



The WEAMS Framework Women's Empowerment And Markets Systems

Concepts, practical guidance and tools

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The WEAMS Framework draws from the work and experience of many programmes and individuals around the world. Approaches, experiences and tools are included and referenced within. In particular, the work of AIP-PRISMA in Indonesia, Katalyst and M4C in Bangladesh, the Market Development Facility in the Indo-Pacific region, Kenya Market Trust, Financial Sector Deepening Zambia, the Arab Women's Enterprise Fund in Egypt, Jordan and Palestine, Alliances Lesser Caucasus Program, Georgia, MEDA Canada (global programmes), CARE across regions and the Australian Government (DFAT) operational guidance have made significant contributions to the WEAMS Framework. This contribution goes beyond what is cited here to include working with many of these programmes and discussing women's empowerment issues with colleagues from all over the globe during the past several years. Finally, thanks to the fine staff of BEAM Exchange for hosting and promoting the WEAMS webinar and blog, supporting the development of the WEAMS Framework, and providing the opportunity for its publication and wide distribution.

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Acronyms

ADB	Asian Development Bank
AIP-PRISMA	Australia-Indonesia Partnership for Promoting Rural Income through Support for Markets in Agriculture
ALCP	Alliances Lesser Caucasus Program
DCED	Donor Committee for Enterprise Development
DFAT	Department of Foreign Affairs and Trade (Australia)
DFID	Department for International Development (UK)
FAO	Food and Agriculture Organisation
FGD	Focus Group Discussion
FSDZ	Financial Sector Deepening Zambia
GBV	Gender-based violence
ICRW	International Centre for Research on Women
IFAD	International Fund for Agricultural Development
ILO	International Labour Organisation
M4C	Making Markets Work for the Chars
M4P	Making Markets Work for the Poor
MDF	Market Development Facility
MDG	Millennium Development Goals
MEDA	Mennonite Economic Development Associates
SDC	Swiss Agency for Development and Cooperation
SDG	Sustainable Development Goals
Sida	Swedish International Development Cooperation Agency
SNV	Netherlands Development Organisation
USAID	United States Agency for International Development
WEAMS	Women's Empowerment and Market Systems
WEE	Women's Economic Empowerment
WID	Women in Development

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1. Introduction

Purpose of This Paper

Women's Empowerment and Market Systems: concepts, practical guidance and tools (the WEAMS framework) is intended as a resource for practitioners, policy makers, donors and other stakeholders. It is both an update of the Discussion Paper for Making Markets Work for the Poor Women's Economic Empowerment Framework¹ (the M4P WEE Framework) for those who utilise the earlier resource, and a standalone paper for others who have more recently ventured into the space. However, this paper goes further than the important work of refining concepts, sharing experiences and offering practical advice; it highlights the paradigm shift that must take place in order for market systems initiatives to fully embed women's empowerment and to create sustainable and equitable systems change.

Contents of The Paper

This introductory section lays the foundation for the paper, discussing its purpose, the original M4P WEE Framework, the rationale for the new framework and the paradigm shift that needs to take place in order for women's empowerment to be mainstreamed into market systems development.

The introduction is followed by three chapters that can be used together or referenced separately:

Chapter One: Women's Empowerment and Market Systems Concepts – The first chapter examines and updates the conceptual aspects of a women's empowerment and market systems framework, supported by recent experiences in the field.

Chapter Two: Practical Step-by-Step Guidance for a WEAMS Framework – The second chapter offers practical guidance on women's empowerment in market systems, using a revised life cycle approach, illustrated by mini-cases and supplemented by links to other resources.

Chapter Three: WEAMS TOOLS – The final chapter includes a suite of tools that have been applied in market systems programmes; implementing agencies have graciously agreed to share these tools with others so that their experiences can benefit the wider market systems community.

This paper therefore has a similar structure to the original M4P WEE Framework with a shorter conceptual section, and more practical guidance including mini-cases and tools. In some places, when updates are not needed and sections are still relevant, these are repeated from the original framework.

¹ Jones, Linda (2012) Discussion Paper for an M4P WEE Framework: How can the Making Markets Work for the Poor Framework work for poor women and for poor men? See Springfield Papers: <https://beamexchange.org/resources/655/>

The Original M4P WEE Framework

By 2011, growth in the M4P programme portfolio and increased implementation expertise around the world offered a timely opportunity to revisit the M4P approach and to explore women's economic empowerment issues so that they could be more explicitly incorporated into guidance documents and put into practice in the field. The M4P WEE Framework document was therefore commissioned as part of a multi-donor (DFID, SDC, Sida) effort to strengthen the M4P approach, and to lead to dialogue and consensus-building on how to prioritise and operationalise women's economic empowerment within M4P initiatives.²

The commissioned document married WEE and M4P in one framework through: unpacking definitions of women's economic empowerment and identifying the elements that are compatible with sustainable economic development; presenting definitions, principles and an approach that are consistent with the basic tenets of market systems development; aligning women's economic empowerment methods with the facilitation role of market systems programmes; and reinforcing the scalability and sustainability of M4P projects while taking women's economic empowerment into consideration.

The M4P WEE Framework first described the M4P market systems framework; followed with a review of relevant gender and WEE literature; presented an analysis of the M4P approach from a gendered perspective; and utilized a project life cycle frame to illustrate how market systems programmes could tackle and provide evidence of women's economic empowerment in their work.

Since its publication in early 2012, the original M4P WEE Framework has been adopted by programmes around the world, but an update is now due. The remainder of this introductory section explains the rationale for an updated framework on women's empowerment in market systems and discusses the needed paradigm shift for transformation in programming to occur.

The Rationale for a Refresh on Women's Empowerment and Market Systems

Since the M4P WEE Framework was published, much has changed in market systems programming, women's empowerment thinking and the larger development field. This section briefly describes the changes that have influenced the updating of the M4P WEE Framework to a Women's Empowerment and Market Systems Framework – the WEAMS Framework. First, while Making Markets Work for the Poor (M4P) is a well-established and highly respected approach, there has been increased global interest in market systems with an expanded range of terminologies, practices and tools. This paper adopts a more neutral "market systems" terminology while recognising the thought leadership of M4P theory and practice to which other market systems approaches owe their foundation and development. This document therefore references the revised M4P Operational Guide³ while including concepts and cases that deviate from an M4P model (e.g., see the push-pull section below).

The second reason for a refresh is that there has been a growing wealth of global experience and learning on WEAMS in recent years. Following the publication of the M4P WEE Framework, Coffey International provided a useful review of the framework against M4P programmes that were already being implemented,⁴ and over the past four years many programmes have adopted and taken the M4P WEE Framework in new directions – for example, the Market Development Facility in Fiji, Timor-Leste, Pakistan, Sri Lanka and Papua New Guinea, AIP-PRISMA in Indonesia, Katalyst and M4C in Bangladesh, ALCP in Georgia, Arab Women's

² Jones, Linda (2012) Ibid.

³ The Springfield Centre (2015) The Operational Guide for the Making Markets Work for the Poor (M4P) Approach, 2nd edition funded by SDC & DFID <https://beamexchange.org/resources/167/>

⁴ Coffey International (2012) M4P and Women's Economic Empowerment - Phase 2: Guidelines for Incorporating Wee into M4P Programmes. <https://beamexchange.org/resources/145/>

Enterprise Fund in Egypt, Jordan and Palestine, Kenya Market Trust and Financial Sector Deepening Zambia. These and other programs have enhanced the conceptual components of the M4P WEE framework, adapted core empowerment dimensions, created useful models and tools for different stages of the intervention life cycle, developed results measurement frameworks and indicators, and shared learning through case studies, reports and frameworks. The WEAMS Framework leverages this wealth of experience to inform and enrich its content (see references throughout).

Thirdly, around the same time as the M4P WEE Framework paper was written, other organisations that are not focused on systems approaches per se were also beginning to explore women's empowerment in a more comprehensive and holistic manner, developing their own frameworks and tools – for example, the Women's Empowerment in Agriculture Index (WEAI),⁵ UN Foundation Roadmap⁶ and the International Centre for Research on Women (ICRW).⁷ More broadly, this has included the shift from the Millennium Development Goals (MDGs) to the Sustainable Development Goals (SDGs) which incorporate more comprehensive targets for women and girls. Specifically, SDG 5 – Achieve gender equality and empower all women and girls – includes nine target indicators that are described in greater detail in the discussion on dimensions of women's empowerment below. These resources offer a diverse body of learning that can inform WEAMS theory and practice, and are referenced in this paper as relevant to a market systems approach.

Fourth and finally, many donors are now demanding clear targets and results for women's empowerment, associated gender budgeting and ultimately greater gender equality in the economic realm. For example, the UK government passed legislation in 2014 requiring gender equality reporting on DFID disbursements.⁸ As a result, DFID has adopted new annual reporting on progress towards achieving gender equality goals.⁹ Similarly, Australia's new strategic framework, released in June 2014, incorporates gender equality and the empowerment of women and girls as one of the six foundational pillars.¹⁰ Later the same year, Australia's aid programme released its ten key performance targets one of which requires that 80 percent of aid investments address gender issues in their implementation.¹¹ In February 2016, the Australian government published a new gender equality and women's empowerment strategy that identifies women's economic empowerment as one of its three priorities. The strategy states that Australia aid programmes will “integrate gender equality in our aid for trade, economic diplomacy and trade efforts, recognizing that women's economic empowerment is a driver of economic growth and prosperity.”¹² Such donor prioritisation has led to the development of operational guidance by donors and other agencies for WEAMS programming as well as an increase in case studies from supported programmes.¹³

5 The “Women's Empowerment in Agriculture Index” (WEAI), launched by IFPRI, Oxford Poverty and Human Development Initiative (OPHI), and USAID's Feed the Future in February 2012, offers a standardized measure to capture women's empowerment and inclusion levels in the agricultural sector – as well as a description of the index and direction on its use, case studies are also available. <http://bit.ly/23go7cY>

6 The United Nations Foundation and the ExxonMobil Foundation began work in 2012 on a roadmap to catalyse program and policy action for women's economic empowerment which has grown to include an extensive resource of cases and guidance material. <http://bit.ly/1W3Hjtz>

7 ICRW (2011) Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators <http://bit.ly/1S9oaiZ>

8 The Guardian <http://bit.ly/2b1mZa9>

9 DFID <http://bit.ly/2aVpBY7>

10 DFAT (2014) Australia's New Policy and Performance Framework <http://bit.ly/2aMoA0D>

11 DFAT (2014) Making Performance Count: enhancing the accountability and effectiveness of Australian aid <http://bit.ly/2aE2thS>

12 Department of Foreign Affairs and Trade (2016) Gender Equality and Women's Empowerment Strategy. Government of Australia <http://bit.ly/1UncUE3>

13 See for example: Sida (2013) <http://bit.ly/2b82OFY> ; DFAT (2015) <http://bit.ly/28lzBV7>; UN Women <http://bit.ly/2bjERP7>

The Paradigm Shift

Most of us know that in order to integrate and empower women in market systems, we have to actively influence market systems to change in this direction. And yet, many programmes are still falling short of achieving this goal.

In cases where programmes do not succeed in integrating women, they may be applying a 'gender neutral'¹⁴ approach and therefore omitting considerations around gender and women's issues, or they might be adding on women's empowerment and gender activities after general market research, analysis and even intervention design have been completed. However, as guidance from the original M4P WEE Framework stressed and as experience has shown, women's roles and controls, access and agency, gender dynamics et cetera must be considered right from the start.

So why do gender neutral or add-on approaches continue to be implemented? In my opinion, it is because the paradigm shift has not taken place in the culture of organisations. Many individuals within programmes realize what needs to be done, but the organisational ethos and supporting materials do not embody the principles and tools that can make this happen.

There are various arguments that market systems programmes make to justify a less than optimal approach to women's economic empowerment.

1. Argument: Market systems programmes are economic programmes not social programmes; programmes are concerned with competitiveness and growth, not with women's empowerment.

Response: There are two ways of answering this argument:

1. Market systems programmes target 'the poor' aiming to achieve poverty alleviation. This objective is central to all M4P, value chain development (VCD) and market development (MD) initiatives, while growth and competitiveness come second to improving livelihoods of the poor. Therefore market systems programmes could be deemed social programmes. This should hold true regardless if the poor are women, men, youth, an ethnic or religious minority or any other group in society.
2. Alternatively, all know very well by now women's economic empowerment contributes to the economic and social well-being of households, communities, businesses, sectors and nations. The facts and figures are out there – from the World Bank and UN Women to leading business consultants. In market systems programmes, we focus on women's empowerment precisely because of our competitiveness and growth objectives.

2. Argument: We can't ask our private sector partners to work with women – they are running a business and they have to be free to decide with whom they engage.

Response: In market systems programmes, we regularly ask our private sector partners to do things that they have not chosen to do in their business, and we motivate (e.g., raise awareness around new consumer segments) and/or incentivise (e.g., contribute to costs of entering a new market) them to change their behaviours. Without such interventions, businesses do not typically serve the poor, work in remote areas or think about ways to include hard to reach populations. Yet this is the stuff of market systems programmes: for example, setting up consolidator or input supply networks that reach excluded farmers; designing services such as loan packages, insurance, skills development that can be extended to new market segments; improving enabling

¹⁴ 'Gender neutral' in market systems means that a gender lens is not applied with the assumption that the results will not be prejudiced by gender considerations. However, in the real world we know that 'gender neutral' often means 'gender blind' particularly where market systems are male dominated (roles, power, flows of money). That is, what 'benefits' the market system from a supposed gender neutral sense may not benefit women and indeed may marginalise them from the mainstream.

environment rules or norms that will shift power balances and level playing fields. This is exactly how we should be working with women in market systems, in the design of interventions and in our activities and negotiations with partners.

