

A man and a woman are working in a field, likely a vegetable garden or small farm. The man, on the left, is wearing a blue and white striped long-sleeved shirt and a patterned sarong. He is holding a wooden tool, possibly a hoe or a shovel, and is looking down at the ground. The woman, on the right, is wearing a colorful patterned shirt and a wide-brimmed hat. She is also holding a wooden tool and looking down at the ground. They are standing in a field with many young green plants growing in rows. The background shows more trees and a clear sky.

Women's Economic Empowerment

Cambodia, Bangladesh, Myanmar and Ghana



The Cambodia Sustainable Business Development Project worked to improve the livelihoods of agricultural cooperative members. Photo: World Vision International – Cambodia.

Women's Economic Empowerment

World Vision Australia's Social Entrepreneurship and Economic Development (SEED) Unit develops and supports scalable economic development approaches and inclusive business models targeting poverty reduction. Our work empowers households to increase their income, assets and financial stability.

We are committed to advancing gender equality and Women's Economic Empowerment (WEE) through an intentional approach across our Livelihoods programs, including inclusive Market Systems Development and Financial Inclusion.

Our programs adopt a holistic approach to WEE, recognising the importance of working across interrelated empowerment domains. This includes women's economic advancement, access to opportunities and resources, and agency to make and act on economic decisions.

Beyond the individual women, our programs acknowledge the need to promote gender equitable systems – both formal and informal, including social and gender norms. A key part of our approach is promoting gender equitable relations between women and men within households, as well as engaging men and boys as allies and partners in WEE.

We adopt a whole-of-program approach to achieving WEE outcomes across design, strategy development, implementation, and monitoring and evaluation.

Empowering women to benefit from market systems

Through our inclusive Market Systems Development (iMSD) programs, we help people in poverty to better participate in and benefit from economic markets.

Markets are all-pervasive. However, the benefits of market participation do not always reach people living in poverty, especially women.

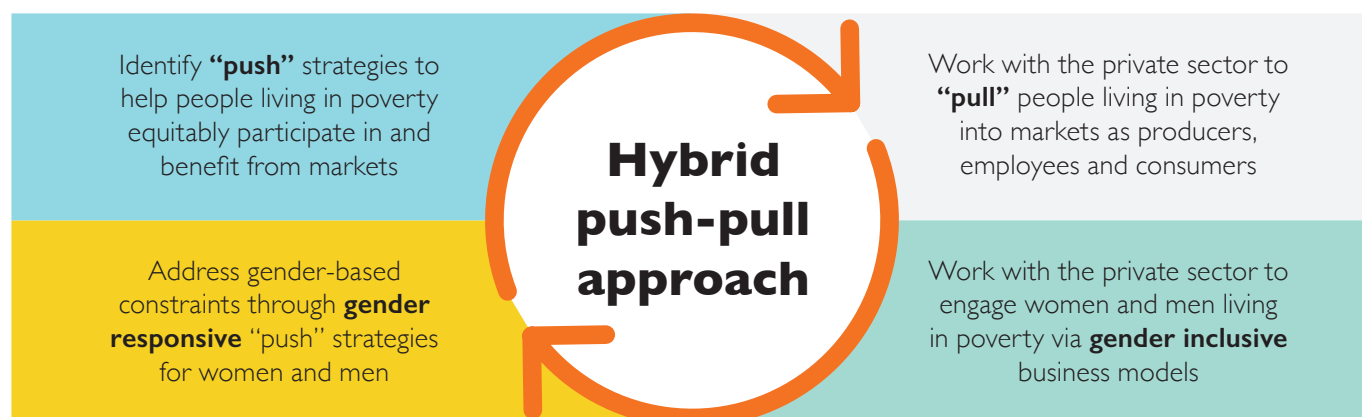
To promote markets that are more inclusive of poor women and men, we adopt a hybrid "push-pull" approach. This builds the productive capacity of small-scale producers, while also working to strengthen market systems.

To promote growth, as well as pro-poor and gender equality outcomes, we work with the private sector on inclusive business models and "pull strategies" that "reach down" to engage poor women and men as producers, employees and consumers.

Recognising that people at different levels of poverty require different support, we integrate "push strategies" to "lift up" small-scale producers through household engagement, business, financial literacy and other relevant training.

Gender-based constraints can be addressed across this hybrid approach. We understand the need to promote gender inclusive business models, which respond to the different barriers and opportunities faced by women and men. However, we also work directly with households and communities to support women's equitable participation alongside men, including working to shift harmful social and gender norms within households and communities.

