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# MAKING THE BUSINESS CASE:

## WOMEN'S ECONOMIC EMPOWERMENT IN MARKET SYSTEMS DEVELOPMENT



**REPORT #1**



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# MAKING THE BUSINESS CASE:

## WOMEN'S ECONOMIC EMPOWERMENT IN MARKET SYSTEMS DEVELOPMENT

**LEO**

Leveraging Economic  
Opportunities

**LEO REPORT #11**

### **DISCLAIMER**

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# ACRONYMS

ALCP	Alliances Lesser Caucasus Programme
CDP	Cooperative Development Program
CEO	Chief Executive Officer
DAI	Development Alternatives, Inc.
ILO	International Labour Organisation
LEO	Leveraging Economic Opportunities
M4C	Making Markets Work for the Chars
MDC	Micro-distribution centers
MEDA	Mennonite Economic Development Agency
USAID	United States Agency for International Development
WEPs	Women's Empowerment Principles

# I. INTRODUCTION

## A. PURPOSE OF THIS PAPER

Evidence shows that giving poor women the means to improve their incomes and the power to make decisions has a catalyzing impact within their households, their communities, and beyond.<sup>1</sup> Dozens of new programs and initiatives, such as the Women’s Empowerment Principles (WEPs), led by the United Nations Entity for Gender Equality and the Empowerment of Women and the United Nations Global Compact, recognize the untapped potential of women. There is also growing recognition among global corporations that business practices that empower women are a sound investment. More than 850 CEOs have signed a statement of support for the WEPs, pledging to advance equality between men and women by reforming their business practices.<sup>2</sup>

The USAID-funded Leveraging Economic Opportunities (LEO) activity seeks to build upon these efforts by demonstrating how business practices that are inclusive of women are good for business and social change. Yet, if businesses are going to take what may be perceived as a financial or social risk, they need a solid business case to do so. A business case is an argument or rationale, based on market research, for starting or expanding upon a business opportunity. A business case answers the question, “What will be the benefits or losses if the business takes this course of action?” Businesses determine which investments they will make by assessing the costs and benefits of a given opportunity. Expenses associated with any alteration of a business model must be offset by the likelihood (or assurance) of short-term and/or long-term increased benefits to the business. For example, when integrating women into a part of the supply chain where none or few currently exist, the business needs to show how revenues will increase and/or expenses will decrease by doing so.

This paper is based on extensive research and interviews and provides the rationale that market systems facilitation practitioners can use to engage private sector firms in efforts to empower women. From identifying partners to articulating the mutually beneficial value of women’s inclusion, the paper offers guidance and real-world examples to help companies empower women working at every level of the economy. It includes strategies to increase the bottom line for a wide spectrum of businesses, from multinational corporations to medium-sized firms and microenterprises in developing countries.

To lay the groundwork for engaging prospective private sector partners, the paper addresses the following questions:

- What are the benefits of inclusive business for women’s empowerment?
- What are appropriate sectors and businesses to target in supporting inclusive business for women?
- What incentives make the business case for firms to pursue practices that are more inclusive of and empowering for women?
- What are the key risks of promoting business practices that benefit women?
- What are potential tactics for articulating the business case to private sector partners?

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<sup>1</sup> World Bank studies, including the World Development Report 2012, show that women’s economic advancement and gender equality is linked to improvements in child nutrition within the household, lower rates of food insecurity for communities, and higher income per capita at the national level.

<sup>2</sup> UN Women. <http://weprinciples.org/Site/CeoOverview/>

## **B. METHODOLOGY**

Because of the complexity of market systems, research for this paper incorporated a variety of perspectives from implementing partners and private sector companies. In addition to document reviews, interviews were conducted with a range of experts. ACIDI/VOCA, DAI, MEDA, Mercy Corps in Georgia, Oxfam Great Britain, and Swisscontact in Bangladesh provided invaluable cases, examples, and lessons learned from the perspective of implementers. Golden Web in Ghana, TexLynx in Pakistan, L'Occitane in Burkina Faso, and Café Feminino in Peru shared their perspectives on of how incentives can promote inclusive business practices that empower women.

## **C. AUDIENCE**

The audience for this paper is practitioners working in market systems facilitation programs that want to empower women through their activities.

## II. BENEFITS OF INCLUSIVE BUSINESS FOR WOMEN'S EMPOWERMENT

The first step in the development of a successful market system program is for implementers to identify market actors across the private and public sectors that can act as agents for change. When convinced of the business case, firms can help catalyze a process of change that increases jobs and income-earning opportunities, promotes local markets, and develops products and services for people who need them. Their success can become the community's success, particularly when businesses effectively promote women's empowerment. Studies show that when a business integrates women into its business model and core operations, not only do profits improve but gender inequalities decline in the communities in which it works.<sup>3</sup> This dual benefit can create a reinforcing cycle of economic benefits to a company, the women it employs (or contracts with), and the communities in which they exist.

One key role of a practitioner is to help businesses see how enhancing women's empowerment can create this shared value. The implementer can facilitate connecting women—whether as employees, entrepreneurs, or consumers—to positive economic opportunities. However, such opportunities will only be truly empowering when women are able to fully take advantage of and benefit from them, not only access them. To promote long-lasting empowerment for women, it is critical to improve a woman's access to resources and opportunities, as well as her ability to make free choices about how to engage with the opportunity (and how to allocate the resulting resources).<sup>4</sup> In particular, stronger business and social networks can boost a woman's access to resources as well as increase her sense of control and freedom in deciding how to use them. She needs agency in order to act on new resources and opportunities.

### DEFINITIONS

An *inclusive market system* engages and benefits groups that are often excluded from, or even exploited by, traditional market systems.

*Women's economic empowerment* is a multifaceted and nonlinear process of change, requiring an interaction of both enhanced access and agency that eventually leads to a sustainable reduction in gender inequality.

According to the United Nations Development Programme, *inclusive business* refers to business models that include the poor within a company's supply chains as employees, producers, and business owners, or that develop affordable goods and services needed by the poor. In the case of women's economic empowerment, the term refers to the intentional inclusion of women, a demographic group that is often excluded or underrepresented in various aspects of business and economic activity.

