

# Building Market Systems to Empower Women in Fragile and Conflict-Affected States

Date: February 14, 2019

Time: 8:30 – 9:30 am (EST)

## SPEAKERS

**Sabine Garbarino**, Principal Manager, Women's Economic Empowerment, *Adam Smith International*

**Jeni Klugman**, Managing Director, *Georgetown Institute for Women, Peace and Security*

**Safa Abdel Rahman-Madi**, Former Occupied Palestinian Territories (OPT) Country Director, *Arab Women's Enterprise Fund*

## MODERATOR

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

## QUESTIONS

### For All Presenters

**Q: Does the security situation affect the implementation of related projects?**

GROW did operate during the Ebola crisis, when the security situation almost grounded the project activities to a halt. The donor allowed a no cost extension of the program to make up for the slowdown.

**Q: Did you encounter any language barrier while working with women? Even if you do not have that issue now, could you please recommend any interventions?**

GROW as most of our long-term programs, MSD and others, primarily work through national staff which helps overcoming language barriers. When there are any language barriers arising from different regional dialects, staff draw on resources from the specific area.

**Q: Have any of you had issues with your organization or donors not accepting/understanding a facilitation rather than working directly with beneficiaries?**

GROW is the first market systems development program in Liberia, where the aid saturation is very high. Direct delivery aid in the context of the thin markets of Liberia often changes incentives and dissuades investment. While our donor has been onboard with the facilitative approach with a focus on scale and sustainability, it has been very challenging to get other donors, other implementers and government agencies to see that there is a different way of

delivering impact. We have tried to build a consistent outward facing brand that we are a business and advisory program that works with growth orientated businesses and government agencies and showcase our results to other donors and implementing partners. However as much as many organizations are excited about GROW's approach, it proves very difficult to translate that into adapted programming.

This is an inherent problem with market systems approaches – even when the donor designs the project as such the implications of a market systems design in implementation are not always well understood by donors. One of the key issues with donors understanding of a facilitation approach is how much time it takes to achieve tangible results for the “end” beneficiary; the facilitation approach is obviously slower than direct implementation as the relationship building and development of the business case for engagement takes time but once done and if done well it can reap rapid and potentially at scale results. The OPTs example was surprisingly rapid as the team achieved a strong business case relatively swiftly and partnership with the Bank of Palestine and incentives were clearly aligned. I think this is unusual. The other difficulty is the potential partners not understanding the facilitation approach and wanting to receive direct financing – a project has to overcome this understanding in advance of achieving the partnerships we aim for in the systems approach before achieving the buy in from the partners – I think donors often under estimate the complexity of working with partners in this way especially in FCAS which are often receiving large amounts of emergency or recovery donor funds through projects that are being traditionally or directly delivered.

## **Sabine's Presentation**

**Q: Does GROW team have a lesson learned document on the approach that you can share?**

We share several case studies and lessons learnt that we share through our website [growliberia.com](http://growliberia.com)

**Q: Would you be willing to make the hiring tools you used in the GROW project publicly available? Specifically, the critical thinking writing test, but also anything you have about the approach you used to improve gender diversity on staff.**

The presentation provides all the steps we went through during our recruitment process. The critical thinking tool assesses logical thinking, deduction and some numerical skills. It is not only interested in the answers but wants to see the thought process. Case studies used are closely aligned with GROW Liberia's work in the agriculture sector. I'm afraid we cannot share the tool itself as it is being used for ongoing recruitment.

**Q: How do you take women to higher level of work in rubber production and increase acceptance by business sector partners for the same?**

The interventions are ongoing and “upgrading” women’s roles in the rubber sector is challenging. One of GROW Liberia’s partners has started employing women as tappers (one of the heavily male dominated activities along the value chain) as they perceive women as more trust-worthy (in the past stealing rubber and equipment was wide-spread). We are trying to collect data on females in the industry and their performance to change the perception that it’s a male sector and build a business case for investing in women in the sector (by looking at their productivity, absenteeism etc). All our current insights are summarized in the paper and photo story available: <https://www.growliberia.com/rubber/hidden-roles-but-visible-value>

**Q: Some of these places have strong paternal inclinations. Given that this might involve elements of money-making, were there any pushbacks from men? Or claims of exclusion?**

Work from a program like GROW Liberia (in neighboring Sierra Leone) has shown that paid employment can have adverse effects in terms of household dynamics, including incidents of violence against women. In this case the program worked closely with the partner, a rice processor, to support survivors and actively work on prevention (e.g. husbands and partners were invited to inductions to address misconceptions about the work). This case is interesting as it also showed an emerging business case for employers to address incidents of intimate partner violence which started affecting the business bottom line. Please see the report here (<http://sobasl.org/resources-women-empowerment/>) and a blog summarizing key findings published by SEEP: <https://seepnetwork.org/Blog-Post/Not-Just-a-Private-Matter-Why-Mitigating-against-Gender-Based-Violence-is-a-Business-Interest>