3. Argument: Women aren't involved in the sub-sector so the programme just has to be sure that it is doing no harm.

Response: Again there are two responses to this argument:

1. There is no longer acceptance of only picking sub-sectors that are male-dominated. In balanced economic development, as noted above, we recognize the need for and value of women's full participation – whether this be through women-targeted or integrated programming. By focusing on sub-sectors where women predominate or are in significant numbers and/or roles, we not only strengthen relevant sub-sectors, but also strengthen women as market actors who then may shift to other sub-sectors.
2. Women are involved in the sub-sector but are not as visible as their male counterparts. This is especially true in sub-sectors where aspects of the work take place at home, on the family farm or in the informal sector. Depending on the context, men may be the ones in the marketplace buying inputs, selling products and taking more powerful positions in a sub-sector. This makes men more visible, and mistaken conclusions can be drawn about women's contributions. If women's roles are not understood from the start, with information only coming from men, important roles that women carry out may be overlooked, and sub-sector development will be less successful.

4. Argument: "Gender" is too difficult and the staff are just learning about market systems

Response: Two responses once again:

1. If a programme is teaching staff about market systems with a gender neutral lens, it appears less complex in the beginning but leads to complications and frustrations over time. Field staff who are trained on women's empowerment in market systems only after they have done their market analysis and designed their interventions are often quick to understand the implications of lacking this important knowledge from the start. As a result, they can be disappointed that the training came so late, but they can also become the biggest advocates of gendered approaches to market systems development. (As a result, working from the bottom up in a programme can be an excellent way of promoting the paradigm shift in organisational culture.)
2. It's not that difficult really. It is a matter of i) thinking about men and women as two segments or components of a market system, whose similarities, differences, contributions, etc. need to be understood, and ii) making sure that guidance and tools to support field staff are appropriate and accessible. Fortunately, our private sector partners are often way ahead of us anyway. There are numerous examples where programmes set low gender targets but savvy business partners have figured out that women are important drivers in the sub-sector or that they are a potentially profitable consumer group, and these partners have moved forward on their own. This is not always the case, but it happens across target countries and contexts.

The paradigm shift, or transformation, goes well beyond these arguments, and can require considerable efforts to shift an organisations' worldview and programming approach. In a recent webinar on women and market systems, Siddiquee Nurul of CARE USA made the following comments on the need to internalize awareness, build capacity and development commitment both at the organisational and individual levels.¹⁵

¹⁵ Nurul, S. (2016) Women's Empowerment and Market Systems. BEAM Exchange Webinar, March 9, 2016.

Box 1: Gender Transformation in CARE's Pathways Program

CARE's global Pathways Program¹⁶ pioneered a participatory mid-term evaluation (that drew on key concepts from outcome mapping) to focus on changes that affect women at the household level and in the normative environment. A key objective of this process was not just to measure change, but also to transform both the organisation (CARE) and the communities, to support the internalization of gendered understanding and to build the capacity for change.

To achieve these goals, CARE worked with its own programme staff as data collectors. They did not use survey or key informant interviews, but utilized participatory tools (such as drawing tools) that would engage community members in conversations about changes they have been seeing. The focus of the evaluation was on women and men's understanding of 'empowerment'; changes in women and men's behaviours and thinking; changes in community leader's practices and views; and decision making in the household and at the community level.

By engaging the staff in the process, it transformed their view of gender relations and their vision of what it is possible to achieve. In fact, staff learned that social change is possible, and evaluating their own work gave them a sense of accomplishment as their interventions had contributed to shifts. The exposure also help expand their individual aspirations and vision for gender equality. Moreover, the experience helped to create a shared vision – together with the community – and validated some of the intangible aspects of equality that matter to communities (relationship changes). In short, the participatory approach allowed programme staff to experience the discussion first hand, to deepen their understanding of gender dynamics, and to develop the ability to design and implement interventions with a more nuanced gender lens.

For the communities, it was also a transformative process. Since progress is mapped by the communities when they information assessed and taken back to the community for validation, they are engaged in the setting the agenda going forward and determining steps to take action. In the participatory process, visual tools can be used for reflection and self-assessment – especially if community leaders are engaged in the process. And, visual participatory tools (decision-making tree and empowerment drawing) enabled women to reflect critically about what "empowerment" means to them – and to feel pride in changes that they had been making. Visual tools also helped women to realise the extent to which they were excluded from key decisions – and enable them to make a decision to change this situation.

Key lessons from the participatory evaluation process:

- Social transformation can be delicate and unpredictable - needs to be closely monitored
- The very processes of monitoring gender can promote change among staff and communities
- Meaningful indicators of individual behaviour change can make "gender" more accessible
- Transformative tools require commitment, ownership, buy-in and understanding of their value
- Participatory evaluations require investment in skills, reflective capacity, time and mentorship

Source Nurul, S. (2016)

¹⁶ CARE's global Pathways Program is empowering women in agricultural sectors across regions and countries. It is based on the conviction that "women farmers possess enormous potential to contribute to long-term food security for their families and substantially impact nutritional outcomes in sustainable ways." For more information see: <http://bit.ly/2aJtrQI>

Chapter One: Women's empowerment and market systems concepts

This section describes the updated definitions and concepts of the WEAMS Framework, providing experience and practical examples from implementers and donors.

Terminology, Best Practice and Approaches in the Broader Dialogue

There is a wide field of women's empowerment initiatives and research which, while not always directly relevant to market systems, offers interesting insights into terminology, best practice and new approaches. The following three sections exemplify the kinds of learning from which we can benefit in market systems programming if we make an effort to go beyond our target domain.

Gender Equality and Women's Empowerment

Gender equality and *women's empowerment* are two terms that are often used in the field of women's empowerment. This has caused some confusion in market systems programmes, and the two are sometimes conflated, but they represent two different concepts. UNFPA provides an excellent explanation of how the two differ and yet fit together.

“Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the realization of human rights for all.”

Source: UNFPA¹⁷

Therefore, while gender equality is an ultimate goal of women's empowerment, women's empowerment interventions are a means to contribute to that goal. In market systems development, we aim to empower women through activities that shift systems to be more favourable for women who are participating or who could/would participate in those market systems. As we facilitate increased empowerment of women in market systems, this contributes to greater gender equality.

Gender Mainstreaming

Adopting a three-prong approach to gender mainstreaming is useful for market systems programmes. In 2003, SDC offered a forward-thinking analysis of three types of gender mainstreaming:¹⁸

- An **integrated** approach that involves gender as a theme “in all planning phases and processes” and is a minimum requirement for gender mainstreaming. That is, economic development programmes were advised to incorporate gender aware research, analysis, planning, implementation, and monitoring and evaluation;

¹⁷ UNFPA <http://bit.ly/2aMttXt>

¹⁸ SDC (2003a) Gender Toolkit Sheets 1-10 SDC/FDA (Federal Department of Foreign Affairs), Bern: SDC/FDA.

- A **targeted** approach that supplements the integration of gender and contributes to women's economic empowerment. The intent is not to isolate women from the mainstream, but to utilize targeted strategies to enhance integration efforts over the longer term;
- A **dialogue** approach speaks to the need for a gender perspective to be internalised by implementing organisations, partners and other stakeholders. This may involve policies and procedures, gender sensitive practices (such as parental leave) or ongoing dialogue and awareness-raising.

Box 2: M4C in Bangladesh: Targeting, Integration and Dialogue

Making Markets Work for the Jamuna, Padma and Teesta Chars¹⁹ (M4C) is a 5-year project, mandated by the Swiss Agency for Development and Cooperation (SDC) and Ministry of Local Government, Rural Development and Cooperatives, and implemented by Swisscontact and Practical Action in collaboration with Rural Development Academy, Bogra. M4C aims to reduce poverty and vulnerability of char households in ten districts of northern Bangladesh by facilitating market systems that enhance opportunities for employment and income generation of men and women. M4C utilises a three-prong approach to gender mainstreaming:

Targeting: The project facilitates improvement of productive skills and creation of employment for women by partnering with three handicraft companies that train women, offer inputs and market linkages. Assessment (2014-15) shows that trained women use their income for various purposes - to support family expenses (more than 63%), children's primary education (43%) and for own savings (23%).

Integration: M4C emphasises inclusion of women in producer groups formed by sub-contracted local NGOs and farmer groups formed by partner maize-contractors as integration approaches. This provides women with the opportunity to receive information on quality inputs and cultivation practices, enabling them to be more productive and reinforcing their position within their families and communities. Women (44% of total participants) are involved in farmers' meetings, field days etc. due to their relevance and encouragement by the Agro-input companies/ traders. Facilitation for women in unconventional roles like demo farmer and input retailers further boosts their confidence and enhances the recognition of their role in agriculture and as potential service providers within the sector.

Dialogue: M4C promotes dialogue at many levels: as part of interventions M4C encourages its public and private partners and service providers, and sub-contractors (local NGOs) to mainstream women in programme activities; hold seminars, inviting donors, policy makers and practitioners to discuss and share learnings; and share learnings through participation in industry events and publication of learning papers and cases.

Push-Pull and Vulnerable Populations

Market systems approaches have come under fire as to whether or not they can reach and integrate vulnerable populations including but not limited to the very poor, women and youth, post-conflict communities and ethnic minorities. Various "push" methodologies – e.g., cash transfers, savings groups, social or psycho-social support, subsidised training – have been implemented to prepare such populations for mainstreaming into market systems. This sets the stage for systemic process to then "pull" target groups into markets. Drawing from private sector terminology,²⁰ this has recently been labelled a "push-pull" approach in market systems thinking.

¹⁹ Chars are riverine land formed due to soil deposition and erosion

²⁰ Reported in Garloch, A. (2015) no citation.

In a 2015 paper, Garloch states that push-pull responds to the need “not only to facilitate more competitive systems, but more inclusive and resilient systems as well.”²¹ This has particular relevance for women in certain contexts as described in the following box.²²

Box 3: Push-Pull and Women’s Integration into Market Systems

MEDA²³ is an international economic development organisation whose mission is to create business solutions to poverty. Founded in 1953 by a group of Mennonite business professionals, MEDA partners with the poor to start or grow small and medium-sized businesses in developing regions around the world. In many countries, MEDA has found challenges for women to negotiate pervasive social, legal and cultural barriers inhibits their participation in the productive sphere, particularly their entry into market systems as producers and entrepreneurs. The experiences of MEDA in Ghana along with its partners ECDI in Pakistan and Zardozi in Afghanistan illustrate the importance of “push” strategies to help women producers overcome persistent gender-based discrimination with specific reference to finance, mobility, literacy, market linkages, confidence and trust. “Push” strategies were utilised in each case to lay the groundwork that would eventually enable the “pull” of women into markets using more commercially-based incentives. Push methodologies that were utilized included gender sensitization, training and coaching of women, setting up subsidized facilities close to women’s homes, and the development of social and peer support networks. Often, a requirement for creating the right conditions for push-pull involves building partnerships with local organisations, and improving their capacity to work with a market systems lens.

Source: Faveri et al (2015)

Beyond the Five Non-Negotiable Dimensions of WEE in Market Systems

The Original Five

Based on a review of the empowerment literature and an analysis of the M4P approach, the original M4P WEE Framework suggested relevant dimensions of women’s economic empowerment for market systems programmes. That is, a tightly-worded definition was not offered, but rather a summary of the key dimensions that could guide programmes in achieving and measuring WEE outcomes. The four original dimensions described in the document were quickly expanded to five:

1. Economic advancement – increased income and return on labour
2. Access to opportunities and life chances such as skills development or job openings
3. Access to assets, services and needed supports to advance economically
4. Decision-making authority in different spheres including household finances
5. Manageable workloads for women

These dimensions have been tested and have proven to be non-negotiable dimensions of women’s economic empowerment. That is, women require access in order to achieve economic advancement such as increased income, but we cannot claim empowerment if women do not have any control over that income or if their workloads have become unmanageable.

The original five dimensions have been elaborated with useful context or sector-specific information and recommendations, such as DFAT’s (Australian aid program) direction to its

21 Garloch, A. (2015) A Framework for a Push/Pull Approach to Inclusive Market Systems Development. ACDI/VOCA and USAID – Leveraging Economic Opportunities. <http://bit.ly/2b8PAvG>

22 Faveri, C. et al (2015) “Making Markets Work for Women: How Push and Pull Strategies can support Women’s Economic Empowerment” in Jones, L. editor/author (2015) Financial and Market Integration of Vulnerable People: Lessons from development programmes in Practical Action series Key Writings in Enterprise Development and Microfinance. Rugby: PA.

23 Mennonite Economic Development Associates www.meda.org

agricultural development programmes illustrated in the table below. Note the richness of the operational guidance that DFAT offers, building on the five basic dimensions.