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<sup>3</sup> Pellegrino, Greg; Sally D'Amato, and Anne Weisberg. "The Gender Dividend: Making the business case for investing in women." Deloitte. 2011; "Gender Diversity in Top Management: Moving corporate culture, moving boundaries." Women Matter. McKinsey and Company. 2013. Note that most of the current studies on this topic have been conducted in North America and Europe. More research is needed in developing country contexts; yet evidence suggests that increasing gender diversity in the workplace can be good for business in various contexts.

<sup>4</sup> Markel, Erin and Lindsey Jones. "Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development." USAID. 2014.

# III. DECIDING WHERE TO MAKE THE BUSINESS CASE: TARGETING APPROPRIATE SECTORS AND BUSINESS PARTNERS

Sectors can vary significantly in their potential to include and benefit women. To identify sectors and businesses that are most likely to create impacts, the implementer should first collect reliable information that helps it understand the market opportunities and barriers for women and men. Women and men face distinct market barriers: Geography, age, education, formal and informal gender rules,<sup>5</sup> and other context-specific factors determine the roles that women and men play in society. These roles create barriers and opportunities that influence how businesses and other actors work with women. Conducting a market analysis that incorporates an examination of gender roles and relationships can provide an implementer with critical information. In addition to identifying key market barriers and opportunities, a market analysis can help programs select partners to work with and determine which sectors present conditions where women's economic empowerment can be promoted.<sup>6</sup>

Implementers interviewed for this paper have found that sectors where women are already present and where there is potential for growth tend to yield better and more choices for partners in an inclusive market development project.<sup>7</sup>

## **DAI IN NIGERIA: SELECTING A SECTOR TO EMPOWER WOMEN**

Some implementers have established criteria by which they can identify and select sectors suited to the economic empowerment of women. The process may include determining the ratio of men to women in a sector and their particular roles, and assessing the risks involved in changing women's involvement in a sector. For example, DAI's MADE program in Nigeria, funded by the United Kingdom's Department for International Development, mapped out a number of sectors for potential support in the hope of reaching 30,000 beneficiaries, particularly women, over 4 years. Their selection process directed them to the poultry sector. As part of its strategy to improve incomes, the program linked women farmers with companies. This resulted in poultry vaccines being provided to women farmers which reduced mortality from Newcastle's disease, and thereby helped households to save money by losing fewer birds. Part of the success of this project was DAI's context-adaptable sector selection criteria, outlined in Table 1 below.<sup>8</sup>

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<sup>5</sup> Markel, Erin and Lindsey Jones. "Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development." USAID. 2014.

<sup>6</sup> For examples of market systems analyses with a focus on women's economic empowerment see Mercy Corp Georgia, ALCP website: <http://alcp.ge/>; Promoting Gender Equitable Opportunities in Agricultural Value Chains Handbook. USAID. 2009. <http://www.culturalpractice.com/resources/promoting-gender-equitable-opportunities-in-agricultural-value-chains-a-handbook/>

<sup>7</sup> Throughout this paper, "project" is used in a generic, donor-neutral fashion, as opposed to USAID's specific usage of the term.

<sup>8</sup> Raheem, Zaki and Kirsten Weeks. DAI. Interview. 2014.

**Table 1: Sector selection criteria for empowering women**

Growth Potential	Pro Poor Impact	Impact on Youth and Women	Feasibility of Facilitating Change
<b>Does the sector have potential for sustained growth?</b>	<b>Does the sector have the potential to benefit a large number of the poor in some target regions?</b>	<b>What is the potential impact on gender disparity and youth?</b>	<b>Which sector can yield rapid results for a demonstration effect to allow crowding in?</b>
<ul style="list-style-type: none"> <li>▪ Domestic and export market has high growth potential</li> <li>▪ Structure and governance of the sector are favorable to competition</li> <li>▪ Potential for increase in productivity and technology adoption</li> </ul>	<ul style="list-style-type: none"> <li>▪ Large number of poor households already involved/potentially involved in the sector</li> <li>▪ Are the poor in the sector urban or rural?</li> </ul>	<ul style="list-style-type: none"> <li>▪ Sector has many low-income youth and women already participating or has the potential for many to participate</li> <li>▪ Potential to increase household income to benefit families</li> <li>▪ Activities are not dangerous for youth (e.g. involving hazardous material, unsafe working conditions)</li> <li>▪ Activities do not put youth or women into situations that could lead to physical or emotional abuse</li> </ul>	<ul style="list-style-type: none"> <li>▪ The sector's governance structure is conducive to systemic change</li> <li>▪ The enabling environment is conducive to a market development approach</li> </ul>

*Source:* DAI notes for interview. 2014.

Once the implementer has chosen a sector, it needs to identify appropriate market actors with which to work. Finding market actors and managing these relationships is at the heart of the implementer's role, but setting the right criteria to enable the best partners to self-select into the project can be challenging. Specific considerations for implementers when seeking partners to empower women include the following:

- **Network and explore partnerships beyond the usual suspects.** In any market systems project, identifying a partner tends to be an iterative process. Often the most successful partners are not immediately obvious. Finding them requires extensive networking. Projects may initially seem to have a small pool of potential partners to work with. Under these circumstances, it is important for the implementer to expand a project's network of connections and to look in unexpected places (e.g., related sectors).
- **Identify partners with the potential to create systemic change.** An implementer must understand the market actor's ability to promote systemic change and to achieve women's empowerment at scale. Such actors may be seen as leaders or innovators in the business community; they may have a large share of a particular market channel, or exert control over a particular value chain function; or they have extensive networks, or in other ways be influential and therefore able to drive or contribute to systemic change.

## CARE IN BANGLADESH: PARTNER SELECTION CRITERIA FOR EMPOWERING WOMEN

CARE's Strengthening Dairy Value Chain project is designed to support the development of sustainable livelihoods for landless and smallholder households in rural Bangladesh by incorporating them into the dairy subsector. The goal of the project is to bridge the gap between rural dairy producers and the formal dairy market. Most of the 36,000 farmers involved are women. When considering potential partners, CARE uses an established and comprehensive set of selection criteria intended to empower women. A company must target women as consumers; have inclusive and responsible business practices; be eager to invest in the industry; be willing to give buy-back assurance,<sup>9</sup> be open to technology adoption; and work within the target value chains. BRAC Dairy was an attractive partner because of its inclusive business approach, interest in investing in a new procurement model, and willingness to offer buyback assurance.<sup>10</sup> The partnership helped minimize the risks to BRAC of sourcing from new areas by organizing local operators and supporting the development of a capacity building program for dairy farmers. It also provided women dairy producers with a guaranteed market for their milk. Thanks to technical guidance from trained farmer leaders, the female farmers can now invest in higher-quality inputs and generate better quality milk that brings a higher return.

