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Linking Women to Markets: A Closer Look at Women’s Market Readiness

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Fiona Shera  
Arab Women’s Enterprise Fund

Heather Bateman  
ACDI/VOCA

Reham Gharbiyeh  
Arab Women’s Enterprise Fund

Anna Mori  
International Trade Centre
About ACDI/VOCA

• International economic development organization operating for 55 years
• As of 2018, working in 27 countries across 37 projects
• Rural market systems development, resilience, and private sector development, particularly in agriculture and agribusiness

Photo credit: ACDI/VOCA, Zambia, 2016
Tailoring Inclusive Market Systems Development Approaches to Different Contexts

1. Assess the current state of the market system: What is the status quo?
2. How could the current market system be strengthened to improve economic opportunities in an inclusive manner?
3. What interventions could be designed to affect inclusive change for the market system?
Linking Women to Markets: Comparing Two Contexts for Rural Agro-dealer Enterprise Development

**Ghana: Outgrower Businesses**
- USAID Ghana ADVANCE II
- Ongoing
- **Outcomes:** High returns to agricultural investments for women based on rural women-led outgrower businesses and farmer business organizations; large increases in women as business leaders

**Zambia: Community Agro-Dealers**
- USAID Zambia PROFIT+
- Ended 2016
- **Outcomes:** Better “graduation” rates for women community agrodealers compared to men; improved empowerment in household decision-making and control of savings and income
What Does a Rural Agro-Dealer Model Look Like?

Depending on the assessed needs of the market, models for supporting rural agrodealer development can take several shapes, but often include the following elements:
Ghana: Outgrower Businesses Generate Income for Women Business Leaders

- **Original state of the market:**
  - Fragmented; poor access to and use of quality agricultural inputs
  - Weak linkages to larger buyers and markets for smallholder farmers
  - Low levels of female participation in community leadership roles

- **Intervention:** Cultivate **outgrower businesses** to act as rural agricultural input access points and aggregation points for larger buyers

Photo credit: ACDI/VOCA, Ghana, 2017
### Challenges and Assessment

- Low number of women-led outgrower businesses from previous project (USAID ADVANCE I) – only 5 out of several hundred
- Conducted analysis as to barriers for women leading outgrower businesses
  - Need for improving leadership and business management capacity

### Interventions

1. Identified female community leaders and conducted leadership and entrepreneurship trainings to become Outgrower Business leaders
2. Conducted leadership workshops with other women in the community to foster longer term interest and empowerment
Ghana: Outgrower Businesses Generate Income for Women Business Leaders

Results:

• Number of women-led outgrower businesses increased 5x
• Female smallholder farmers linked to female outgrower businesses, enabling them to:
  • Access inputs on credit and agricultural machinery
  • Training in good agricultural practices
  • Sell to a guaranteed market at locked-in prices
• Nearly 3x increase in yields from 2014 to 2017

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Maize</th>
<th>Rice</th>
<th>Soybean</th>
<th>Total</th>
<th>Maize (USD)</th>
<th>Rice (USD)</th>
<th>Soybean (USD)</th>
<th>Total (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>36,639</td>
<td>5,914</td>
<td>7,614</td>
<td>50,167</td>
<td>$10,840,540</td>
<td>$1,655,192</td>
<td>$2,256,370</td>
<td>$14,762,102</td>
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<tr>
<td>2016</td>
<td>47,719</td>
<td>3,807</td>
<td>7,986</td>
<td>59,512</td>
<td>$13,206,582</td>
<td>$1,073,060</td>
<td>$2,315,939</td>
<td>$16,595,581</td>
</tr>
<tr>
<td>Total</td>
<td>84,358</td>
<td>9,721</td>
<td>15,600</td>
<td>109,679</td>
<td>$24,047,122</td>
<td>$2,738,252</td>
<td>$4,572,309</td>
<td>$31,357,683</td>
</tr>
</tbody>
</table>

