-funded [GROW Liberia programme](#). Due to the thin markets present in Liberia and the absence of large lead firms, GROW needed to engage differently with partners. As part of their partnership approach the programme cast the net wide and worked mostly with small and medium enterprises. By widening the pool they were able to reach female-led firms, which would not have made the cut otherwise. This partnership approach also forced GROW to work with partners at greater

depth – providing the opportunity to move these firms up the value chain and engage more meaningfully on gender issues. The programme also focused on building a gender-balanced team by emphasizing soft skills over market systems experience in their recruitment. When conducting gender analysis to inform intervention design the programme ensured this was quick and timely and done as part of a collaborative team effort focused on developing operationally relevant recommendations. This approach was for example applied to the [rubber sector](#), where one of the surprising findings was that even though women are under-represented in tapping roles they produce as much as men and have lower absenteeism.