- **Develop criteria that are sensitive to slow adopters.** Setting gender-sensitive criteria that are too rigid could limit the opportunity for potentially strong partners to self-select into project initiatives. Swisscontact's M4C project in Bangladesh notes that many market actors might not be particularly interested in making changes that are more inclusive of women at the beginning of a project but will adopt inclusive practices with time. Since opportunities to empower women may gradually become more apparent to market actors, selection criteria should identify characteristics in a partner that have the potential to evolve, such as openness to the inclusion of marginalized groups, innovation, or the promotion of safe working conditions.
- **Look for partners who provide good leadership.** A successful partnership to promote inclusive business practices for women will depend on the strength of the partner's leadership. Having a gender champion at the helm will help ensure that inclusive business practices are integrated into day-to-day operations and adopted by staff. Defining what good leadership means to a project can help to guide partnership selection. For example, the Alliances Lesser Caucasus Programme (ALCP) market development project in Georgia asked "what kind of person is running this company, how are they carrying out their work, and are they a well-meaning business? The people needed are the ones whose vision aligns with the overall project intent of inclusive and mutual commercial success for all."<sup>11</sup>
- **Find businesses with knowledge of cultural norms and a willingness to address social barriers.** Small or local companies often have a strong grasp of cultural and social norms that govern gender roles and how they influence the market system. This kind of insight can facilitate innovation and quick wins with the right partner. At the same time, these companies can be more likely to be influenced by local norms. It is thus important to work with partners that are willing to address social barriers facing women.
- **Work with multiple partners simultaneously.** The complex risk and reward dynamics that will underpin any decision to invest (or not) in more inclusive practices cannot be fully grasped until the

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<sup>9</sup> Buy-back assurance is a guarantee provided by a firm that they will purchase what is produced by their customers.

<sup>10</sup> Siddique, Nurul Amin. Interview notes. CARE Bangladesh. 2014.

<sup>11</sup> Bradbury, Helen. Mercy Corps Georgia. Interview. 2014.

project has engaged with partners. For this reason, implementers are well advised to engage with several firms concurrently, maximizing opportunities to identify and act upon areas where business incentives align most closely with the goal of promoting women's economic empowerment.

### **MERCY CORPS IN GEORGIA: PARALLEL STRATEGIES FOR INCLUSIVE IMPACT<sup>12</sup>**

Dairy farmers in remote areas of Georgia struggle to supply raw milk to distant collection centers. To avoid the risk of spoilage, women, who are key players in dairy production, prefer to sell milk locally or turn it into cheese and other products that have a longer shelf life. Initially, ALCP approached the main milk collection company with a proposal to add collection centers in rural areas. Ultimately, the company declined. The profits from fresh milk were too small to justify expansion. In the meantime, ALCP had engaged in a parallel strategy to link rural households with dairy processors. Dairy processors in one target area are now able to collect up to 20 metric tons of fresh milk per day, which allows them to supply supermarkets in urban areas. Food safety and hygiene training has helped farmers earn a premium for the quality of their milk. About 80 percent of them now supply milk on a daily basis. To date, the program has generated \$475,000 in new income for more than 3,000 beneficiaries.

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<sup>12</sup> Bradbury, Helen. Mercy Corps Georgia. Interview. 2014.

# IV. THE BUSINESS CASE FOR INCLUDING AND EMPOWERING WOMEN

A business case must be informed by the incentives that drive a market actor's behavior. In the private sector, incentives are often closely linked to enhancing business performance and increasing profits. Yet, with the birth of social enterprises and the private sector's increased understanding of shared value,<sup>13</sup> the picture is becoming more complex.<sup>14</sup> Companies—large and small, in emerging and developed economies—may be driven by a “double bottom line” of social impact and business performance. Given this complexity, it is essential that implementers understand the particular incentives of the private sector partners with which they seek to work, how gender plays into these incentives, and how these incentives can be leveraged to benefit women.

There are six primary types of incentives that drive the private sector to change their practices in a way that is more inclusive of and empowering for women:

- Accessing untapped employee talent
- Improving supply chain reliability
- Reaching female customers
- Opening new distribution channels
- Enhancing the brand and reputation of the business
- Furthering social impact

## A. ACCESSING UNTAPPED EMPLOYEE TALENT

Many companies have hiring and management practices that exclude or under-utilize women's talent. As a result, these companies are overlooking a valuable opportunity to improve their competitive advantage. A recent Corporate Research Forum study in the United Kingdom cited the need for companies to select the very best workers as one business reason for including more women in their workforces.<sup>15</sup> Moreover, studies in North America have also shown that when employees are satisfied with how their company embraces and supports equity and gender diversity in the workplace, they have higher overall job satisfaction, which supports employee retention.<sup>16</sup> Large companies and small enterprises in the developed and developing world that can engage and retain the creativity of all employees and contractors, including women, are the ones that

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<sup>13</sup> Shared Value Initiative. Website. <http://www.sharedvalue.org/about-shared-value>. 2014.

<sup>14</sup> Porter, Michael and Mark Kramer. “Creating Shared Value.” Harvard Business Review. January 2011. Available at: <https://hbr.org/2011/01/the-big-idea-creating-shared-value>.