19% YOY increase in volume
12% YOY increase in sales
Zambia: Increasing Women’s Empowerment through Community Agro-Dealers

**Original state of the market:**
- Extreme distance to input suppliers and larger markets, limiting access
- Lack of information on value of inputs in increasing yields
- Low levels of female participation in community leadership roles

**Intervention:** Using a tiered demonstration model to identify business leaders, develop demonstration plots and community agrodealers to support access to inputs, markets, and information

- Demonstration Host Farmer (DHF)
- Lead Farmer
- 20 smallholder farmers each, for a total of 100 SHFs per DHF
- Top performing DHFs selected by community to become CADs
- Community Agro-Dealers (CADs)
- 323 female CADs out of 1000+ (32% women)
Developing and Implementing the Gender Strategy in Zambia

<table>
<thead>
<tr>
<th>Challenges and Assessment</th>
<th>Interventions</th>
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</thead>
<tbody>
<tr>
<td>• Low number of women in income-generating leadership roles</td>
<td>1. Targeted outreach to existing women’s organizations to encourage them to</td>
</tr>
<tr>
<td>• Low levels of diet diversification and nutrition</td>
<td>host demonstration plots, linking them to high-quality seed and private sector</td>
</tr>
<tr>
<td></td>
<td>distributors</td>
</tr>
<tr>
<td></td>
<td>2. Provide training in good agricultural practices and business management</td>
</tr>
<tr>
<td></td>
<td>(provided equally to men and women)</td>
</tr>
</tbody>
</table>
**Results:**

- Female DHFs **outperformed male:**
  - 35% of female DHFs became CADs, compared to 26% of male DHFs

- **Women’s leadership** as DHFs and CADs improving leadership and sense of empowerment: individual interviews cited positive changes in perceptions of women’s roles in their communities

- **Improved household decision-making** ability and control of income

- **Improved control of income** → improved ability to pay school and medical fees, housing upgrades, and own assets (goats, cattle, bicycles)

- **Increased diet diversification** in vegetables due to access to increased varieties of seeds and good agricultural practice training in other crops

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*Zambia: Increasing Women’s Empowerment through Community Agro-Dealers*
Reham Gharbiyeh
Arab Women’s Enterprise Fund
reham_gharbiyeh@awef.co
Women’s Participation in the Jordanian Labour Force

• Less than 15% of females participate in the Jordanian labour market; with the majority of these working in public sectors job (primarily education)

• Women are more active within informal sectors such as agriculture and home-based jobs (ex) food processing and textile/embroidery

• The strain of the ongoing refugee crisis has led to increased competition for jobs, overburdened infrastructure and strained social services. There have been few government solutions to mitigate this effect or help build a better economy, which has led to public discontent
Market Systems/Development Approach

- Deep-dive sector analysis focusing on interventions that can feasibly support transformational change
- Stay external to the market system
- Identify market demand and supply in the sector
- Select impact generating activities
- Support short term actions for long-term impact
- Enhance linkages and information exchange between market players
Focused Interventions

• AWEF facilitated the development of a market linkage between poor women and local retailers:
  1) AWEF piloting with Al Mazreh, one of leading dairy producers and retailers, who source proceed food and sell it locally, AWEF co-build data of women suppliers, worked with Al Mazreh to develop a brand.
  2) AWEF is piloting with Lumi, one of the largest convenience stores chain retailers, who source embroidered goods from women (either groups or through women’s associations, or WEE units at local municipalities, etc).

• AWEF also supported a leading embroidery partner, SEP, to target export markets by providing marketing opportunities. The growth in sales as a result of these new markets has allowed SEP to increase production and improve the income of the women.
What happened?