Inclusive Market Systems Development and Women's Economic Empowerment (WEE)



Private sector and aid programs can achieve “win-win” outcomes in poverty reduction, growth, and **gender equality and WEE**

Empowering Cambodian women to benefit from the global organic rice trade

There is global consensus that removing barriers to women's participation in trade is critical for economic growth, poverty reduction and women's empowerment.

Tradable sectors are large sources of female employment, with women most active in agriculture, fisheries, tourism and textiles.¹ In developing countries, export companies employ more women than non-exporters.² However, women are under-represented in international trade.

In recent years, there has been increased growth in the niche market of organic rice in Cambodia, driven by increased global demand from the European Union, China and other countries.

Located in the remote north, Preah Vihear Province is one of the country's most underdeveloped regions.

However, its isolation means it's ideally located for organic farming production, given the limited use of pesticides.

Cambodia Sustainable Business Development Project

Capitalising on this opportunity, our recently completed Cambodia Sustainable Business Development (CSBD)

Project has helped farming households in Preah Vihear to participate in and benefit from the global organic rice trade.

Funded by the Australian Government's Australian NGO Cooperation Program (ANCP), our CSBD project has supported 3,690 households from Preah Vihear, Kampong Thom and Kandal Provinces to increase their incomes.

Over the last three years, average annual agricultural incomes have risen by 63 percent from US\$875 to US\$1,348.

The project promoted “win-win” partnerships centred on shared value, including both commercial returns and social impact for Cambodian women and men living in poverty.

In Preah Vihear, the project facilitated contract farming arrangements between 28 agricultural cooperatives and Cambodia's top local exporters. Farmers have been able to access consistent buyers in these companies, who have increased their trade volumes. In 2019, 19 agricultural cooperatives sold 7,512 metric tonnes of organic rice to Amru Rice, Agro Angkor and Signatures of Asia with a total net profit of US\$1,497,506.

Recognising that poor farmers need additional support to participate in markets, we provided business coaching and training to strengthen their market linkages and governance.

The project has promoted gender equality outcomes.

1. World Trade Organisation. 2017. “Removing barriers to women's participation in trade critical for economic development”. 12 July. Available online: https://www.wto.org/english/news_e/news17_e/gr17_12jul17_e.htm

2. World Trade Organisation. 2017. Aid for Trade Global Review 2017. Available online: https://www.wto.org/english/tratop_e/devel_e/a4t_e/gr17_e/gr17programme_e.htm



San Soeub (left), Board Director of Strei Ratanak Agricultural Cooperative. She says that while rice farming roles and responsibilities have traditionally been different for women and men, women have now proven themselves in marketing processes normally done by men. Photo: World Vision International 2019.



Sao Chamreun (far left) sells organic rice to local exporter Amru Rice. Photo: World Vision International 2019.

Women make up a significant proportion of agricultural cooperative members (72 percent) and the project promoted female leadership, with women making up 44 percent of agricultural cooperative leaders. It also challenged the notion that farming roles and responsibilities, such as marketing, need to be gendered.

The CSBD project helped agricultural cooperative member Sao Chamreun better participate in and benefit from organic rice markets.

"[Before] the organic rice yield was only two tonnes per hectare," she says. "The quality of rice was very low, dark colour and fractured rice. So, middlemen offered cheap prices and prices fluctuated often. Therefore, my income was only around US\$600-700 per year ... not enough for daily family expenditures and farming costs. My children's education and health also suffered."

"Through engagement with the agricultural cooperative, I improved on agriculture techniques, production plans and post-harvest management [and worked] toward organic standards required by buyers in the market," she continues.

"In 2018, my family was able to increase land size from three to five hectares for organic rice production, increasing our yields from five ... to nine metric tonnes to sell to Amru Rice, which gives a higher than average price. My income in 2018 was US\$3,125, more than double what I earned in 2017."

Sao Chamreun says this enables her to provide a better life for her 14-year-old daughter and 12-year-old son. "I'm now using this income to support my children's education and food," she says. "I have plans to send my children to university."

Empowering Bangladeshi women through nutrition sensitive agriculture

Despite significant progress in poverty reduction in Bangladesh in recent years, 22 million people still live below the poverty line. Poverty is concentrated in rural areas, with many people dependent on agriculture.

As of 2017, 36.3 percent of women participate in Bangladesh's labour market, compared to 81.7 percent of men. A majority of employed women – over 90 percent – work in the informal sector. Women often have vulnerable jobs, undertaking underpaid or unpaid work in cottage industries. There are high gender wage gaps, especially in agriculture.³



The Nutrition Sensitive Value Chains Project aims to promote economic empowerment and nutrition for smallholder farmers and their children. Photo: World Vision International 2019.