<sup>15</sup> Wallace, Wanda and Gillian Pillens. “Diversity and Business Performance.” Corporate Research Forum, 2011. Available at: [http://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CB4QFjAA&url=http%3A%2F%2Fwww.womenonboards.co.uk%2Fresource-centre%2Freports%2Fdiversity%2Fcf1101-diversity-%255C%26-business-performance.pdf&ei=4j\\_U929OpKQyASTuYCYBg&usq=AFQjCNGROGtuHSX\\_cjYRxZmvf8ZBqd27nw&sig2=3U-ny2-P5UOo76GJUjrQCQ](http://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CB4QFjAA&url=http%3A%2F%2Fwww.womenonboards.co.uk%2Fresource-centre%2Freports%2Fdiversity%2Fcf1101-diversity-%255C%26-business-performance.pdf&ei=4j_U929OpKQyASTuYCYBg&usq=AFQjCNGROGtuHSX_cjYRxZmvf8ZBqd27nw&sig2=3U-ny2-P5UOo76GJUjrQCQ)

<sup>16</sup> “Why Diversity Matters.” Catalyst Information Center, Nov. 2010. Available at: [http://www.pwi.be/Resources/Documents/Catalyst-Why\\_Diversity\\_Matters\\_11-2-10.pdf](http://www.pwi.be/Resources/Documents/Catalyst-Why_Diversity_Matters_11-2-10.pdf)

will be leaders and innovators in this century.<sup>17</sup> Moreover, studies show that increased diversity including more women in management and executive roles creates a working environment that promotes innovation, helps employees connect to one another, and promotes a supportive environment.<sup>18</sup>

### **TEXLYNX IN PAKISTAN: ATTRACTING AND RETAINING WOMEN WORKERS**

Women make up only 22 percent of the workforce in Pakistan, but TexLynx, a textile company with a commitment to “perform well by doing good,” would like to change that. It has developed a strategy to support women to achieve their economic potential. The company works on several fronts to recruit and retain women, both inside the company and among its textile suppliers. Its projects support 75,000 female microentrepreneurs by improving their production and management practices and linking them to more profitable markets. Within the company, initiatives such as an employee daycare help women balance their family commitments with their careers. Since most TexLynx products are destined for female consumers, the company values having women who understand the textile market in management positions. The business motive is clear: with support, women become loyal and hardworking employees who know the product market best. There is a social motive, too. TexLynx believes the inclusion of women in Pakistan’s economy is critical for the country’s survival. TexLynx provides an example of a national company that understands the need to nurture female talent in the local context.

## **B. IMPROVING SUPPLY CHAIN RELIABILITY**

A business has a vested interest in understanding its supply chain, including how gender norms and inequities might limit the ability of men and/or women to work efficiently. Promoting access to information, resources, and technology to both men and women can address specific bottlenecks within a supply chain by enhancing productivity, improving product quality, and nurturing a reliable supply.<sup>19</sup>

### **GOLDEN WEB: WORKING WITH FEMALE FARMERS TO DEVELOP SOYBEAN SUPPLY CHAINS IN GHANA**

With the demand for soybeans on the rise in Ghana, Christian Bello, CEO of Golden Web, and his team saw that by working with female farmers they could secure a more reliable supply of the crop for their vegetable oil processing plants. To cultivate the farmers’ trust, the company provided them with technical assistance, training, and agricultural inputs to improve the quality and yield of their crops. In return, the farmers have become dependable suppliers. While there have been challenges, such as illiteracy and lack of financial acumen among the female farmers, the company has found creative ways to educate them about the soybean market and other actors along the value chain. “Women are stuck in the most vulnerable places in the value chain,” says Bello. “The private sector must step in and encourage the growth and development of the region.”<sup>20</sup>

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<sup>17</sup> Pellegrino, Greg; Sally D’Amato, and Anne Weisberg. “The Gender Dividend: Making the business case for investing in women.” Deloitte. 2011. Available at: [http://www.deloitte.com/assets/Dcom-Greece/dttl\\_ps\\_genderdividend\\_130111.pdf](http://www.deloitte.com/assets/Dcom-Greece/dttl_ps_genderdividend_130111.pdf)

<sup>18</sup> Prime, Jeanine, and Elizabeth R. Salib. Inclusive Leadership: A View from Six Countries. Catalyst. 2014. [http://www.catalyst.org/system/files/inclusive\\_leadership\\_the\\_view\\_from\\_six\\_countries\\_0.pdf](http://www.catalyst.org/system/files/inclusive_leadership_the_view_from_six_countries_0.pdf)

<sup>19</sup> Chan, Man-Kwun. “Improving Opportunities for Women in Small-Holder Based Supply Chains.” Bill & Melinda Gates Foundation. 2010. Available at: <https://docs.gatesfoundation.org/Documents/gender-value-chain-guide.pdf>; “The State of Food and Agriculture”, 2010-2011. Food & Agriculture Organization. 2011. Available at: <http://www.fao.org/docrep/013/i2050e/i2050e.pdf>

<sup>20</sup> Bello, Christian. CEO of Golden Web. Interview. 2014.

## C. REACHING FEMALE CUSTOMERS

“At Walmart and Sam’s Club, our Supplier Diversity program is creating an even more diverse foundation for our businesses and helping us to become truly inclusive. By strengthening our relationships with minority- and women-owned companies, we are becoming even more relevant to the customers and members that we serve.”

– Mike Duke, President and CEO, Walmart<sup>21</sup>

Globally, women control an estimated \$28 trillion in consumer spending, which is larger than the economies of China and India combined.<sup>22</sup> Their spending power will only increase as the global middle class (households with an annual income between \$6,000 and \$30,000) grows to 3.6 billion by 2030.<sup>23</sup> Including women across their employee teams, particularly in their marketing and sales departments, and building on their insights can help businesses more effectively reach women consumers who increasingly influence how household resources are spent. Similarly, microenterprises that include women as customers in their marketing activities ultimately boost sales, while also promoting women customers’ access to critical resources, and enhancing their decision-making abilities.<sup>24</sup>

### **M4C BANGLADESH: WHEN NATIONAL COMPANIES SEE THE BENEFITS OF WORKING WITH WOMEN**

Making Markets Work for the Chars (M4C) is a project that aims to reduce the vulnerability of families who live on *chars*, flood-prone river islands, in Bangladesh. *Char*-dwellers live in extreme poverty and depend on agriculture for their livelihoods. As part of its efforts, M4C sought to improve market systems for *char* communities and reached out to a range of agricultural companies to help develop business models that would appeal to subsistence farmers and make them customers of the companies’ products and services. That the approach was inclusive of women paid quick dividends, according to Hemonta Sarkar, a senior marketing officer with Auto Crop Care Ltd., one of the participating companies. “By involving women in farmer meetings, we found that they are more attentive than men,” said Sarkar. “They also insist that their male family members buy our products by name.” The inclusive strategy has been so successful that the company now also includes women in field meetings that take place in mainland areas.