- Dairy intervention improved value chain of milk processor
- Women processors and producers received training on health and safety good practices, thus improving the quality of their products which increased their sales
- Enhanced the relationship and information sharing between women.
- Partners, as result of our intervention, have signed commercial agreements directly with the women which incorporate the women produced products under the partner’s brand, while also indicating woman sourced the product
- Partners had to change branding and procurement policies
- Women created further linkages in the export market and are attracting investments
- Women gained confidence, reinvested their own profits in expanding their business and applying for licencing in order to reach new market channels and sell directly to other market

More than 1500 women (home based and small business owners):

- Adopted new technologies
- Used new services
- Worked themselves into an existing or higher value new market
- Changed the function they performed within the market channel they are currently operating in
- Earned more income
- Accessed new market channels that offers more opportunities for growth
Challenges and Lessons Learned

- Women lack confidence and are not willing to embark on more innovative market channels
- Governmental taxes are a problem which drives more dairy medium and small size enterprises out of business
- Weak networking and exposure opportunities
- In embroidery poor raw material quality and limited options, need to import and thus increase prices, without it reflecting on women’s incomes
- Social constraints have a much stronger impact that we initially thought
- ‘Elected’ local government is a good ally to overcome implementation challenges
- Working with civil society helps ensure quick outreach to women
- Role models are key to outreach and creating copying/crowding
- Adaptive management is a crucial part of AWEF’s approach
- Keeping a close relationship with the private sector
- Adopting an entrepreneurship approach
Anna Mori

International Trade Centre

mori@intracen.org
International Trade Centre

What makes ITC unique

- A clear focus on helping SMEs internationalise
- The joint mandate of the UN and the WTO
- Universal membership and neutrality
- Depth of experience operating coherently at government, trade and investment support institution (TSI) and SME level to grow trade
- 100% Aid for Trade
- Working with the private sector to support private sector development
- Adaptability and nimbleness
What we know about women in the economy

- Gender bias
- Cultural norms
- Legal barriers
- Less competitive
- Less access to finance
- Growing digital gender divide
- Difficulty accessing markets
- Women invest more in their families and communities
- When women owned businesses trade, women benefit more
- >US$30 trillion annual consumer spending
- Women’s economic equality is good for business
- + $28 trillion to global GDP (26%)
SheTrades: connecting one million women to market by 2020.

Convene multiple actors to take comprehensive actions on women’s economic empowerment

7 global actions
1. Champions, Quality data
2. Shift, Fair policies
3. Secure, Government contracts
4. Value, Business deals
5. Trade, Market access
6. Blaze, Financial services
7. Stand, Leadership rights

#SheTrades

Web and mobile app

ITC PROJECTS
15,000 WOMEN

eLEARNING
SHETRADES.COM
WEBINARS
PARTNERS’ COMMITMENTS

AND MANY MORE

200,000 WOMEN

785,000 WOMEN
SheTrades: connecting one million women to market by 2020.

SHETRADES LAUNCHES 2016 & 2017

KENYA, NIGERIA, COLOMBIA, PAKISTAN, SRI LANKA, ARGENTINA, RWANDA, BRAZIL, FINLAND

120 PARTNERS COMMIT TO THE SHETRADES INITIATIVE
900,000 WOMEN BEING CONNECTED TO MARKETS
80 VERIFIERS ON THE SHETRADES APP
12000 SHETRADES APP USERS
Q & A

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For more information about SEEP’s Women’s Economic Empowerment Working Group, contact facilitator Lis Meyers: WEEWG@seepnetwork.org

www.seepnetwork.org
Featured Track: Unleashing the Power of Women and Girls

- Leveling the Regulatory Playing Field for Women’s Wage Employment (Nathan Associates)
- Collaborating with the Businesses: Women’s ROI in the Workplace (MarketShare Associates)
- Addressing Sex-based Harassment in Workplaces: Unleashing Women’s Economic Potential (ICRW)
- Money, Power, and the Risk of Violence (ICRW)
- Progress through Partnerships: Engaging Market Actors for Women’s Empowerment (Chemonics)
- Why Can’t We Close the Gender Digital Divide? (FHI 360)
- Empowerment for Girls and Youth: What Works, What Doesn’t (BRAC USA)

UPCOMING:
Quarterly Call
August 7 | 9-10 am EST