While there has been significant progress towards reducing stunting in recent decades, Bangladesh still has one of the highest rates of child stunting in the world. Thirty-six percent of children under five are stunted.⁴ Poor nutrition outcomes are closely linked to gender inequality. Due to harmful social and gender norms, women and girls often eat last and less, with 46 percent of women of reproductive age being anaemic.⁵

Nutrition Sensitive Value Chains Project

With the support of the Australian Government's Australian NGO Cooperation Program (ANCP), World Vision is implementing the Nutrition Sensitive Value Chains for Smallholder Farmers (NSVC) Project in Jamalpur, one of Bangladesh's least developed regions.

Adopting an integrated approach, the NSVC project seeks to improve economic empowerment, nutrition and gender equality outcomes for 20,000 women and men farmers and their households in north-central Bangladesh.

The project works to improve the incomes of smallholder farmers through vegetable, maize and rice value chains. It supports producer groups to

collectively buy and sell to create economies of scale and improve bargaining power with market actors.

In partnership with private sector partners, we are working to improve the productive capacity of smallholder farmers through better access to farming inputs like fertiliser and seeds. To enable their meaningful participation in agricultural markets, we are providing financial literacy and business training. We also partner with government extension services to provide agricultural training, including value addition opportunities

We are working to achieve WEE outcomes through multiple strategies.

The NSVC project focuses on value chains where there are opportunities and lower entry barriers for women. For example, we are working in leafy greens and chili value chains, where women can more easily participate given the lower input costs and ability to work close to home.

We are working with the private sector to make the business case for reaching women as customers of farming inputs. We are also supporting women-run businesses, which target producer groups as customers. These include mobile seed sellers linked to the private sector, as well as tilling, seedling and post-harvest processing services.

Given contextual challenges linked to nutrition, we are increasing demand and supply of diverse nutritious food. We are working on gender sensitive nutrition behaviour change, infant and young child feeding practice groups, and home gardens.

Adopting a gender transformative approach, the project promotes gender equitable relations at the household level and shifts harmful gender norms within communities.

3. United Nations Development Program. 2019. "Remove the policy and social barriers in women's economic empowerment to achieve SDGs". UNDP Bangladesh. April 25. Available online: https://www.bd.undp.org/content/bangladesh/en/home/presscenter/pressreleases/2019/04/25/Remove_barriers_in_womens_economic_empowerment.html

4. Shoba Suri. 2019. "Breakout Nation: The Nutrition Transformation of Bangladesh", ORF Issue Brief No. 323, Observer Research Foundation. Available online: <https://www.orfonline.org/research/breakout-nation-the-nutrition-transformation-of-bangladesh-57408/>

5. Osmani, S. R. et. al. 2016. Strategic review of food security and nutrition in Bangladesh. World Food Program. Available online: <https://reliefweb.int/report/bangladesh/strategic-review-food-security-and-nutrition-bangladesh>

To promote gender equitable relations, in cooperation with our partner Promundo-United States (US) we are piloting a “Changemaker Family” adaptation of their “Mencare” model⁶ for couples. The 15-week curriculum helps couples understand the harmful impact of gender inequalities on families. It also helps husbands and wives understand the value of making decisions together about household finances, food distribution, and equitably sharing paid and unpaid work. We have embedded these themes in the project’s foundational business and financial literacy training, encouraging joint visioning and goal setting.

Recognising the importance of engaging the broader community, the project challenges gender norms through folk songs – a popular genre in the area. Performances with local musicians challenge women, men and children to think differently about prevailing norms. These include that a women’s place is solely in the home; that women and girls should eat last and consume less; and that men should be the main household decision-makers.

The folk songs also challenge norms linked to vegetable, rice and maize value chains. For example, the idea that post-harvest processing like washing, sorting, grading and drying vegetables, largely done by women, is easier and not as valuable as manual labour, normally done by men. We highlight the additional value post-harvest processing provides, including in price, ensuring year-round income and reducing vulnerability to market shocks.

Women’s perspectives

Afroza previously only cultivated her land for home consumption. However, after joining the project and gaining new technical, financial



Afroza Begum and her husband Lutfur Rahman at their family farm. Photo: World Vision International 2019.



Shanaj Pervin with her husband and children. Photo: World Vision International 2020.

literacy and cost benefit analysis skills, she now uses the 30 decimals both for consumption and to sell to the local market.

In 2018, she earned BDT 48,000 (approximately A\$830). In 2019, she expanded her income generation activities by starting a small seedling business and coco peat nursery, with farmer group members as customers.

“The income generation ... gave me confidence and now I believe that I can do anything. This success changes my stance not only in my family but also in the society,” she says. “Now my children can continue their study without impediment, and we don’t have to think about regular food [with the home garden established].”