## D. OPENING NEW DISTRIBUTION CHANNELS

Women can be astute partners for companies seeking inroads into untapped markets. For example, multinational beverage manufacturer Coca-Cola wants to reach remote customers or populations with limited resources. It has found that women are effective distributors of products and services, especially during the “last mile,” the movement of product from transport hub to consumer. Women can find reliable outlets and ensure the delivery of relatively small quantities of stock, which helps build market demand.

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<sup>20</sup> Sherman, Andrew and Elizabeth Vazquez. “Buying for Impact: How to Buy from Women and Change Our World.” Advantage Media Group. 2013.

<sup>22</sup> Pellegrino, Greg; Sally D’Amato, and Anne Weisberg. “The Gender Dividend: Making the business case for investing in women.” Deloitte. 2011. Available at: [http://www.deloitte.com/assets/Dcom-Greece/dttl\\_ps\\_genderdividend\\_130111.pdf](http://www.deloitte.com/assets/Dcom-Greece/dttl_ps_genderdividend_130111.pdf)

<sup>23</sup> Lawson Sandra and Douglas Gilman. “The Power of the Purse; Gender Equality and Middle Class Spending.” Goldman Sachs Global Markets Institute. 2009. <http://www.goldmansachs.com/our-thinking/investing-in-women/bios-pdfs/power-of-purse.pdf>

<sup>24</sup> Nasreen, Fouzia. Swisscontact Bangladesh. Interview. 2014; Bradbury, Helen. Mercy Corps Georgia. Interview. 2014.

### **COCA-COLA IN TANZANIA: WOMEN GO THE “LAST MILE” IN PRODUCT DISTRIBUTION**

Coca-Cola Kwanza is a Tanzanian bottling company with annual net sales of roughly \$100 million. Ninety-five percent of sales come from a system of micro-distribution centers (MDC), which supply Coca-Cola products to small-scale retailers in congested urban neighborhoods. The average MDC serves 250–600 shops in a 3–10 kilometer radius, with frequent deliveries of small amounts of product. Women own or manage most of these centers. As part of its business strategy, Coca-Cola Kwanza has focused on expanding the recruitment of women in its network and has provided them with coaching and mentoring. As a result, owners of participating centers have seen their sales increase by an average of 12 percent, and the average return on investment for an MDC in the Kwanza network is 20 percent, which has boosted the company’s efficiency and profitability.<sup>25</sup>

## **E. ENHANCING THE BUSINESS BRAND AND REPUTATION**

Consumers are increasingly interested in how the products they purchase are made and how the individuals who make them are treated. Some businesses find that communicating how their transactions benefit women and men in their supply chains builds their brand and gives them a marketing advantage. Some companies have been forced to rethink their business practices in light of negative consumer reaction to revelations of exploitative working conditions or unfair wages.<sup>26</sup> According to one report based on data from North America, when women learn that a company supports women-owned enterprises, 79 percent try the product or service; 80 percent solidify their loyalty to the brand; and 51 percent are willing to give the company a second chance if a product or service falls short the first time they try it.<sup>27</sup> Developing a company’s reputation for valuing women’s work can help boost sales, especially to women.

### **L’OCCITANE: VALUING WOMEN’S WORK DELIVERS A HIGH-QUALITY PRODUCT AND A GOOD REPUTATION**

L’Occitane is a high-end, natural cosmetics company whose strong social objectives are most evident in the marketing of one of its signature products: Fair Trade organic shea butter. L’Occitane is dependent on a complex supply chain of women processors in Burkina Faso, which costs the company 20–30 percent more than it would if the product were sourced from western processors. The company says it values the richer, higher quality butter that comes from traditional methods of processing the shea nut and is committed to maintaining the rural communities where women have done this work for centuries. Given the generous profit margins in the cosmetic industry, L’Occitane can offer its suppliers a premium for Fair Trade certification and another premium for organic certification. Shifting suppliers in order to lower operating costs would jeopardize the company’s reputation with its mostly female customers who appreciate L’Occitane for the quality and sustainability of its products, as well as its commitment to Fair Trade and to supporting women’s traditional processing practices.<sup>28</sup>

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<sup>25</sup> Jenkins, Beth; Kara Valikai, and Piya Baptista. “The Coca-Cola Company’s 5by20 Initiative: Empowering women entrepreneurs across the value chain.” Cambridge, MA: CSR Initiative at the Harvard Kennedy School and Business Fights Poverty. 2013. Available at: [http://www.hks.harvard.edu/m-rcbg/CSRI/CSRI\\_BusinessFightsPoverty\\_5by20Report\\_September2013.pdf](http://www.hks.harvard.edu/m-rcbg/CSRI/CSRI_BusinessFightsPoverty_5by20Report_September2013.pdf)

<sup>26</sup> KIT, Agri-ProFocus and IIRR. “Challenging chains to change: Gender equity in agricultural value chain development.” KIT Publishers, Royal Tropical Institute, Amsterdam. 2012.

<sup>27</sup> She-Economy website. <http://she-economy.com/marketing-to-women-quick-facts>.

<sup>28</sup> Kamara, Yarri. “L’Occitane au Burkina Faso: More than just business with shea butter producers.” UNDP Growing Inclusive Markets Case Study. n.d. [http://growinginclusivemarkets.org/media/cases/BurkinaFaso\\_L’Occitane\\_Final.pdf](http://growinginclusivemarkets.org/media/cases/BurkinaFaso_L’Occitane_Final.pdf)

## F. FURTHERING SOCIAL IMPACT

What may once have seemed a clear distinction between for-profit and not-for-profit entities is quickly becoming blurred. Thanks to pressure from many sectors, including consumers, businesses are beginning to recognize the far-reaching social and environmental impacts of traditional modes of production. As a result, more companies are working to mitigate potential harm and maximize social good. Meanwhile, thousands of social entrepreneurs are seeking to launch or grow companies that have an explicit social impact mandate. A business or an institution can position itself along a broad spectrum when it comes to articulating or integrating a social impact mandate. Some see social impact as their primary goal (e.g., social enterprises); others incorporate it strategically into their core operations and business models (e.g., Fair Trade); still others see their contribution to social impact as a means of enhancing their reputation (e.g., corporate social responsibility initiatives carried out within large companies). Implementers such as Mercy Corp Georgia and Markets for the Chars in Bangladesh suggest that companies with both strong business acumen and a commitment to doing good, such as those that incorporate social aspects into their core business models, are excellent partners for empowering women. In such cases, business incentives and an implementer's goals may be more closely aligned, creating opportunities for quick wins in establishing partnerships and bringing about market systems change.