Table 1. DFAT's elaboration of the original five

Domain* of Empowerment	Agriculture sector implications empowerment**
Economic advancement – increased income and return on labour	<p>Women and men often have different roles in agriculture, e.g., roles in the cropping cycle or ownership of crops or livestock. These roles often have different types and level of rewards. Women's roles in agriculture tend to be more insecure with poorer working conditions than men. On household farms, women's work is often under-valued. As labourers, women often have lower pay than men for equal work. Women's businesses in agriculture are generally smaller in terms of size, turnover, and number of employees. Opportunities to earn an income need to be balanced with child care and household responsibilities, and therefore may be constrained.</p>
	<p>Agriculture interventions can create or expand income earning opportunities, provide recognition to women's work that is otherwise undervalued, or support women's access to services or productive assets.</p>
Access to opportunities and life chances	<p>Even when women provide significant agricultural labour, they are often not able to physically access markets to generate income from their products. This is due to restrictions on mobility, restrictions on dealing with (often male) buyers and perceptions of the role of women.</p>
	<p>Women also tend to have restricted access to other opportunities, such as skills development, compared to men, often due to socio-cultural norms and workload.</p>
	<p>Due to their multiple responsibilities and time poverty, the agricultural work that women engage in tends to be small-scale and part-time.</p>
	<p>Agriculture interventions can improve women's access to opportunities. E.g., Women should be specifically targeted for agriculture training or technology. Interventions can work with women to enable better access to economic opportunities that consider their multiple responsibilities. E.g., value chain development that shapes credible and viable income earning options for women.</p>
Access to assets, services and needed supports to advance economically ¹⁵	<p>Cultural norms dictate asset ownership, which is often male dominated. For example, land and farming equipment tend to be owned by men, either legally or by socio-economic norms. Livestock is another key asset. In many cultures, men own larger livestock such as goats and cattle. Women own smaller animals such as poultry, which have limited economic value and are more likely to be consumed by the household rather than sold.</p>
	<p>Compared to men, women have less contact with extension services than men, especially if male-female contact is culturally restricted. Extension is often provided from male agents to male farmers based on the often mistaken assumption that the message will be transferred across to women within households. This leads to inefficient knowledge transfer or none at all.</p>
	<p>Women tend to use lower levels of technology (including agri-inputs) due to difficulties in physical and financial access, cultural restrictions. Women also have less access to financial services due to a lack of collateral (such as land titles), low literacy and socio-cultural barriers.</p>
	<p>Agriculture interventions can support women to access these services, thereby allowing them to participate more fully in agricultural sector. This may be through delivery of these services or policy reform.</p>
Decision-making authority in different spheres including household finances	<p>For many rural societies, women tend to grow food crops for mainly household consumption. In these situations, there is no financial remuneration unless there is a surplus. They often contribute labour to cash crops but receive limited or no pay for this work. They may also have limited control over household finances.</p>
	<p>Agriculture interventions can provide recognition to women's work, e.g., through introducing alternative methods for paying women (e.g., through bank accounts for women) that also ensure women greater control over finances. Interventions can also seek to influence decision making at the household level.</p>
Manageable workloads	<p>Women face greater time constraints than men. They may spend less time on agricultural work but work longer hours on child care, household and community work. Where women increase their time spent in agriculture, this can have negative impacts on feeding and nutrition of infants and young children.</p>
	<p>Agriculture interventions need to be designed with consideration of the competing demands of women's time. Labour-saving technology¹⁶ can support women to do more work with less time. Earning more income may also mean that women have to work fewer hours in agriculture. Extension and training activities that are targeted at women need to account for women's other work.</p>

Access and Agency

Around the same time as the M4P WEE Framework was being prepared, the International Centre for Research on Women (ICRW) published an important work on women's economic empowerment, *Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicator*.²⁴ The ICRW paper builds on earlier empowerment literature²⁵ to streamline the definition of WEE into two distinct areas; that is, "a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions." In this usage of 'ability' ICRW is referring to making things available to women in forms that are appropriate (e.g., cost, distance, format, content etc.) and therefore accessible.

These two aspects of empowerment are widely used today, and commonly referred to as access and agency.²⁶ Access and agency are important concepts as they allow us to differentiate between what is or could be available to women (access), and the socio-cultural or psycho-social dimensions that may deter women from taking advantage of opportunities (agency). This understanding informs programme design and interventions. In relation to the five dimensions of WEE, in addition to increased income, there are two access dimensions – access to opportunities and access to resources – and two agency dimensions – decision-making control and manageable workloads. The following box provides a brief case example from the Market Development Facility (MDF) on how access and agency considerations play out in their interventions that build on the WEE dimensions.²⁷

Box 4: Market Development Facility – Access and Agency

MDF²⁸ is Australia's flagship private sector development programme. It stimulates investment, business innovation and regulatory reform to create additional jobs and increase income for poor women and men in rural and urban areas in the Indo-Pacific region. MDF's goal is to create additional employment and income for poor women and men in rural and urban areas through sustainable and broad-based pro-poor growth. MDF emphasises that since it is a market systems programme, partnering with the private sector, it is "first and foremost an access-oriented programme; it is about making markets work so that there is better access to a wider variety of better products and services."²⁹ However, at the same time, the programme recognises that to be effective, agency considerations are also important:

"It is one thing to increase access to a service, asset or skill, but this must be considered in conjunction with how this fits into a woman's overall workload, or whether she has enough control over the way in which she manages her business relationships in relation to receiving that service, or her control over those assets, or her control of the money received from this access. Without this, the sustainability of the increased access comes into question; she may not have sufficient incentives to continue to use the service if she has limited control over how she interacts with it or benefits from it. As with any business model, this may well entail undertaking additional activities so that these wider constraints are addressed. For example, if it is found that women retain little control of their income because it is taken back to the family home in cash, it may well be that her level of control is increased if the partner sets up a mechanism for paying this income directly into a bank account that is set up for her."

Source: Market Development Facility (2015).³⁰

24 Golla, A. et al (2011) *Measuring Women's Economic Empowerment: Definition, Framework and Indicators*. Washington, DC: International Centre for Research on Women. <http://bit.ly/1S9oaiZ>

25 For example: Kabeer, N. (1999) "Resources, Agency, Achievements: reflections on the measurement of women's empowerment" in *Development and Change*. Vol 30. Pp. 435-464

26 For example: Hess, R., Loftin, H. and Markel, E. (2015) *Making the Business Case: Women's Economic Empowerment In Market Systems Development*. LEO Paper #11. ACDI/VOCA and USAID.

27 Bekkers, H., Carter, V. and Jones, L. (2015) *Women's Economic Empowerment How Women Contribute to and Benefit from Growth*. Market Development Facility. <http://bit.ly/28JbKTK>

28 Market Development Facility <http://marketdevelopmentfacility.org/>

29 Bekkers et al (2015) *Ibid* p.19

30 Bekkers et al (2015) *Ibid* p.19

Customising WEE Dimensions

The WEE dimensions – even the non-negotiable dimensions – are not intended to be static, but are flexible and can be extended or nuanced to fit your programmes strategy and vision for change.

For example, on the one hand, in Georgia, Mercy Corps' Alliances Lesser Caucasus Program³¹ (ALCP) dimensions of WEE are stated in general terms as:³²

- Access to services, markets, time saved and public goods.
- Agency over HH budgeting and expenditure related to livestock, time saved & public decision making

On the other hand, Katalyst³³ in Bangladesh describes its objectives according to specific activities (e.g., contract farming) and sectors (e.g., maize) as follows:³⁴

- Income earned from a particular activity or sector;
- Control by women over the income from the target productive activity;
- Opportunities for women to participate fully in the productive activity and to upgrade their contributions and benefits through access to inputs, information and skills building;
- Women's decision-making authority with regard to the productive activity;
- The negative, positive or neutral effect of involvement in this activity on women's workload.

The five non-negotiables are meant to be supple, to allow an organisation to fit them to their purpose, while still ensuring that key aspects of women's empowerment are not overlooked.

Non-Economic Dimensions

Based on the experience of market systems programmes and broader empowerment / gender equality thinking, this paper shifts from "women's economic empowerment" (WEE) to "women's empowerment," recognizing that the two are interwoven and mutually reinforcing. As practitioners become more experienced in WEAMS, we realise that other empowerment issues affect our economic interventions and outcomes – generally drawing out the interconnections between access and agency dimensions of empowerment, and often focusing on socio-cultural norms and behaviours.

For example, there has been considerable attention paid to gender based violence (GBV) and WEE. Hughes et al³⁵ describe Oxfam's WEE approach that incorporates access and agency dimensions as described above but also considers dimensions such as self-worth, equal rights to men, and freedom from domination in the households and domestic violence. For Oxfam, when analysing WEE initiatives, it is important to consider more holistic empowerment and the potential of WEE to shift social norms. Although women's economic empowerment can contribute to negative outcomes like GBV, Oxfam cautions us not to be deterred in our WEE work but to be aware of and to mitigate risks:

"Recognition that WEE programming can potentially increase violence should not call WEE into question; it is clearly in women's interests to raise incomes and promote gender equality, and

31 ALCP is a SDC-funded programme, implemented by Mercy Corps Georgia. ALCP is a market development programme working in accordance with the M4P Approach with a deep commitment to ensuring women's economic empowerment is integrated in everything the programme does. ALCP works with key market actors in the private and public sectors to effect real change in livestock market systems in Georgia. <http://alcp.ge/index.php>

32 Bradbury, H. (2016 forthcoming) Gender and women's economic empowerment in the Alliances Lesser Caucasus Programme.

33 Katalyst is a market development project that aims to contribute to increased income for poor men and women in rural areas. It does so by increasing the competitiveness of farmers and small enterprises by facilitating changes in services, inputs and product markets. Katalyst is co-funded by the UK Government, SDC, and Danida and implemented by Swisscontact under the umbrella of the Ministry of Commerce, Bangladesh. <http://katalyst.com.bd/>

34 Jones, L. and Weber, O. (2015) Report on Katalyst's Wee Index Pilot Study. Katalyst.

35 Hughes, C., Bolis, M., Fries, R. and Finigan, S. (2015) "Women's economic inequality and domestic violence: exploring the links and empowering women" in Gender and Development. 23:2. pp:279-297.

many women are keen to be involved in these programmes. Therefore, as we argue in this article, interventions aimed at economically empowering women must incorporate strategies to minimise unintended negative impacts on women, including risks of increased domestic violence, and promote the empowerment of women from a holistic perspective.” Hughes et al (2015)

In addition to the five non-negotiable WEE dimensions, programmes should reflect on their own context and determine what other aspects of empowerment (economic and non-economic) are relevant, important or pressing. There are useful resources that can help us think about a broader range of empowerment dimensions. The Sustainable Development Goals (SDGs) offer nine target indicators for women’s empowerment under SDG 5 – Achieve gender equality and empower all women and girls – that can be a reference for our work.³⁶ While numbers 4, 5 and 7 were the focus of the original M4P WEE Framework, programmes can consider these and other objectives.

Box 5: SDG 5 – Achieve gender equality and empower all women and girls

1. End all forms of discrimination against all women and girls everywhere.
2. Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
3. Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation.
4. Recognise and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
5. Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life.
6. Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences.
7. Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.
8. Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.
9. Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

Source: SDGs <http://bit.ly/2aO9sjt>

It is also helpful to review other resources on women’s empowerment and to know your programming context to determine what issues will affect or be impacted by your interventions.

For example, AIP-PRISMA³⁷ in Indonesia is targeting income increases for 300,000 poor women and men farmers. However, it recognizes that to integrate women farmers more fully into market systems, it is helpful to facilitate women’s adoption of new roles such as lead farmers, input suppliers and service providers or greater involvement in groups like co-operatives. Therefore, AIP-PRISMA has identified a sixth dimension of women’s empowerment – women’s leadership and networking. By including this explicitly in its strategy and programming guidance, AIP-PRISMA staff are aware of the importance of this component in their work.

³⁶ See more at: <http://bit.ly/1tuchGd>

³⁷ AIP-PRISMA is an agricultural development program funded by the Australian government, managed by the Palladium Group and implemented in partnership with Swiss Contact. AIP-PRISMA follows a Making Markets Work for the Poor (M4P) approach, and aims to contribute to a 30%, or more, increase in the net incomes of 300,000 poor rural female and male farmers across a range of sub-sectors in five (5) provinces in Eastern Indonesia.

Chapter Two: Practical step-by-step guidance for a WEAMS framework

This chapter reports on challenges in, and opportunities for, integrating women's empowerment in market systems programmes, and then provides step-by-step guidance for realising successful outcomes.

Programming Challenges and Success Factors

Following the launch of the original M4P WEE Framework, Coffey tested the framework in the field (GEMS 2 project in Nigeria and ALCP in Georgia) and their findings offer solid practical learning for other initiatives. This section summarises and builds on the challenges and factors for success in mainstreaming women's empowerment that were comprehensively identified and described in their report.³⁸

Challenges

Integrating women's empowerment after start-up: The GEMS 2 project that focused on the male-dominated construction sector in Nigeria, like many other market systems projects in Africa and Asia, began the mainstreaming of women's empowerment well after the inception phase. This meant that sectors were selected, the project's strategic framework drafted, market analysis carried out and even interventions designed without upfront consideration of gender. Adding on considerations of gender and women's empowerment at a later stage is problematic, and the potential for success is limited when programmatic decisions have been taken (e.g. sector selection) and resources allocated. When women's empowerment is considered from the start, the appropriate steps can be taken to build capacity and implement activities to mainstream gender and achieve women's empowerment (from analysis to monitoring and evaluation).

A clear and common understanding of women's empowerment: Even once women's empowerment been adopted by a program, there can be considerable confusion around what the term means and the implications for a project. In the GEMS projects, it took more than half a year to move from "gender equality" in one project and "equal opportunities" in another to women's economic empowerment (WEE) as the goal of mainstreaming. Discussions with project staff showed that it was still far from clear what this meant. In Georgia, ALCP and their donor Swiss Development Cooperation (SDC) also had to go through a process to align their interpretations of what mainstreaming gender implied to their programming; the implementers tended to focus on economic roles in selected market systems and the donor thought in much broader terms. Until terminology and goals are understood and agreed upon, program activities may not be mutually reinforcing and therefore, like in many other areas of our work, communication is key to successful implementation.