**Q: When women do hidden work they also often add value without sharing in the profits. Is this also addressed in the program/ increased decision-making power, etc.? And how are men involved here?**

In Liberia, we found men to be overrepresented in roles that provide better income—e.g. tapping (dominated by men) is paid more than under-brushing (dominated by women) —or involve handling money, such as selling the rubber. Also, women took on a range of unpaid roles or support their husbands, without clear remuneration. GROW’s focus has been on training in rubber recently; subsequently, interventions focused on understanding women’s (hidden) roles and adjust training accordingly (also with a view to upgrading women’s roles, e.g. from slashing weed to tapping, whenever possible). We are aware that economic participation does not automatically translate into empowerment but given GROW Liberia has no explicit empowerment objectives (e.g. related to decision-making or control of resources) we have not focused interventions to address this.

## Safa's Presentation

**Q: How did you carry out the awareness campaigns? What channels did you use? Did you assess the results of this?**

In reaching out to OFLs, we used word of mouth and focus groups meetings. For the public and decision makers, we used media reports, video clips, infographics which were disseminated widely through social media platforms, in addition to several interviews via local radio stations.

**Q: How were the OFLs paid when they were not linked to banks?**

OFLs were using more than 10 methods to receive payments in the absence of banks' current account. These included Western Union, Payoneer, prepaid cash cards...etc. Some OFLs were also using bank current accounts of family members or friends, which was a coping mechanism in the absence of personal bank accounts. This mechanism negatively affected their privacy and their control over the money they made especially among female OFLs.

**Q: How friendly was the loan procedure and interest rate? How did the program handle it?**

Loan procedures are easiest for fixed income employees who transfer their monthly salaries to bank accounts and have already a clear credit profile. Interest rates vary depending on the loan taker credit profile, income and type of loan. Our target group of OFLs and self-employed who have variable incomes face challenges in accessing bank loans. Our approach was to ensure that they have access to banks' current accounts as a first step towards building a credit profile which will enable them later to benefit from the different services offered by banks including loans, credit cards, cheque books...etc.

**Q: You focused on addressing financial literacy and bank regulation constraints for the OFL but what about the technological, internet, and access to IT constraints for them, was this an issue?**

Yes, our analysis should several constraints facing OFLs such as promoting vertical specifications to compete to high paying jobs, integrating Online Freelancing Modules in universities as a viable career options among other things. However, we prioritize financial inclusion particularly access to banks current account because we believed that other organizations will focus on addressing other constraints which is the case we are witnessing now. There are companies who included promoting OFL in universities among their consulting services, universities are responding positively, more organizations are crowding in and offering technical trainings and online academies that coach fresh graduates. Our vision was that if OFLs cannot receive their payments efficiently (cost and time), the grow of this space will be constrained.

**Q: Were these women self-employed or salary workers? How to protect their rights for good revenue in both cases? For the case of Palestine, most of working women are informal and working for other (with or without salary), not self-employed. How the program can help change the situation?**

We had several interventions in the dairy and food processing that aimed to improve women's income by facilitating their access to higher paying markets directly or indirectly through linking them to big buyers such as dairy processing companies or exporters in the case of food processing. In addition to increasing their income, they were working less hours as they saved processing time in the case of dairy while selling fresh milk at a higher price for companies who needed to increase its volumes of milk purchased for processing purposes. For the food processing, enterprises who were selling small quantities to nearby small buyers, they managed to focus on processing to big companies' larger volumes and saved the marketing time they spent looking for more buyers of small quantities.

As for protecting their rights, one way was supporting women to negotiate prices with large buyers and engaging in the deal making to ensure they sell at a fair price.

In the case of OLFs, these were self-employed or fresh graduates who were unemployed. The priority was to engage them in this space, so they can earn an income. When they work through online freelancing platforms, they are protected by the terms of the platforms which mediate and collect their payments and transfer to them via different means. However, some online freelancers were deceived by clients especially when they operated directly via email or other social media platforms. To protect their rights, OFLs were sharing their experiences together through peer support networks, where some senior OFLs explain how to overcome or avoid cases of deceit. The echo-system is developing in ways that multiple networks (online groups, face to face mentoring) are being built to support and advise juniors on what to expect and how to go about challenges including ensuring they engage with credible clients.