### **CAFÉ FEMENINO: CONNECTING WOMEN PRODUCERS WITH WOMEN CONSUMERS**

Café Femenino (CF) was established in 2004 when female coffee farmers in Peru decided they wanted to separate their organic coffee crop from the coffee grown by men because they saw their product to be of superior quality given that it was grown organically. At the time, women had no voice in the running of their cooperative or how pre-payments from their buyer, Organic Products Trading Company (OPTCO), were allocated. They approached OPTCO to develop a women-produced coffee for international markets. Today, OPTCO, Café Femenino's parent company, oversees a complex market cycle designed to empower female coffee farmers. OPTCO buys beans from CF members at a premium and exports them. Roasters then donate a percentage of their profits back to CF, which funds development programs for the female farmers, including education and health care. OPTCO also provides other forms of support such as market information, pre-finance loans, and technical assistance. Some 30 percent of OPTCO's business comes from Café Femenino coffee, and demand is growing. This social return on investment has become OPTCO's core business mandate.<sup>29</sup>

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<sup>29</sup> Kolosvary, Connie and Katherine Oglietti. Optco. Interview. 2014.

# V. KEY RISKS TO THE BUSINESS CASE

While it is generally assumed that women’s greater inclusion in market systems is a positive thing, it can also create a number of risks for women and their families. Opportunities for women to engage with the private sector do not always lead to work that meets basic quality standards and can result in increased workloads. Chronic underemployment<sup>30</sup> or exploitation, unsafe work and transportation conditions, or a heavy burden of work—inside and outside the home—can be detrimental to women’s wellbeing and that of those in their care. Consequently when identifying a business case practitioners must carefully consider whether these risks exist and, if so, how they can be mitigated.

## A. UN(DER)EMPLOYMENT AND EXPLOITATION

Women continue to be overrepresented in low-pay, low-productivity work with little security or protection.<sup>31</sup> This is particularly true in the informal sector, where employers have few incentives for providing consistent work or meeting minimum pay and safety standards. Moreover, informal employment is often temporary, seasonal, or part-time and susceptible to economic fluctuations. Even when large companies participate in initiatives to integrate more women, the jobs they create tend to be temporary, with limited opportunities for career development.<sup>32</sup> In many contexts, women may be the first to be hired, but the wages are typically paltry as exploitative employers take advantage of women’s lack of options relative to men.

Some companies may be unwittingly involved in exploitative and unequal employment conditions, despite efforts to incorporate inclusive business practices. Within the Coca-Cola value chain, sugarcane is sourced from smallholder farmers in Zambia through an inclusive poverty alleviation activity; however, among seasonally employed sugarcane workers included in the activity, men earn two and a half times more than women.<sup>33</sup>

Implementers can minimize the risk of exploitation and underemployment in a number of ways. One option is to develop partnerships with private sector actors that already have a strong reputation for inclusive business practices and decent employment. In other cases, implementers should be aware that marginalized people, including women, are not always “market-ready,” a fact that may increase their exposure to unequal power dynamics and terms of negotiation.<sup>34</sup> A woman’s market readiness can influence how she is able to

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<sup>29</sup> Underemployment refers to the underutilisation of the productive capacity of the employed population. For a more extensive definition, see the ILO’s underemployment statistics: <http://www.ilo.org/global/statistics-and-databases/statistics-overview-and-topics/underemployment/lang-en/index.htm>

<sup>31</sup> ILO. “Facts on Investing in Decent Work for Women.” Available at: [http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms\\_091604.pdf](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_091604.pdf)

<sup>32</sup> GIZ. “Value Chain Development by the private sector in Africa.” 2013. Available at: <http://ceps-africa.org.winhost.wa.co.za/dnn7/Portals/0/VCP%20web%20en%2018-07-13m.pdf>

<sup>33</sup> Oxfam America et al. “Exploring the links between international business and poverty reduction.” 2011. Available at: <http://www.oxfamamerica.org/explore/research-publications/exploring-the-links-between-international-business-and-poverty-reduction/>

<sup>34</sup> Oxfam International. Grow. Sell. Thrive. Women’s Economic Empowerment in Agriculture. Online discussion. February 2014. <http://growsellthrive.org/forum/topics/reflections-on-market-based-approach>; DAI. Interview. 2014.

take advantage of the resources or opportunities the market presents to her. While the notion of readiness in the context of inclusive business practices needs more research, a lack of readiness may lead to exploitation or the inability to deliver on promises, such as supplying the agreed upon quantity or quality of a product. Integrating leadership-, skills-, and knowledge-building interventions into programming that involves women with limited market experience can help women to better negotiate and advocate for themselves, reducing the risk of exploitation.

## **B. HEALTH AND SAFETY**

Health and safety issues associated with work continue to be a major risk factor when promoting women's inclusion into market systems. The International Labour Organisation (ILO) reports that more than two million people die every year as a result of their work, and non-fatal accidents have increased to over 300 million per year.<sup>35</sup> Because of occupational segregation, women and men face different health and safety hazards. In general, women experience higher incidence of sexual harassment and exploitation than do men, as well as gender-based violence at work (or related to work).<sup>36</sup>

### **OXFAM GREAT BRITAIN IN KENYA: EXPLORING THE LINKS BETWEEN INTERNATIONAL BUSINESS AND POVERTY REDUCTION**

An Oxfam study in Kenya found that while participation in the thriving flower sector provides job opportunities for women and the prospect of greater financial independence, they are often exposed to abuse and sexual harassment, especially during the recruitment process. Preventing and addressing sexual harassment is an area of compliance that site managers on large-scale flower farms often do not follow. Temporary workers on casual or short-term contracts are particularly vulnerable. Oxfam made a number of recommendations for companies. These included raising awareness of sexual harassment in the recruitment process and increasing the percentage of women on permanent contracts.<sup>37</sup>

Engagement with the private sector often means that women are more exposed to health and safety risks. A recent study conducted in sub-Saharan Africa published by the World Development Journal found that involvement in transactional sex and an increased risk of HIV infection correlates with participation in local value chains (maize, fish, and tomatoes). The study found that the gendered structure of these value chains, where predominately men sell to women (or vice versa), can create a state in which sex occurs under varying degrees of economic and gendered coercion.<sup>38</sup> Programs rooted in a thorough analysis of the gender dynamics of the markets in which they intervene will be able to better anticipate and mitigate such risks.