Selecting market systems with limited scope for women's empowerment: Projects such as GEMS 1 and 2 (meat and leather and construction, respectively) were working in sectors that had limited potential for outreach to and impact on women. Improving incomes of the few women active in those sectors would have limited outreach, and involving more women (either women in invisible roles or new roles) would require major shifts in attitudes and behaviour, areas in which the projects did not have capacity or resources. When women's empowerment is a priority, selection and assessment of sectors needs to take women's current and potential roles and

³⁸ Coffey International (2012) M4P and Women's Economic Empowerment - Phase 2: Guidelines for Incorporating Wee into M4p Programmes. M4P Hub. <http://bit.ly/2bmUFhu>

controls into account as the project strategy and research are being prepared.

Lack of gender-specific research and analysis: The review of GEMS 2 in Nigeria illustrated the challenges resulting from insufficient gender-specific information and analysis. Since women's empowerment was not mainstreamed from the start, market research and analysis did not consider women's roles and controls separately from men's. Interventions were designed without the benefit of such gender analysis and information for target sectors. ALCP in Georgia, however, had done such research and was therefore able to incorporate women into interventions, demonstrating that decisions around appropriate strategies and intervention design can be better resolved by reference to gendered research.

Incorporating non-economic considerations into interventions: It can be challenging to translate constraints that are rooted in women's non-economic roles outside selected sectors (e.g. their unpaid care work in the household or community; social norms around decision making) into compatible market systems interventions. While market systems projects have become better at dealing with women's economic constraints that affect their participation in sectors (e.g., access to appropriate training services), this has understandably happened more slowly with regard to women's non-economic roles. The BEAM Exchange has recently published two papers on unpaid care work³⁹ and social norms.⁴⁰

Key Factors for Success

Coffey identified a number of lessons for successful programming of women's economic empowerment (WEE) in market systems – examining various aspects of the project life cycle from strategy and research through to implementation and monitoring. This list of success factors has been developed into a programme checklist tool for the WEAMS Framework, and is included in chapter three.

The Importance of context

Women's roles, opportunities and challenges are context specific and vary according to differences in sectors and country contexts. Each intervention will have its own unique activities and strategies for achieving impact. The guide aims to support sector staff and to stimulate them to identify and implement appropriate and innovative solutions that meet the needs of the target populations.

Step-by-Step Guide for Women's Empowerment in Market Systems

This guide is meant as a practical resource for practitioners to apply a women's empowerment lens to the research, analysis, design, planning, implementation and monitoring of their market systems interventions. The guide outlines a straightforward step-by-step approach that can serve as a quick reference throughout the project life cycle, with links to other resources for additional guidance⁴¹. The guide is not

intended to replace market systems guidance in general – such as the M4P Operational Guide⁴² – but builds on such resources. As such, this guide is likely to be most useful to those who already have knowledge of market systems approaches including M4P and value chain development among others. Moreover, much of the new terminology is explained in Chapter One of this document and should be referenced for clarification as needed.

39 Maestre, M. and Thorpe, J. Understanding unpaid care work to empower women in market systems approaches. <https://beamexchange.org/resources/761/>

40 Merkel, E. et al The social norms factor: How gendered social norms influence how we empower women in market systems development <https://beamexchange.org/resources/762/>

41 Sections of the step-by-step guide are taken from Jones, L. (2012) Discussion Paper for an M4P WEE Framework: How can the Making Markets Work for the Poor Framework work for poor women and for poor men? See <https://beamexchange.org/resources/655/> Step-by-step guides were also developed for AIP-PRISMA in Indonesia and Kenya Market Trust and this section draws on their experiences and approaches to implementing a women's empowerment strategy.

42 The Springfield Centre (2015) The Operational Guide for the Making Markets Work for the Poor (M4P) Approach, 2nd edition <https://beamexchange.org/resources/167/>

The Steps of the Project Life Cycle

This paper divides the project life cycle into five steps that align with the new M4P operational guide.

In the WEAMS framework, the first step – project strategy – is viewed as a more or less fixed step that informs each of the other steps in the life cycle. Therefore, in the figure that follows, the strategy is given a central place in the project life cycle diagram, while the outer ring represents the four remaining steps. These four steps can be reviewed iteratively (without changing the overall project strategy) for each intervention or cluster of activities.

Figure 1: Generic Project Life Cycle



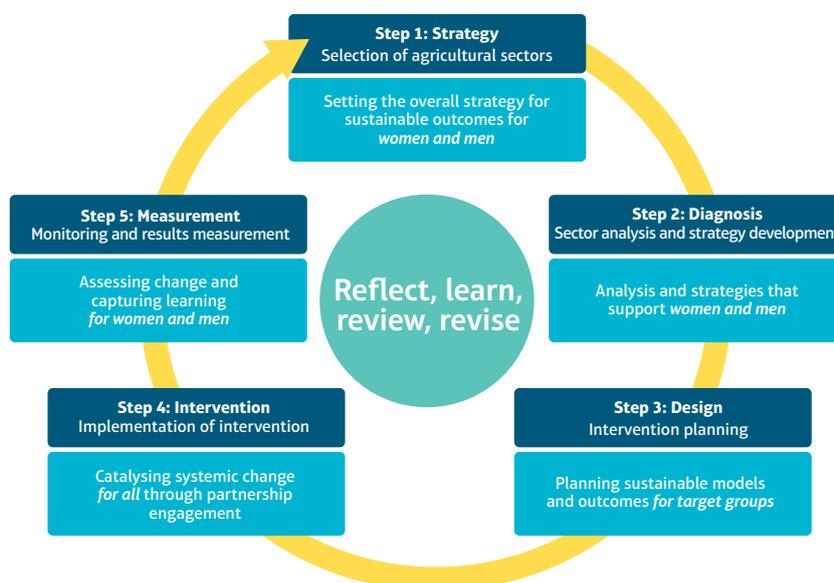
The above is a generic diagram that can be adapted to different projects, since project frameworks and therefore project life cycles can vary, often with prescribed outputs for each stage in the life cycle. For example, the next diagram illustrates the AIP-PRISMA⁴³ project life cycle followed by a description of each stage and the associated output. In this guide, each step of the project life cycle is described from a women's empowerment perspective, and supported by:

- Objective of the step
- Approach to women's empowerment during this step
- Key questions to support WEAMS programming
- Case examples
- Discussion of relevant topics
- Links to supplementary resources
- Tools that are included in the Tools chapter that follows.

⁴³ AIP-PRISMA (Australia-Indonesia Partnership for Promoting Rural Income through Support for Markets in Agriculture) is a DFAT-funded agricultural market systems development project being managed by the Palladium Group and implemented along with Swiss Contact in Indonesia.

The AIP-PRISMA project life cycle for purposes of women’s empowerment is the overall project life cycle with women mainstreamed at each step of the process.

Figure 2: AIP-PRISMA project life cycle



AIP-PRISMA Project Life Cycle Steps and Associated Outputs: Each step of the project life cycle has outputs in which women’s empowerment is mainstreamed.

1. Strategy and Selection of Sub-Sectors

When setting initial strategy and selection of sub-sectors, potential outcomes for men, women and/or households need to be considered. *The Gender Inclusion Strategy* sets out AIP-PRISMA’s gender strategy – its goals, approach, and roles and responsibilities – and is considered an important companion to this step-by-step guide.

2. Diagnosis: Sub-Sector Analysis and Strategy Development

Market systems are analysed, and the resulting *Growth Strategy Document* (GSD) prepared. The GSD describes sub-sector functions and dynamics, male and female actors and their roles, the enabling environment, potential interventions for the sub-sector and the resulting outcomes for women and men.

3. Intervention Design and Planning

During Step 3, an *Intervention Concept Note* (ICN) and *Intervention Plan* (IP) are created to describe selected interventions in detail and to gain approval from the core management team (CMT) to move forward. Involvement of women and men is detailed in the Intervention Plan.

4. Implementation of Interventions

Interventions are implemented through partners with facilitation support from AIP-PRISMA. The partnerships are guided by a *Partnership Agreement* (PA), which is negotiated between AIP-PRISMA and the partner, and incorporates details of gender targets as needed and appropriate.

5. Monitoring, Results Measurement and Learning

The *Intervention Steering Document* (ISD) defines the MRM plan, indicators, business models and other aspects of the MRM process with guidance on gender disaggregation and gender indicators.

Step One: Project strategy

Objective: The objective of a project strategy is to establish goals, describe the overall method for achieving those goals, and to articulate specific principles, approaches and/or inclusions. For example, a gendered market systems project strategy may aim to i) strengthen market systems to sustainably integrate and benefit 50,000 producers – of which 50 percent will be women; ii) utilise a M4P approach with an emphasis on private sector engagement and finance, and iii) target specific sub-sectors with a focus on import substitution. Such a strategy would be elaborated with preliminary research that backs up the strategy.

Approach: Project strategies may be responsive to donor requirements, pre-defined by the overall strategy of an implementing agency or developed for a specific project at start-up. For women's empowerment, the gender mainstreaming approach could involve direct targeting of women, integration of women and men into sub-sectors and interventions, or dialogue at various levels in the market system (from the household to the enabling environment).

In an ideal case for a market systems development project, the strategic approach takes into consideration the relevance to the target group, the opportunity for growth in targeted sectors and the feasibility of achieving market systems change.⁴⁴ The 'relevance, opportunity, feasibility' method offers an efficient framework for selecting sub-sectors and identifying targets and benefits (further details and examples below).

Key Questions to Support Effective WEAMS Programming: Utilising the relevance, opportunity, feasibility method, provides a framework for organising key questions around women's involvement in the programme and ultimate empowerment outcomes. For example:

Relevance

- How are we defining 'poor' women or 'target' women? What is their profile?
- Do (or could) target women exist in significant numbers in the proposed sub-sectors?
- What are the trends around women's engagement in or benefit from the selected sub-sectors?

Relevance, Opportunity, Feasibility

The AWEF Relevance, Opportunity, Feasibility Matrix is included in the Tools chapter.

Opportunity

- Do the proposed sub-sectors have potential to grow, become more efficient or reach higher value markets and therefore offer economic opportunity?
- Will targeted women be able to take advantage of the identified economic opportunities through upgrading their current roles or taking on new roles (as suppliers or employees or service providers)?
- Are there other benefits to women such as access to a new product or service?

Feasibility

- Can the project effect sustainable change in the market system that will continue to benefit women in the system?
- Are enabling environment factors such that they will either support, or at the very least not inhibit, the project from moving forward?
- Are there any social norms that will make the targeting or integration of women too difficult to justify the project investment at this point in time (low return on resources)?

⁴⁴ The Springfield Centre (2015) Ibid

Box 6: Arab Women's Enterprise Fund: Utilising a Relevance, Opportunity, Feasibility Matrix in Sub-Sector Selection

The Arab Women's Enterprise Fund (AWEF)⁴⁵ is a £10 million DFID-funded programme which aims to address barriers to women's economic inclusion in the Middle East and North Africa (MENA) region. AWEF's goal is to increase economic opportunities and benefits for 150,000 poor women in the region and support women's economic empowerment through a market development approach. AWEF recently developed country strategies for Jordan, Palestine and Egypt utilising a relevance, opportunity, feasibility matrix. This matrix, included here in the Tools chapter, proved highly effective in selecting sub-sectors and identifying those that qualified for further exploration. The matrix was initially completed by project staff to narrow the selection of sub-sectors from an original long list of 10-12 to a short list of 5-6. This initial stage of research involved key informant interviews and secondary research (e.g., government statistics, project reports). The short list was investigated further, and the resulting information was presented at a stakeholder workshop for discussion and focusing in on 2-3 sub-sectors. This final set of sub-sectors were then the subject of full sub-sector assessments that included in-depth primary research.

Source: Arab Women's Enterprise Fund⁴⁶

Further Discussion: Thinking through sustainability

M4P regards sustainability as the market system capability to ensure that relevant, differentiated goods and services continue to be offered to and consumed by the poor beyond the period of an intervention. This is the theoretical expression of the M4P tool "who does and who pays" / "who will do and who will pay." This tool can be applied with a gender lens to assess the sustainability of a market system which integrates women at different levels. The analysis must take into considerations women's ability to do and to pay, and to look at the context and socio-cultural constraints. This will enable programmes to make realistic decisions about what is possible and what will not be sustainable.

Key questions in assessing the sustainability of a market system are:

- What is the historical context of the market? (Have women been involved? If not, are there any women who have broken the mould and can provide insights to what might work and act as role models? If the market has been male dominated, what are the economic versus social factors around that – e.g., is it access to assets, is it the regulatory environment, or is it socio-cultural norms, etc.?)
- What relevant innovations might inform realignment of functions and players? (Can women realise greater benefit from innovations in the system such as skills programmes that target women, are appropriate to their time availability, and coach them in placements? Can women's chambers or networks negotiate with the government to bring in women-friendly regulations and enforcement of the same?)
- What are the underlying incentives for change? (Are there areas in which employers would want to hire women or buyers to work with women suppliers? Are women more skilled or knowledgeable, better suited, have more time, more culturally appropriate for the role?)
- What is the prevailing capacity of market players? (Are there ways in which women's skills can be upgraded to fill a market gap, or can men in predominantly male market systems be educated on the value offered by women employees?)

⁴⁵ Arab Women's Enterprise Fund <http://bit.ly/28JfTch>

⁴⁶ Thanks to project management for agreeing to the inclusion of AWEF inception phase learning in the WEAMS framework.

By designing interventions that incorporate women into growing market systems, sustainability of that system can be enhanced. But, that system needs to be understood from a gender perspective, and the right interventions piloted and scaled up. Therefore, understanding the contextual differences are extremely important for implementing women-friendly programming. The following case example from the Market Development Facility (MDF) in Asia-Pacific draws this out.