Shanaj Pervin and her husband are also participating in the NSVC project, receiving couples “Mencare” training on gender equitable relations.

“Before when I requested my husband to drop our children at school, he told me that it was my work, not his,” says Shanaj. “But now, after the formation of ‘Mencare group’, the situation has completely changed. He now drops children at school. He even helps me with my household work so that I may ... invest

6. <https://promundoglobal.org/programs/mencare-plus/>

more time for household farming,” she explains. “The change happened because he knows that the profit I will make from selling the vegetables will contribute in our family.”

Empowering women through Financial Inclusion

Increasing access to financial products and services is essential to achieving inclusive economic growth and poverty reduction.

There has been strong global progress in Financial Inclusion in recent years. The Global Findex database (2017) shows that 515 million adults worldwide opened an account at a financial institution, or through a mobile money provider, between 2014 and 2017.

However, gender inequalities persist, with women less likely to have bank accounts than men.

Globally, 72 percent of men have an account compared to 65 percent of women.⁷

Through Financial Inclusion programs, World Vision helps poor women and men to build their financial capabilities and access appropriate, affordable financial services – including savings and credit – that effectively meet their financial needs.

Our Financial Inclusion approaches include:

- Savings for Transformation (S4T) groups;
- Microfinance (through VisionFund International, World Vision’s microfinance subsidiary); and
- Small and Growing Business (SGB) finance (also through VisionFund).

Supporting women to start businesses in Myanmar and Ghana



Small and medium enterprises (SMEs) are the backbone of economies worldwide. They represent more than 95 percent of registered firms globally, despite many of them not being registered, and account for more than 50 percent of jobs. Yet SMEs remain underserved by financial institutions. Research indicates that the credit gap for formal SMEs is about \$1 trillion – and more for informal enterprises.

Female-owned SMEs can be a strong enabler of WEE – for women business owners and employees, and for women served as consumers. However, women own only about 30 percent of formally registered business worldwide. Women-owned SMEs globally tend to be concentrated in overall low-profit or low-growth sectors. Access to finance is a huge barrier for women-owned businesses, with women often perceived as riskier, higher cost and lower return clients.

Together with our microfinance subsidiary VisionFund International, we are providing support to Small And Growing Businesses (SGBs) – especially women-led businesses – with high growth potential in developing countries like Myanmar, Ghana and Sri Lanka. This model seeks to reach what is known as the “most missing middle”. It addresses the global credit gap for businesses that require credit beyond the traditional limits of microfinance but are unable to access commercial bank funding.

As well as suitable finance, we offer tailored one-on-one coaching to build entrepreneurs’ capacity to improve business practices and grow. We focus on helping high-growth potential entrepreneurs, particularly women. This helps them generate stable and inclusive employment in their local communities and facilitates increased trade flows through additional purchasing and processing in local economies.

As of August 2019, 763 SGBs have received loans under the project, with a total disbursement value of US\$3 million. It is estimated that over 80 percent of these SGBs have gained improved access to finance. Fifty-nine percent of these SGB loans were provided to women-led SGBs.

7. World Bank. 2017. The Global Findex Database 2017. Available online: <https://globalfindex.worldbank.org/>



SGB loan client Thin Thin Hlaing showing the *longyi* that she designed.

Entrepreneur spotlight: Empowering women in Myanmar's textile sector

Daw Thin Thin Hlaing always knew she wanted to own her own business. She used to tell her teacher she would become a business tycoon.

She explains that her childhood was difficult; her family lived in poverty and she and her five siblings often missed meals and school. She wanted to provide a better future for herself, her family and her community.

Now, with four shops and a t-shirt printing business, Daw Thin Thin is providing for her husband and their two young children. She's also providing employment for 10 full-time staff.

Her colourful garment shops sell *longyi* (traditional Burmese garments) and t-shirts that reflect her bright personality and eye for detail, as well as fashion trends. Her t-shirt business creates designs celebrating local Kayin culture.

Daw Thin Thin used her first SGB loan of 10 million kyat (US\$6,560) to commission 1,000 *longyi*s with her own designs to sell at her stores. She saw an opportunity to harness market trends and cater to a wide range of clients wanting to look their best – whether for special occasions or just everyday attire. She uses modern machines to produce low cost quality designs.

This businesswoman is not stopping anytime soon. Her plan for this year is to establish her own weaving business (with a future SGB loan), employing up to 100 women in her community. Local employment is critical as many women in this region end up looking for work in Thailand and abroad, where they are vulnerable to exploitation.

Daw Thin Thin enjoys the business coaching sessions with her Client Relationship Officer. As a result, she has improved her record keeping and increased her focus on customer service to grow her business.



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