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<sup>35</sup> Decent Work, International Labour Organization website. [www.ilo.org](http://www.ilo.org). 2014.

<sup>36</sup> McCann, Deidre. "Sexual harassment at work: national and international responses." International Labour Organization. 2005. Available at: [http://www.ilo.org/public/libdoc/ilo/2005/105B09\\_45\\_engl.pdf](http://www.ilo.org/public/libdoc/ilo/2005/105B09_45_engl.pdf); Toolkit for Integrating GBV Prevention and Response to Economic Growth Projects. USAID. 2014. <http://www.usaid.gov/documents/1865/toolkit-integrating-gbv-prevention-and-response-economic-growth-projects>

<sup>37</sup> Oxfam. "Exploring the Links Between International Business and Poverty Reduction." 2014. <http://www.oxfam.org/sites/www.oxfam.org/files/rr-exploring-links-ipl-poverty-footprint-090513-en.pdf>

<sup>38</sup> Bene, Christine, and Merten Sonja. Women and Fish-for-Sex: Transactional Sex, HIV/AIDS and Gender in African Fisheries. World Development Journal. 2008.

## C. TRIPLE WORK BURDEN

Another risk associated with women's greater participation in economic activity is an increase in their income-generating responsibilities without any corresponding reduction in housework and caregiving work. This is of concern for the wellbeing of women and for children in their care, especially girls, who may be forced to leave school to help with housework.<sup>39</sup> According to time-use surveys conducted in 18 developing countries by the World Bank, women bear a heavier burden of work than men in every country due to their caregiving and housework duties.<sup>40</sup> For example, the share of a woman's household and caregiving work in Ghana (in terms of hours worked per day) remains above 80 percent, regardless of whether her share of time spent on market activities is 20 percent or 100 percent.<sup>41</sup> In all countries surveyed, results point to the fact that "women have a limited capacity to prevent total workloads from increasing as they engage more in market work."<sup>42</sup>

Since most women cannot limit their household and caregiving duties as they engage in new economic opportunities, they are forced to engage in work that provides more flexibility, both in terms of hours worked and labor market exit and entry. This further contributes to the risk of women being channeled into lower quality, informal jobs with low pay and little security, as described previously.

Analyzing how economic opportunities affect women's work burden can help to mitigate this risk. There are many strategies for mitigating women's work burden; each must be culturally appropriate to the program context. Some options include working with businesses to offer childcare options or introducing labor-saving technologies.

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<sup>39</sup> CPC. "Children and Economic Strengthening Programs: Maximizing benefits, minimizing harm." 2013. Available at: [http://ovcsupport.net/wp-content/uploads/Documents/Children\\_and\\_Economic\\_Strengthening\\_Programs\\_Maximizing\\_Benefits\\_and\\_Minimizing\\_Harm\\_1.pdf](http://ovcsupport.net/wp-content/uploads/Documents/Children_and_Economic_Strengthening_Programs_Maximizing_Benefits_and_Minimizing_Harm_1.pdf)

<sup>40</sup> World Development Report. "Gender Equality and Development." World Bank. 2012. Available at: <http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1315936222006/Complete-Report.pdf>

<sup>41</sup> World Development Report. "Gender Equality and Development." World Bank. 2012. Available at: <http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1315936222006/Complete-Report.pdf>

<sup>42</sup> Ibid.

# VI. TACTICS FOR COMMUNICATING THE BUSINESS CASE

Even when a business case exists for firms to empower women, and the risks of doing so are manageable, businesses often do not act on this themselves. Various barriers—informational, motivational, and others—stand in the way. Thus development practitioners and their partners often need to actively present the business case to firms.

While there are some examples of quick wins in which the benefits to the business were immediately clear (see the example of L’Occitane), making the business case for integrating more women-inclusive business practices in resource-poor areas is not always straightforward.

Business cases for empowering women in market systems tend to take a longer-term view of the benefits to the business instead of suggesting short-term gain. For example, a business would have to take a long-term view in order to see the impact of promoting women-friendly positive brand recognition or the benefit of diversifying its supply chain to include more women. These strategies may take time to deliver enhanced business benefits. Implementers can help businesses see the long-term value of including women and support them in finding innovative strategies for long-term growth.

The intricacies of making the case for women’s inclusion means that building the business case with new actors is a lengthy and incremental process, based on their absorption capacity. In addition to collecting information, the implementer must consider how the business case will contribute to a relationship of trust among partners. Developing a deep understanding of the business’ perspective and incentives is critical, especially when agencies may be asking businesses to enter a sector or geographical area with unfamiliar gender dynamics.

Below are some principles for implementers to keep in mind as they build and communicate the business case for women’s greater inclusion in market systems.

- **Build business skills, gender awareness, and buy-in within the project team.** The team working to develop the case and build partnerships should be well-versed in local gender dynamics, the target sector,

“I find that the concept of constructing a business case specific to women can miss the point of maximizing opportunities to harness equitable pro-poor growth. Instead of simply focusing on profit and specific opportunities, it is important for implementers to understand the complexity of the environment in which these businesses operate. The facilitator will have focused on selecting an entry point in a sector that has the best potential for impacting the women and men in their target group. Then the project should construct an intervention that addresses key constraints for women while addressing business needs. For the business, this means building a resilient business with opportunities for growth in a context in which women form an inevitable part of the model. As the gains become clearer, practices are expanded upon and can help businesses and women adapt to and succeed in their dynamic and sometimes chaotic surroundings.”