Box 7: Market Development Facility (MDF) in Asia-Pacific: Attention to Context

During the research process, contextualisation was an important consideration for MDF which works in Fiji, Timor-Leste, Pakistan, Sri Lanka and Papua-New Guinea. Their approach to gender needed to adapt to multiple realities on the ground. For example, the following offers brief examples of context-specific issues of which three of their country teams in very different contexts needed to be aware. In Fiji there are disparities amongst urban and rural dwellers as well as between i-Taukei and Indo-Fijian women. This affects the types of employment they undertake on the homestead and outside the home as well. These dynamics need to be better understood and the learning process will be iterative.

In Timor-Leste, women are tightly integrated into agricultural sectors although their work is not always visible. The coffee, rice, livestock and horticulture sectors see women very engaged, and often with daunting workloads during peak seasons in the areas of harvesting, transporting and post-harvest handling. While they do not have mobility constraints, due to this workload, they prefer not to go to market, and are confident they will still have access to the income and money management if men deliver products to buyers.

In Pakistan, women's mobility and segregation are key constraints that are not an issue in the other two countries (with the exception of some Indo-Fijian households). Women do not engage directly with markets and although they may be mobile in their village, their interactions at this level are limited by socio-cultural norms. Strategies such as farm gate sales and out grower schemes can mitigate the constraints that result from reduced mobility and women's empowerment can be enhanced.

Source: Bekkers et al (2015)

For Further Information on the Strategy Step See Also

The Springfield Centre (2015) The Operational Guide for the Making Markets Work for the Poor (M4P) Approach, 2nd <https://beamexchange.org/resources/167/>

Amir, A. (2014) Navigating Complexity: Adaptive Management at the Northern Karamoja Growth, Health, and Governance Program. Engineers without Borders and Mercy Corps

<https://beamexchange.org/resources/169/>

OECD (2011) Women's Economic Empowerment Issues Paper: 11 <http://bit.ly/28lpYST>

Step Two: Diagnosis

Objective: The diagnosis step of the project life cycle aims to conduct research and analysis of the market system around selected sub-sectors and gain a comprehensive, nuanced and gendered understanding of the system's elements. For example, if three sub-sectors have been selected for development, in-depth information will be collected and analysed on the roles and controls of women and men, the barriers and opportunities for the sub-sector and the men and women involved in it, and possible solutions/interventions for achieving sustainable systems change that leverage the contributions of and realise the benefit for women and men.

Approach: A market systems approach involves rigorous investigation of the elements and dynamics of a market system. To collect the needed information, gendered information must be collected according to a structured process such as the M4P set of core transactions, market actors, supporting functions, and rules and regulations.

Women are often the best informants for what can work in their lives: what services would be most beneficial, what time saving measures would help them, where they could access better employment if specific barriers were removed, and so on. Including women in all research and analysis is critical to overcoming their barriers and leveraging their opportunities. This means that surveys held with heads of household, even if both men and women are present, may not uncover critical information. In addition to interviews then, women's focus group discussions (FGD) can be an effective tool for learning about women's current and potential participation in a sub-sector.

Key Questions to Support Effective WEAMS Programming: Based on a structured approach to research and analysis, we can organise and elaborate key questions such as:

- What are the core transactions in the primary value chain and how do the dynamics of the core transactions affect women and men?
- Who are the primary male and female market actors (private, public, civil society), and what are their roles, contributions, challenges, and opportunities?
- What supporting services and infrastructure are available and or needed that are accessible to and benefit women and men market actors, or are supplied by these market actors?
- How do enabling environment regulations, rules, standards and informal norms impact the way women and men participate in the sub-sector?
- What do data and analysis of the household economy tell us about the interconnection between the range of income generating activities and how shifts in one will positively or negatively impact another?
- What are significant agency issues such as financial control and decision-making, effects of sub-sector change on the workloads of women and men, restricting or supportive social norms?
- Will the environment / climate change either affect the viability of interventions or be affected for better or worse by potential interventions?

Assessing Women's and Men's Roles

See AIP-PRISMA's tool for assessing women's and men's roles in agricultural sub-sectors which is included in the Tools chapter.

Box 8: FSDZ Zambia: Understanding the Barriers that Confront Women Farmers' Access to Financial Services

Financial Sector Deepening Zambia (FSDZ)⁴⁷ is a development organisation that seeks to expand and deepen the financial market throughout Zambia. FSDZ works with financial service providers, policy-makers and civil society to expand Zambia's financial sector, making the market more robust, efficient and, above all, inclusive. FSDZ recently undertook a study to understand women farmers' access to finance. The study brought together data and information from the comprehensive FinScope Zambia 2015 study^{48 49} and a series of qualitative focus group discussions conducted in three provinces the same year.⁵⁰ The FGDs found that women smallholder farmers face multiple barriers in managing their financial lives and advancing economically including financial literacy, awareness of the benefits of a financial service, perceived proximity to a service, suitability of a service, and so on. The resulting financial exclusion affects women farmers' ability to manage day to day expenses, deal with emergencies, and invest in assets and productive activities that would enable them to build healthier lives for themselves, their families and their communities. Researchers realised that it was not possible to fully understand and promote women farmers' financial inclusion without also exploring their participation, challenges and opportunities in agriculture. Moreover, such considerations are often highly context-specific depending on the crop/livestock being produced, regional variation, distance to markets, access to water, social norms, family relations, and so on. For delving into the nuances of these research questions, FGDs with women farmers on location in their villages were considered to be the best research tool (following the quantitative FinScope research).

Source: Jones, L. and Grundling, I. (2016)⁵¹

FGD: Women's Access and Agency

The FSDZ focus group discussion guide for understanding women's access to finance and related agency issues is a useful resource that is included in the Tools chapter.

Sector information for mainstreaming women can be collected using different methodologies: household surveys, key-informant interviews, in-depth interviews and focus group discussions (FGDs). FGDs are an efficient tool for collecting nuanced qualitative data from a significant number of women on their roles, access and agency in target sectors.

Further Discussion – Understanding the range of barriers confronted by women

Women are often in a disadvantageous position when compared to men, so issues of access must be researched and analysed with a gender lens. Baseline research, value chain assessment, labour market surveys, etc. must take into consideration that women rarely have access to the same assets, services and opportunities, and the dynamics of their access are also different. Even if women are of the same class, caste, religion and even household, their access to resources and chances for life enhancement are often bound by different rules (formal) and norms (informal). For example, land ownership may favour men in the formal regulations, and even where laws are in place to support, for example, inheritance rights for women, customary norms may stand in the way of women's access to land. As Sida notes, such changes to gender equality will not come about in the short term⁵², but a systems approach can support change at different levels over time.

47 Financial Sector Deepening Zambia. www.fsdzambia.org

48 Bank of Zambia and Financial Sector Deepening Zambia (2015) FinScope Zambia 2015

49 Jones, L. and Grundling, I. (2016) FinScope Zambia 2015. Gender Focus Note One. FSDZ

50 Jones, L. and Grundling, I. (2016) Women Farmers' Access to Finance. Gender Focus Note Two. FSDZ

51 Jones, L. and Grundling, I. (2016) Zambia Women Farmers Managing their Financial Lives. FSDZ

52 Kabeer, N. (2009) Women's Economic Empowerment: Key issues and policy options Sida Policy May 2009, Publication series: Women's Economic Empowerment, Stockholm: Ministry for Foreign Affairs and Sida.

For example, women may be in a disadvantaged position compared to men in agricultural labour for a range of reasons: they have hand tools instead of power tools and are unable to access funds to invest in tools; if they invest in power tools, their husbands may take them over; they work irregular hours due to demands of childcare and other household responsibilities and are not seen as reliable workers; transportation arrangements to locations away from the homestead may not be appropriate for women so they take lower paying jobs closer to home; regulations for equal or minimum pay or enforcement of regulations may not exist. Understanding these systemic issues as well as the transaction costs for women, will give us clues into the institutions that are required to overcome the barriers to economic integration and empowerment.

Furthermore, understanding the social norms that affect women's engagement can be key to promoting their enhanced participation: that is, women may be limited by socially-prescribed expectations around their behaviour, beliefs about their innate capacities, informal rules involving segregation or mobility, and so on. When we do not understand such limitations, we can easily end up designing inappropriate interventions.

For Further Information on the Diagnosis Step See Also

Mayoux, L. and Mackie, G. (2007) Making the Strongest Link: A practical guide to mainstreaming gender analysis in value chain development <http://bit.ly/28JbJhj>

Sida (2013) Tool: Integrating Women's Economic Empowerment into M4P Approach.

<https://beamexchange.org/resources/656/>

USAID Microlinks (n.d.) Analytical Tools for Working with Women. <http://bit.ly/28It396>

Step Three: Vision

Objective: Once sector assessment has been completed and women's roles understood, selected interventions can be designed and planned, partnerships identified and the involvement of women defined.

Approach: In developing intervention plans, it is helpful to refer to the dimensions of women's economic empowerment discussed in the conceptual section. The dimensions can help us evaluate how an intervention has the potential to impact women in terms of income, access and agency. Moreover, this perspective can be integrated into the results chain as well as the MRM plan (see below).

Key Questions to Support Effective WEAMS Programming: The following questions explore the potential of an intervention for gender mainstreaming and women's economic empowerment, involving two key components: the partnership/long term viability of the intervention and the expected impact on women's lives.

- Do we have a long term sustainable vision for an intervention? That is, if there are needed supports or services (market linkages, access to finance, input supplies, etc.) does the intervention identify a viable business partner?
- Does the intervention design have the potential to promote a role which is or could be carried out by women, and could it reach a large number of women and upgrade their roles?
- How does the intervention design propose to leverage economic opportunities and create improved income earning for women?
- Will the intervention provide women with opportunities and life chances that are not otherwise available to them: e.g., jobs, business start-up, training and markets?
- Does the intervention design consider women's access assets such as land, farming equipment, livestock, as well as extension and financial services?
- Is it likely that the intervention would impact women's decision-making authority in a positive or negative way – including household expenditures, productive activities, etc.
- How could women's workload be increased or decreased by the intervention? If there is an increase, will this be a burden or not commensurate with the increase in other benefits such as income?

Box 9: Kenya Market Trust and Women-Friendly Activities

Kenya Market Trust wanted to make its interventions more women-friendly. Following a review of sub-sectors and interventions, the following tips were developed to support intervention design to include women-friendly activities.

Contents or materials can be adapted or created to be appropriate to women's educational and socio-cultural background as well as their specific roles in the sector. For example, if women are illiterate, then marketing and instructional materials can use pictorial cues. Multi-media can also be a useful tool for illiterate women.

Location of meetings, trainings, demo plots etc. need to be accessible, and in some instances, relatively close to where women live in a non-threatening environment. This will be driven by context – socio-cultural norms and women's household responsibilities. Some programmes meet women in the fields during suitable hours.

Timing also needs to be convenient to women's work schedule on the farm and at home. There are often times of day that are more convenient for women such as after lunch when children are at school and women have not yet begun the afternoon's work. Again, this will be context-specific.

Invitations to both women and men for meetings, trainings, expos, demos etc. so they both feel welcome. It has been found that invitations are often addressed to the head of the household (frequently male) or to the household but the assumption is that invitations are for men.

Sensitivity to socio-cultural issues is key for women's participation. In some cultures, mixed groups are natural and comfortable, in others family groups are considered appropriate, while in others segregated groups are preferred. The gender of the trainer or meeting led may also need to be considered.

Source:

Further Discussion: Designing appropriate interventions and mitigating risks

An important step during the intervention design is the development of business model(s). A mainstreamed business model aims to show how service provision to poor women and men will work and continue beyond the life of the intervention. This can be done by including existing or new women producers, employees, suppliers and consumers. The inclusion of women as business partners or other market actors in the relevant sub-sector is an additional strategy to consider that can further facilitate women's empowerment objectives. For example, if women are lead farmers, distributors or health care workers, they not only have the potential to become leaders and role models in their communities, but the outreach to other women may be greater.

There are many different types of interventions that are suitable for women. The following is a high level description of a few options to consider for interventions that can integrate or target women with the ultimate goal of mainstreaming women into market systems.

- Access to finance – savings groups, ROSCAs, cooperatives, microfinance, value chain finance, financial education, digital payments
- Access to non-financial services – training, business planning, information
- Alternative market linkages – traders, women intermediaries, family members, women's markets, outgrowing, contract farming
- Introduction of new technologies geared to women's needs – to improve productive quality and reduce workload such as micro-irrigation, post-harvest handling, household technologies
- Improved infrastructure – roads, markets, schools – that benefit all

- Knowledge upgrading through targeted or integrated extension services, women lead farmers, demonstration plots etc.
- Group formation to improve access to services and opportunities; linkages of groups to private and public sector
- Enabling environment reform – women’s access to information, legal reform and enforcement, land ownership/ titling
- Influencing social norms – sensitisation, inclusive value chains, role models, women’s leadership, digging deep on ‘norms’

Risk Register
See Kenya Market Trust’s risk register based on the five non-negotiable WEE dimensions that is included in the Tools chapter.

Assessing Risk: During intervention design, we assess the potential risk of interventions to project participants. Risks for women can be different for men due to their diverse situations and prevailing norms and practices. The following series of questions were prepared by the Australian government in their guidance for women’s empowerment in agriculture sub-sectors.

- Are we entrenching gender roles through our interventions? Are we setting women up for poorly paid work that is not valued?
- Is there a risk that our work is deepening knowledge, skill and asset inequalities?
- Are we inadvertently undermining financial and productive decision making in our interventions? What about women’s leadership?
- Have we considered the impacts of the interventions on women’s workload and therefore trade-offs, such as nutrition of feeding and care of infants and young children?
- Is there a risk that gender based violence may increase as a result of our interventions? If so, what have we done to mitigate this?

For Further Information on the Vision Step See Also

USAID/ACDI-VOCA (2015) The Women’s Empowerment in Agriculture Index (WEAI) Guide Practitioners’ Guide to Selecting and Designing WEAI Interventions. LEO REPORT #10

<http://bit.ly/2bmUgyn>

DFAT (2015) Gender equality and women’s economic empowerment in agriculture: Operational Guidance Note Government of Australia Aid Program. <http://bit.ly/28lzBV7>

Bekkers, H., Carter, V. and Jones, L. (2015) Women’s Economic Empowerment: How Women Contribute to and Benefit from Growth. Market Development Facility.

<https://beamexchange.org/resources/638/>

Step Four: Intervention

Objective: The fourth step, Intervention, examines implementation with a dual focus on business partnerships and women's empowerment.

Approach: In order to build a sustainable role for women in a sub-sector, we need to define the value of women's roles in a given sub-sector and how they can be enhanced to both enable women to contribute more to as well as benefit from market systems development. Since market systems interventions are often based on partnership agreements (with buyers, service providers, input suppliers, training institutes, etc.) design and implementation steps are interconnected and iterative. That is, by understanding women's roles in the sector we are able to determine the business rationale for inclusion, and are armed with knowledge when we formulate our messaging to motivate our partners to view women as an important segment as customers, suppliers or employees. At the same time, we must remember that for interventions involving women, it is crucial to include relevant women's empowerment objectives along with the business proposition.

Key Questions to Support Effective WEAMS Programming: When considering the implementation of interventions, questions need to examine both the business case and women's empowerment.

Motivating Business Partners

Kenya Market Trust's tips and analysis tool for business partner motivations can be found in the Tools chapter.

- What is the business case for working with women in the sub-sector – that is, what is their value and contribution as customers, suppliers and service providers?
- Would engaging with women present a new business opportunity to partners? How can a programme incentivise partners to work with women?
- Is there value to the sub-sector and to women if they take on enhanced or new roles?
- What are the challenges and risks for partners to engage with women? What can the programme do to mitigate the challenges and risks and create a demonstration effect?
- How will women's empowerment be impacted by involvement in the interventions? Will they have higher incomes, better jobs, improved access, increased control and decision-making, greater return on labour, more manageable workloads?
- What implementation challenges is the intervention likely to face? Are there critical barriers or challenges for women that will need to be addressed?
- What implementation opportunities will the intervention be able to leverage? Are there social norms that will facilitate the intervention (e.g., women's current roles and social attitudes that support women's work in the sector)?

Box 11: CARE Papua-New Guinea: Motivating Private Sector Partnerships in Papua New Guinea

According to CARE PNG's analysis conducted for the Coffee Industry Support Programme (CISP) project design, gender inequality is one of the reasons why the coffee industry in PNG does not take off, and most of the smallholder producers continue to live in poverty despite the fact that conditions exist to produce one of the highest quality coffees in the world. Thanks to the support of the Australian Government, CARE started the Coffee Industry Support Programme in 2013, whose design aims to correct the gender bias existing in coffee production and to increase productivity and quality. The basic assumptions are that:

1. if women have better access to extension services and training,
2. if the workload is shared in a more equitable way in the family, and
3. if financial management becomes a joint responsibility, then smallholder families will: a) reduce internal conflicts and gender-based violence, b) they will increase their income, and
4. the quality and quantity of coffee production will improve as well (because families should work together more effectively as men will value the role their wives play, and women will apply learned technical information to the key coffee activities that impact quality).

In order to create sustainable change in the industry, CARE needed the right partners who are long-term players in the coffee sub-sector. Despite structural constraints in the industry, CARE managed to convince the main coffee traders in PNG, the coffee government agency (the CIC) and important civil society organisations, including the umbrella organisation PNG Women in Coffee that there is a need to invest in extension services for women. The result is that the coffee traders' extension officers now deliver Family Business Management Trainings (FBMTs) to coffee smallholders' households, besides the normal technical support. The FBMT is at the core of CARE PNG's gender strategy as it is a workshop that combines elements of financial management, business management and gender equality inside the households, involving both wife and husband. Moreover, most of the existing extension services in the country now have become accessible to women and the first two female extension officers are working in a local cooperative (HOAC).

Source: CARE <http://bit.ly/28JzWg>⁵³

Further Discussion: Unpaid care work and its impact on implementation

Unpaid care work is a significant consideration when women take on additional work outside the home. Recent research conducted by IDS researchers Maestre and Thorpe⁵⁴ found that solutions to address problematic aspects of care provision can create changes that:

- Adapt market system activities based on the recognition of care responsibilities
- Reduce arduous and inefficient care tasks or
- Redistribute responsibility from women to men or from the household to the community, State or market by using a facilitating approach.

Maestre and Thorpe found that the right solutions can improve women's representation and agency or influence existing norms and regulations. Table 2 (overleaf) presents a simple mapping of changes programmes can facilitate, developed further in the report.

Implementation of these interventions involve working with actors – government agencies, community organisations, cooperatives and businesses – to identify (and unlock) the incentives for changes that either accommodate unpaid care responsibilities or offer alternative solutions.

⁵³ Nardi, G. (2015) Can more gender equality boost the competitiveness of the PNG coffee industry? CARE Insights <http://bit.ly/28JzWg>

⁵⁴ Maestre, M. and Thorpe, J. Understanding unpaid care work to empower women in market systems approaches. <https://beamexchange.org/resources/761/>

Table 2: Mapping programme changes

Change	Adapt market system to work around care	Reduce arduous and inefficient care tasks	Redistribute some responsibility	Improve women's representation and agency (bottom up)	Influence norms and regulations (top down)
Examples	<ul style="list-style-type: none"> • Change location of collection points • Change timing of training • Use of technology 	<ul style="list-style-type: none"> • Labour-saving equipment (e.g., laundry facilities) • Village electricity • Prepared foods (labour-saving product) 	<ul style="list-style-type: none"> • Redistribution of labour within the household • Provision of crèche • Health services (e.g., at work or in the community) 	<ul style="list-style-type: none"> • Women's social capital (e.g., support groups) • Quotas for women in leadership • Women's negotiating power 	<ul style="list-style-type: none"> • Influence social norms • Support for women's collective action to change labour laws on work hours or maternity

Source: Maestre, M. and Thorpe, J. (2016)⁵⁵

For Further Information on the Intervention Step See Also

Hess, R., Loftin, H. and Markel, E. (2015) Making the Business Case: Women's Economic Empowerment In Market Systems Development. LEO Paper #11. ACDI/VOCA and USAID. <http://bit.ly/28Jf8wl>

Jones, L. (2015) Financial and Market Integration of Vulnerable People: Lessons from development programmes in Practical Action series Key Writings in Enterprise Development and Microfinance. Rugby: PA.

Maestre, M. and Thorpe, J. (2016) Understanding unpaid care work to empower women in market systems approaches. IDS, Oxfam, BEAM Exchange, <https://beamexchange.org/resources/761/>

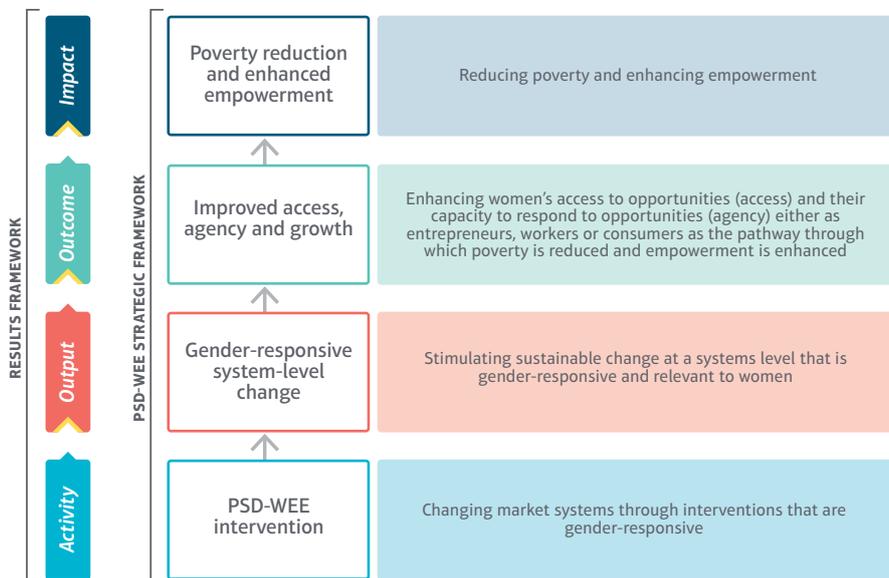
⁵⁵ Maestre, M. and Thorpe, J. Understanding unpaid care work to empower women in market systems approaches. <https://beamexchange.org/resources/761/>

Step Five: Measurement

Objective: The Measurement step examines inclusion of women in monitoring, evaluation and impact measurement, taking into consideration the goals of increased income, and improvements in access and agency.

Approach: The recommended approach is the DCED Standard for Results Measurement standard⁵⁶ viewed with a women’s empowerment lens.⁵⁷ The crux of the standard involves i) the articulation of logic models (results chains) that track the changes from programme activities to ultimate impact and ii) defining of indicators that capture the changes both at the individual / business level as well as wider changes in the market system. The following diagram illustrates a results framework that references women’s empowerment in terms of access, agency and growth.

Figure 3: Results framework referencing women’s economic empowerment



Source: Markel (2014)

Key Questions to Support Effective WEAMS Programming: Key questions at this stage of the intervention project cycle are:

- What is the programme’s approach to monitoring and evaluation? Does it, for example, use the DCED standard for market systems programmes?
- Has the programme reviewed the DCED research document on measuring women’s empowerment results?
- Does each intervention – whether targeting or integrating women have its own logic model? Are there separate logic models (or branching logic models) for women and men that outline the different starting points or pathways?
- What are the key indicators at each level? Are they appropriate for women’s mainstreaming (not just disaggregated)?

Logic model
See the Tools chapter for an example gendered logic model (results chain).

⁵⁶ DCED An Introduction to the DCED Standard <https://beamexchange.org/resources/263/>

⁵⁷ Markel, E. (2014) Measuring the Results of Women’s Economic Empowerment in Private Sector Development: a guideline for practitioners. <https://beamexchange.org/resources/325/>

- Does the choice of indicator provide the right targets for interventions? Have indicators for women’s advancement been differentiated from men’s? Has this been done thoughtfully in consultation with women clients and staff?
 - Has quantitative data collection been augmented by indicators that capture women-specific access and agency outcomes?
- Does the programme conduct qualitative information gathering to gain a more nuanced understanding of women’s empowerment?
- Is there an adequate approach to attribution and to assessing wider change?

Quantitative Indicators
The Tools chapter includes a sampling of quantitative indicators that can assess women’s access and agency.

Box 12: Alliances Lesser Caucasus (ALCP)

ALCP built on the DCED Standard, the M4P WEE Framework and programme audits to shape their monitoring and evaluation system and to capture women’s empowerment outcomes.

Becoming DCED compliant resulted in:

- Better-articulated results chains that laid the foundation for plotting the change pathway for women’s empowerment
- The development of an approach, systems and tools which could be harnessed to develop gender sensitised interventions which address changes required for women to realise successful and equitable impact
- Solidly attributable gender disaggregated data which could be used for improving intervention design and the targeting of the interventions to operationalise WEE
- Improved systems for measuring impact which could be used to prove that interventions had impacted women and that overall impact for women had increased

Source: Bradbury, H. (2016)⁵⁸

Further Discussion: Innovations in monitoring and evaluation

In 2014, the Donor Committee on Enterprise Development (DCED) built on the work outlined above and carried out a study on results measurement in the M4C Bangladesh and ALCP Georgia programmes. The resulting report offers a set of practitioner guidelines for results measurement in WEE that can be useful to market systems programmes.⁵⁹ The guideline document compiles a selection of indicators that reflect agency and access, and also provides recommendations around articulating WEE in results chains, attribution, systemic change and related programmatic issues to better guide practitioners in their implementation. In addition to this valuable resource, current innovations in monitoring and evaluation hold promise for ongoing advances.

Measuring Systemic Change: As the DCED results measurement for WEE guidelines suggest most measurement systems evaluate market systems change at the service provider or market actor level.⁶⁰ However, the Market Development Facility has suggested an interesting way to measure levels of systemic change for women which is particularly evident in the final column of the table that follows (summarised here):

58 Bradbury, H. (2016 forthcoming) Gender and women’s economic empowerment in the Alliances Lesser Caucasus Programme.
 59 Markel, E. (2014) Measuring the Results of Women’s Economic Empowerment in Private Sector Development: a guideline for practitioners. <https://beamexchange.org/resources/325/>
 60 Markel, E. (2014) Ibid.

Table 3: Systemic change and WEE

Levels of Systemic Change and WEE			
Initial	Intermediate	Advanced	Matured
MDF partners innovating their practices to provide women with access to services, jobs and other benefits.	Partners see a vested interest in targeting women and act on this. Women continue to have access to services, jobs and other benefits after initial partnership activities are finished. More women are able to access to these services, jobs and other benefits without MDF intervention	Partners expand their targeting of women due to positive business outcomes. Over time, many more women gain access to the services, jobs and other benefits. Women see benefits (e.g., income, time saving) as a result of their access. There are signs that women have increased decision making power and influence as result of their improved access.	Increasingly more women gain sustained access to these services, jobs and other benefits. Women realise a sustained increased benefit as a result of their access. Other businesses see a vested interest in targeting women and they act on this. There are broader signs of increasing empowerment particularly in areas of agency.

Source MDF (2015)⁶¹

Indexing and Benchmarking: In 2012, USAID, IFPRI and OPHI developed a Women’s Empowerment in Agriculture Index (WEAI).⁶² The index measures empowerment in agriculture across five domains: production, resources, income, leadership and time, again reflecting the access and agency dichotomy. This index is widely used in USAID’s Feed the Future programs and informs later explorations of WEE. It is unique not only for its focus on agricultural sectors, but because index provides benchmarking to track changes over time and to compare women’s and men’s empowerment in the same sector.

More recently, Katalyst Bangladesh (considered one of the earliest and largest M4P programmes) developed and tested an innovative women’s economic empowerment in market systems index⁶³ with the support of a statistician who has substantial expertise in measuring impact in development programmes.⁶⁴ Box 13 describes the pilot phase of Katalyst’s WEE Index.

61 Bekkers Carter, Jones (2015) Ibid p.51.

62 USAID, IFPRI, OPHI (2012) Women’s Empowerment in Agriculture Index. <http://1.usa.gov/28Jw1bh>

63 Jones, L. and Weber, O. (2015) Report on Katalyst’s Wee Index Pilot Study. Katalyst.

64 Professor Olaf Weber, School of Environment, Enterprise and Development, University of Waterloo, Waterloo, Canada. <http://bit.ly/28KTN6i>

Box 13: Testing a Women's Empowerment Index for Market Systems Approaches

The Katalyst WEE Index allows for the scoring and ranking of productive activities (e.g. unpaid labour/ family member in maize versus maize contract farmer) across agricultural sectors in order to assess and compare the impact of a specified productive activity on women's economic empowerment. It utilises statistical analysis of treatment and control groups to determine findings, understand empowerment outcomes, test the validity of the index and rule out attribution.

Specifically, the index seeks to determine the influence that Katalyst programming has on its target outcomes (adapted from the M4P WEE Framework). These are:

- Income earned from a particular activity or sector;
- Control by women over the income from the target productive activity;
- Opportunities for women to participate fully in the productive activity and to upgrade their contributions and benefits through access to inputs, information and skills building;
- Women's decision-making authority with regard to the productive activity;
- The negative, positive or neutral effect of involvement in this activity on women's workload.

Although the interventions tested by Katalyst were in the early stages, significant differences between treatment and control groups were found in greater decision-making authority and improved access to skills development opportunities for women targeted by Katalyst. Further, the Index proved valid (through statistical analysis of other factors) and the test findings can serve as a baseline benchmark for future applications of the Index. Katalyst is continuing to refine its ground-breaking WEE Index and to incorporate it into standard monitoring and evaluation assessments.

Source: Jones and Weber (2015)⁶⁵

Mixed Methods: While quantitative data provide some of the information needed to track women's economic empowerment, a richer understanding is derived from qualitative assessment. Qualitative studies offer the opportunity for richer exploration of women's empowerment outcomes (income, access and agency) within and across interventions and sectors. Further, periodic in-depth qualitative assessments on specific topics – that is, 'deep-dives' on a given topic – within or across sectors (e.g., as study on women's decision making authority at the household, community or business level or changes in household status due to increased income) can deliver a more nuanced understanding of women's empowerment outcomes. Such assessments can also provide material for the selection of case studies and impact stories with the opportunity to disseminate information on programme successes that can be replicated elsewhere.

A range of options for improving measurement include but are not limited to:

- Gender-disaggregation in quantitative data
- Qualitative research (utilize WEE dimensions for example)
- Gendering the results chain
- Annual in-depth deep dive on specific topics (e.g., women's workload)
- Mainstream women's access and agency indicators
- WEE Index to benchmark the value of an intervention
- Ranking the comparative value of interventions
- Comparing the outcomes for women and men – gender indexing
- Participatory / perceptual approaches for evaluating outcomes

⁶⁵ Jones, L. and Weber, O. (2015) Report on Katalyst's Wee Index Pilot Study. Katalyst.

Measurement: See Also

ICRW (2011) Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators <http://www.icrw.org/files/publications/Understanding-measuring-womens-economic-empowerment.pdf>

Markel, E. (2014) Measuring the Results of Women's Economic Empowerment in Private Sector Development: a guideline for practitioners. <https://beamexchange.org/resources/325/>

IFPRI/USAID/OPHI (2012) Women's Empowerment in Agriculture Index <http://bit.ly/23go7cY>

Chapter Three: Weams Tools

The following tools are included in Chapter Three:

- **Strategy Tool:** Programme Checklist Tool – Coffey’s List of Success Factors
- **Strategy Tool:** AWEF’s Relevance, Opportunity, Feasibility Matrix
- **Diagnosis Tool:** FSDZ ‘s FGD Guide on Women’s Roles, Empowerment and Access to Finance in Agriculture
- **Diagnosis and Vision Tool:** AIP-PRISMA’s Assessing Women’s and Men’s Roles and Controls to Guide Intervention Design
- **Vision Tool:** Kenya Market Trust’s Risk Register (Based on the Five WEE Dimensions)
- **Implementation Tool:** MDF’s Guidance on the Partnership Agreement
- **Implementation Tool:** Kenya Market Trust’s Analysis of Partner Motivations
- **Monitoring Tool:** AIP-PRISMA’s Gendering of the Logic Model
- **Monitoring Tool:** Sample Quantitative Indicators for Access and Agency

Strategy Tool: Programme Checklist Tool – Coffey’s List Of Success Factors

The following checklist can be considered by programme managers – while not all factors may be valid for every initiative, these are broadly applicable and a checklist acts as a valuable reminder.

Strategy – Selecting Sectors and Setting Strategic Goals	✓
Integrate WEE into the project cycle from the very start.	
Sub-sectors should be selected with scope for WEE keeping in mind the growth potential of the sub-sector for targeted women and men.	
Capacity in market systems is a prerequisite for success and there are successful precedents for integrating multiple skills sets in intervention teams including WEE expertise.	
Diagnosis – Research and Analysis	
Good research forms the basis for mainstreaming WEE. Integrating gender (men and women’s roles, controls, etc.) into the market system analysis is an effective way to ensure this happens. This benefits from taking into account context factors such as class or ethnicity.	
The analysis should consider rules and their implementation such as legislation or informal rules about what is culturally acceptable. Having this knowledge and being able to act on it enhances the potential for impact on large(r) numbers of women.	
Research and interventions gain from including and considering the public sector, NGOs and civil society as viable market actors and potential partners.	
Vision – Design and Planning	
In addition to productive roles and economic considerations, women’s ability to make use of economic opportunities can be improved by considering interventions for constraints rooted in women’s productive and community roles. This includes their disproportionate role within the unpaid care economy, as well as household and community duties.	
Intervention planning should consider and predict the potential impact on WEE. Upfront gender analysis makes this possible, but further research is often required.	
Interventions that contribute to WEE include those that target men and women, as well as those that specifically target women.	
Implementation	
As for all market systems interventions, it is important to be able to make a “business case” for those that contribute to WEE. Women’s contribution and benefits as employees, suppliers, consumers and clients should be considered.	
Reaching scale for women’s empowerment depends on identifying the right partners who are motivated by the business case.	
Monitoring	
Women’s empowerment should be integrated into the monitoring, evaluation and impact assessment system during project design.	
WEE should be included in the strategic framework and logframe for a project. This should make explicit what the WEE objectives are within the broader context of how the project defines poverty and what the poverty reduction objectives are, and whether gender specific constraints will be addressed.	

Strategy Tool: AWEF's Relevance, Opportunity, Feasibility Matrix

The Arab Women's Enterprise Fund drew from M4P guidance to create a matrix for comparing relevance, opportunity and feasibility across sub-sectors. This supported the selection of target sub-sectors (SS) and highlighted areas where further researched was required.

SUB-SECTOR SELECTION (SS) MATRIX						
SECTOR NUMBER	1	2	3	4	5	6
SECTOR NAME						
Relevance for target group – Is there an opportunity for the target group?						
Women's current or potential roles in the SS						
There is potential for increased numbers of women in the SS						
There is good potential to include more target women (poor or excluded)						
There are clear opportunities to expand or improve women's roles and opportunities in the SS (e.g., jobs)						
Existing barriers for women can be reduced or removed (e.g., transportation, norms)						
Women would/could have access to needed supports (e.g., finance, inputs, raw materials)						
Women's agency could be improved (e.g. reduced workload, control over income)						
Any risks can be mitigated or overcome						
Growth Opportunity for the Sub-Sector: What is the potential growth / competitiveness opportunity for the sub-sector?						
The SS is significant in value (size, GDP %)						
The SS has anticipated stability/growth						
The political economy is favourable						
There are opportunities to leverage markets, finance and other improved supports in SS						
Challenges in the SS can be overcome or worked around						
Any risks can be mitigated or overcome						
Feasibility – Will the programme team be able to design, implement and monitor interventions?						
There is or can be alignment between relevance to target women and SS growth						
Programme team has capacity to develop SS, private sector partners and integrate women						
There is partnership potential in the SS						
There is government, donor or other support for the SS						
Any risks can be mitigated or overcome						
Other Issues that are Significant to the Specific Context (e.g., conflict, refugees' situation, etc.)						

Diagnosis Tool: FSDZ’s Fgd Guide On Women’s Roles, Empowerment And Access To Finance In Agriculture
Focus Group Discussions (FGDs) are an excellent tool for eliciting information from a group of women. They can be used to i) understand aspects of women’s roles, controls, constraints, barriers and possible interventions pre-intervention design, ii) to monitor an intervention during implementation (for possible feedback to adjust activities, or iii) to assess an intervention and the outcomes after it has been completed. The following one was designed to assess women farmers’ financial needs and access in three regions of Zambia.

Objective: Understanding women farmers’ financial needs and access in three regions of Zambia.

Overview: Women (8-12) from smallholder farming households involved in key sub-sectors (vegetables, small livestock, maize, groundnut in Zambia). The FGD will take around 90 minutes. There will be an emphasis on hearing from a range of women in the group. However, it is not necessary for each to answer every question; rather, we are seeking to understand the issues and gain consensus on these or to understand where/how/why significant variation occurs. Remember that these are overarching research questions and you will need to interpret them or break them down in a way that makes sense in the given context. Avoid jargon. Give examples.

5 minutes	Welcome , introduction to FGD/purpose, researchers and participants. Explain the process– it is a discussion, all comments are valuable, we would like to hear from everyone even if opinions are different, practical experience is good.
5 minutes	Brief warm up question: What are the main income earning activities of the household? Is there one agricultural sector (value chain) that is more important to household well-being? Is that for consumption or sales? Is there one agricultural sector that is women’s primary responsibility? Is that for consumption or sales?
10 minutes	Roles: What is women’s involvement in the main agricultural sectors (may focus on one key sector or discuss more than one from target sectors: vegetable, livestock, maize, groundnuts)? That is, what are the main tasks that they carry out? Are their roles different from men’s roles?
15-20 minutes	Challenges – General and Financial: What are the agricultural challenges for women in general? For example, low quality, low volume, no storage, pests, processing issues, lack of knowledge about production and marketing, no linkages to services including finance, etc. What are the specific challenges around key sectors? What are their specific financial challenges across sectors or specific to sectors– that is, what do they need financial services such as credit, insurance, savings, training, digital payments for (e.g., buying inputs and equipment, making payments on inputs, purchasing livestock)? Where are they challenged in their agricultural work due to lack of the finance they need?
15-20 minutes	Financial Access Issues: From where do they get financial services (credit, savings, insurance, literacy training, digital payments) if at all? Formal (e.g., bank/MFI) and informal (e.g., family, friends, local moneylenders)? If they do not access financial services, is it because they are not available, too expensive, too far, not appropriate etc.? Do their male family members access financial services? If yes, and if women do not, why is that?
15-20 minutes	Productive and Financial Decision Making: Does one person in the household make decisions around Ag production or are they joint decisions (e.g., what to grow, when to plant, to whom to sell)? What about financial expenditure decisions for the farm and for the household? And, who decides to borrow or save money, when to sell livestock to cover costs, etc.? Discuss consultation process for decision making.
10 minutes	Questions for us? Did we leave out anything? Anything else you wanted to say? Wrap-up and thank you!

Diagnosis And Vision Tool: AIP-PRISMA's Assessing Women's And Men's Roles And Controls To Guide Intervention Design

Assumptions at AIP-PRISMA

- Target is poor farmers – 300,000 poor female and male farmers
- The household is the economic unit and usually involves a husband and wife
- Poor farmers are largely in the informal sector
- Poor farmers tend not to be included in official statistics
- We need to determine involvement in and control over sectors through our own primary research

Target Sub-Sector and Region: _____

Categorising Gender of Sub-Sectors According to Three Parameters

1. % of women and men involved in the sector (raw number regardless of level of effort) _____
2. Level of effort (LoE) of women and men in the sub-sector _____

Activity List each main activity such as weeding, planting, watering and sorting	Women in HH LoE 0-4*	Men in HH LoE 0-4*	Other Women** LoE 0-4*	Other Men** LoE 0-4*	Total = 4***	Explanation – provide a justification of the scoring for each activity. This needs to be evidence based (not secondary statistics but from sub-sector assessment) Actual seasonal work hours are preferred, but if not available, subjective information may be used.
Total effort						

*Level of Effort is 0-4 where 0 is no effort, 4 is all the effort, 2 is equally shared, 1 and 3 are somewhere in between.

**Other is someone outside the household and includes paid labour

***The total LoE of women, men and other must equal 4 for all four (men, women and other men and women)

- For the purpose of categorizing sub-sectors, either women or men are functionally dominant according to the level of effort in the sub-sector (total score of all activities) from the above.
- For the purpose of designing interventions, level of effort at each relevant activity/task level determines the focus of an intervention on women, men or both.

3. Level of Control – Decision making or ownership of / access to assets

In addition to functional contributions, men and women have different levels of control within the household and sub-sector which may vary across regions. In order to understand the power dynamics in each sub-sector, sub-sector assessment needs to capture the following information. ‘Other’ such as paid labour is not included as this determines household level control.

Area of Control	Men in HH LoC 0-4*	Women in HH 0-4*	Total 4**	Explanation – provide a justification of the scoring for each activity. This needs to be evidence based (not secondary statistics but from sub-sector assessment)
Resource ownership				
Access to resources				
Productive decisions				
HH Expenditure				
Farming Expenditure				
Other roles in sub-sector e.g. service provider				
Other as relevant to the sub-sector and context				
Total control				

*Level of Control is 0-4 where 0 is no control, 4 is all the control, 2 is equally shared, 1 and 3 are somewhere in between.

**The total LoC of women and men must equal 4

For the purpose of assessing control, we find that either women or men are dominant according to the level of control (total score) from the above.

Level of control will influence decisions around the selection of interventions, intervention design and implementation activities.

Questions to consider for intervention selection and design:

1. In the target sub-sector (by region) – are men or women more functionally dominant?
2. How will this influence your choice of intervention?
3. In the target sub-sector (by region) – are men or women more dominant in terms of control?
4. How will this influence your design of the intervention?

Note re: the Portfolio of Sub-Sectors

Total scores for women and men’s levels of effort and control in programme-targeted sub-sectors can be calculated by adding total effort and total control from the various sub-sector categories. Also, identification of activities where women exhibit the greatest level of effort can be calculated across sectors.

Vision Tool: Kenya Market Trust’s Risk Register (Based On The Five WEE Dimensions)

A risk register allows you to anticipate programme risks, determine their level of likelihood and to devise a strategy to mitigate the risk. The following risk register was designed to specifically consider the risk to the five non-negotiable dimensions of women’s economic empowerment. Other dimensions can be added as relevant to the programme such as gender based violence, women’s leadership and role models, etc.

Dimension of women’s empowerment	Specific Risk – Description “There is a risk that.....”	Likelihood of Risk*	Impact on Program**	Risk Mitigation Strategy if Score of 3 on Either Axis “In order to mitigate this risk, the programme will.....”
Economic advancement – increased income and return on labour				
Access to opportunities and life chances				
Access to assets, services and needed supports to advance economically				
Decision-making authority in different spheres including finances				
Manageable workload				

* 1 – unlikely; 2 – low likelihood; 3 – somewhat likely; 4 – high likelihood

** 1 – negligible; 2 – low impact; 3 – somewhat impactful; 4 – highly impactful

Implementation Tool: MDF's Guidance On The Partnership Agreement

The Market Development Facility offers this guidance to staff on formulating a partnership while taking WEE dimensions into consideration.

Section	The Strategy Defines:
Introduction of Partners	The position of partners inclusive of their current engagement with women.
Rationale for the partnership	Based on the Inclusive Sector Growth Strategy for Poverty Reduction and WEE and the commercial objective of the partnerships, how will this partnership enable women to contribute to and benefit from growth? Which WEE dimensions are relevant or will benefit from this partnership? How can this be described and what is the anticipated outcome?
Objective of the intervention	These will be analysed according to the five WEE dimensions and the partnership type.
Detailed intervention plan	These will be analysed according to the five WEE dimensions and the partnership type.
Deliverables	These will be analysed according to the five WEE dimensions and the partnership type.

Implementation Tool: Kenya Market Trust's Analysis Of Partner Motivations

The following tips and table help programmes to think about working with business partners who may not see the value in engaging with women as suppliers, employees, consumers and clients.

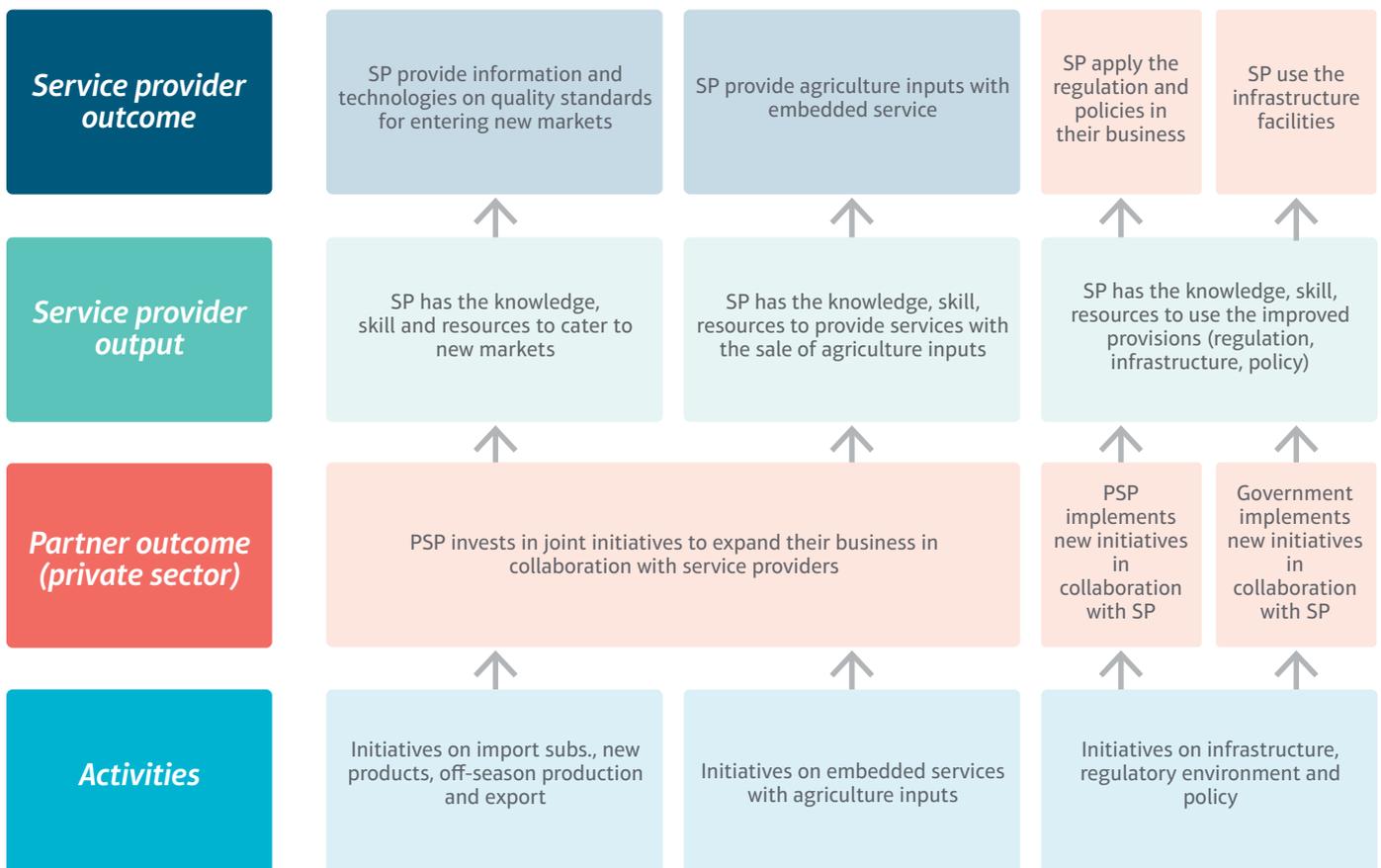
Tips for Motivating Business Partners to Work with Women

- Master the facts and figures about women's role and contribution in the sector to promote the value of women as business partners, lead farmers or other roles as appropriate.
- Think profitability putting yourself in the partners' shoes – this does not change from our usual negotiations with partners when we are mainstreaming women.
- Highlight opportunities for partners to have access to more customers (e.g. water, seed or input buyers), higher volumes of raw materials (e.g., meat or milk for processing) or other commercial advantages.
- Educate partners on women's roles and contributions in the sector that will negatively impact the overall success of the intervention, if being overlooked.
- Develop inclusive innovations which will create business incentives for partners.
- Continue to consider the local context and specific socio-cultural conditions.

Assessing Motivations for Partners to Work with Women as Suppliers, Employees and Consumers	Yes	No	Comments
Do women represent a new market segment for partners? E.g., as a buyer of inputs or insurance.			
Would working with women lead to greater profitability for partners? E.g., as purchasers of products or reduced costs in labour.			
Could a partner realise increased efficiency by working with women? E.g., they are faster at a given job.			
Will a partner have access to higher volumes of raw materials? E.g., a needed input such as vegetables or grain.			
Can partners expect improved quality from engaging with women suppliers? E.g., a partner could share information on improved post-harvest handling.			
Does working with women represent a 'doubling of options' for partners? E.g., more consumers, more suppliers, more employees.			

Monitoring Tool: AIP-PRISMA's Gendering Of The Logic Model

The following logic model is gender neutral, while the text beneath it explains how and why a logic model can be gendered. This is used for reference purposes by AIP-PRISMA.



Let's examine each of these levels from the bottom, moving up the chain.

- Activities Level:** Promotion of inclusion at the activities level requires an understanding of the roles of the actors in the sector, their contributions to the specific product, the interventions that will be appropriate to their knowledge and skills, resources, time availability, and so on. 'The actors in the sector' can be men, women, ethnic minorities, youth, the elderly, the very poor or people living with disabilities. For example, even in men's crops such as mangoes or coffee, women may play an important role in harvesting and post-harvest handling which can affect the quality of the product (through handling, processing, sorting, grading, packaging etc.). In order to improve economic outcomes for such households, the roles and contributions of women and men need to be understood for design and targeting of successful interventions.
- Partner Outcome:** This level of the programme involves joint investment with the proposed (business) partners (BP), and it is at this stage that it is important to convey gendered knowledge to the partner, to encourage or set targets for inclusion, and to agree upon the types of activities or approaches that the partner will undertake (and for which they are receiving significant subsidy in many cases) while taking the business perspective and incentives of the partner into account. For example, in the coconut sugar sector, if BPs do not realise the significant role that women play in processing of coconut sugar, this could negatively impact their return on investment. That is, as new technologies and techniques are introduced, if women are not targeted, then the adoption and implementation of the new processes may not reach expected levels. Similarly, as the programme develops its understanding of 'poor' and 'poorer' farmers (see discussion in thematic strategy above), business partners may require different intervention support from the programme that incentivises them to target more marginalised farmers who are lower resourced; for example, offering different loan products, smaller 'packages' of services and products, or bundled approaches.

- **Service Provider Output:** Service providers (SPs) are selected and supported by the business partner (BP). If the BP has a good understanding of the sector actors (including the roles that women and other marginalised groups play) this can guide their selection of and support to SPs, making sure they have the right capacities to succeed. For example, if women have a significant leadership role in a sector such as shallots, SPs need to be selected that are representative of their participation and contribution (that is to say, selection of both women and men service providers). If BPs are not aware of women's roles, there may be an unintentional inappropriate focus on men as service providers and farmers, which will result in diminished (rather than enhanced) roles of and outcomes for women in the sector. In the same vein, if SPs are not selected from the targeted ethnic group, then results may not be as strong. For example, in the beef sector in NTT, traders are from multiple ethnic groups and are therefore better able to connect with the various farmers in the province.
- **Service Provider Outcome:** At this level of the results chain, the service providers (SP) must understand the varying constraints and opportunities of working with different types of farmers, and the SP level of commitment must reflect the investment and support of the partner and the programme. If, for example, women or target ethnic groups have been included as SPs (e.g., in the case of women for processing, post-harvest handling, livestock rearing) then this will definitely increase outreach to women and ethnically diverse farmers. However, even when there are no suitable service providers from the target group, the selected SPs still need to incorporate appropriate numbers of target farmers. In particular, for women, it is necessary to not downplay their current roles, and undermine the potential for growth.

Monitoring Tool: Sample Quantitative Indicators For Access And Agency

Quantitative evaluations typically collect sex-disaggregated but usually do not report on specific women's empowerment questions. Therefore, issues of Access and Agency for women in market systems are often evaluated qualitatively. While qualitative assessment is excellent for gaining a nuanced understanding of women's empowerment in a market system, it is also possible to integrate women-specific quantitative indicators into baselines, household surveys and other assessments. A combination of both quantitative and qualitative findings will provide the richest understanding of women's empowerment as a result of programme interventions.

Quantitative Access Indicators

#/% of women with access to training and other skills development

of jobs or new enterprises started by women

of new and/or growing market opportunities to which women are connected

% of women's reporting enhanced ability to respond to market demand

and type of new techniques and technologies adopted by women for improved production

Improved financial inclusion (access to financial services: credit, savings, insurance, literacy training, payment services)

Access to land, water, marketplaces and other infrastructure assets

Quantitative Agency Indicators

% of household expenditures decided by women / % of household expenditures decided jointly

% of non-household expenditures decided by women / % of non-household expenditures decided jointly

#/% of women who can make independent decisions regarding the purchase, sale, transfer or use of agricultural assets (small and large) Y/N

%/# of women's who can make independent decisions around new productive activities (e.g., the purchase of small livestock) Y/N

Number of hours that women save a day as a result of an agricultural innovation

#/% of men/women exhibiting changes in attitudes towards women and their mobility

#/% of men/women exhibiting changes towards women and work in specified sub-sectors



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