- Helen Bradbury, Mercy Corps Georgia

and business practices in the local context. As with any market systems project, the team should be equipped with a set of skills that will help it make the case and close the deal, including solid communication and negotiation skills and an understanding of entrepreneurship and business metrics. The team must also recognize the share of risk that business owners will be bearing. In addition to these business skills, understanding local gender dynamics in the sector will help the team to establish credibility, while also helping to mitigate women's potential increased risk as a result of their new economic inclusion. All members must believe that the inclusion of women is important and be able to articulate why. If the team is unconvinced by the business case, this will be reflected in their negotiations and will reduce the likelihood of a partner buying in to the value of including women.

- **Invest in a process of building credibility.** Building credibility is key to making the business case for women and establishing partnerships with market actors, but it can take time. This can be even more important when working to empower women because strong social norms or other informal rules may inhibit market actors from seeing or taking up an opportunity. Proving that an implementer has reliable information can help to establish credibility. Swisscontact M4C Bangladesh and MEDA in Ghana found that it was important to not only present research findings and numbers in the business case but to also take potential partners to the source, allowing them to see the opportunity for themselves. This can be accomplished with field visits or by conducting joint research. It can be particularly helpful to include joint research on the role women and men play in the sector if the business is hesitant about women's inclusion.
- **Speak their language.** The implementer should speak in business terms when presenting the opportunity to businesses. Initial interest will come from pointing out the financial benefits to a company, including increased sales, lower costs, new markets, increased market share, etc. But other factors such as security of supply, employee satisfaction, enhanced innovation, and product differentiation are also potential points of interest for the business' growth. Present the business case in terms that will be familiar and compelling to potential partners and avoid using gender and development jargon that may fall on deaf ears. Describe the strengths of women as skilled and reliable suppliers, contractors, employees, and leaders, as well as savvy consumers and community members, for example. Using other business frameworks and analysis, such as cost/benefit ratios, can also be effective.
- **Tailor the case.** The information and arguments that support the business case must be tailored to each business, sector, and region. It is less helpful to present information about the general benefits of working with women. Much of the literature on inclusive business strategies to empower women focuses on changing the practices of large corporations and their global supply chains.<sup>43</sup> Yet multinational corporations are just one of the many market actors that collaborate and influence each other to create a business environment that could be inclusive of and empowering for women. Others include microenterprises, subnational and national companies, and business associations. It is therefore important for implementers to understand how the context and type of entities shapes how they present the business case. When presenting the case to potential partners, the implementer must have a deep understanding of the potential partner's strategy and incentives, as well as a grasp of local gender dynamics, the specific roles of women and men in the sector, and how these unique circumstances can be understood as an opportunity for the business.

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<sup>43</sup> UN Women. <http://weprinciples.org/Site/>. 2014; "The business case for women's economic empowerment: an integrated approach." IRCW, Oak Foundation, Dalberg and Witter Ventures. 2014.

## ACDI/VOCA IN PARAGUAY: CUSTOMIZING A BUSINESS CASE TO THE LOCAL CONTEXT

Farmers' cooperatives in Paraguay are an important part of agricultural market systems. Yet female farmers are underrepresented as both members and leaders of cooperatives.<sup>44</sup> The USAID-funded Cooperative Development Program (CDP) adopted a gender strategy that sought to reduce this gender gap in membership and leadership in an agricultural cooperative. The project presented a business case to the cooperative's board of directors about why increasing women's membership and leadership would benefit the cooperative. When CDP staff used presentations with global data to make the business case, the board members could not relate to it and were unimpressed. The project quickly realized that communicating the business case would be challenging due to the lack of data and examples from the Paraguayan context. To address this challenge, the project did a case study of a Paraguayan cooperative that has achieved unusually high rates of female members.<sup>45</sup> They used examples and data from that study to inform the business case that was then presented to other cooperatives.

One of the findings from the case study was data that showed female sugarcane farmers can produce just as much—and in some cases more—than their male counterparts. This piece of data was an effective argument for convincing other cooperative leaders that women can be as competitive and successful as men. Other findings were more basic, such as the point that female farmers can succeed in nontraditional roles. By sharing stories of female production managers and equipment operators, the CDP staff were able to challenge board members' stereotypes about women's roles and potential. Finally, this exercise revealed that there can be a risk of reinforcing gender stereotypes when developing a business case. For example, experiences from the cooperative in the case study about how female farmers are more receptive to extension information than male farmers had to be carefully communicated without being interpreted as offensive by male members.

- **Identify quick wins.** When implementers have a strong understanding of the gender norms and local market dynamics in a given sector, they can be well positioned to identify opportunities that would generate economic returns for private sector partners while promoting greater integration of women. Such quick-win situations can arise through the identification of new markets or distribution channels among women-owned enterprises for companies that offer important support services or products. In these cases, companies can take minimal risk, while seeing the short-term benefits to closer business engagement.

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<sup>44</sup> Observatorio del Sector Cooperativo Paraguayo. Analysis of Data from 2012 Census. Asunción, Paraguay: OBSECOOPY. 2014.

<sup>45</sup> Clugston, Claire. "Business Case for Women's Participation in Agricultural Cooperatives." ACDI/VOCA. 2014. Available at: [http://www.acdivoca.org/site/Lookup/ACDI-VOCA-Leland-CDP-Paraguay-Business-Case-for-Women-Participation-Agricultural-Cooperatives/\\$file/ACDI-VOCA-Leland-CDP-Paraguay-Business-Case-for-Women-Participation-Agricultural-Cooperatives.pdf](http://www.acdivoca.org/site/Lookup/ACDI-VOCA-Leland-CDP-Paraguay-Business-Case-for-Women-Participation-Agricultural-Cooperatives/$file/ACDI-VOCA-Leland-CDP-Paraguay-Business-Case-for-Women-Participation-Agricultural-Cooperatives.pdf)

## MERCY CORPS IN GEORGIA: IDENTIFYING QUICK WINS FOR AN INCLUSIVE BUSINESS CASE TO EMPOWER WOMEN

The Alliances Lesser Caucasus Programme is a market systems development program that seeks to improve the productivity, incomes, and resilience of small-scale livestock producers in the Lesser Caucasus mountain range in Georgia. Over the years, ALCP has learned to identify quick win opportunities. After conducting an initial market analysis in the veterinary sector, ALCP saw the potential for an intervention that would benefit women, men, and their families by improving access to veterinary services in the program area. The team contacted Roki Ltd., the sole supplier of drugs to the few veterinary service providers in the region, and presented a business case to Roki management on reaching the largely untapped market of small-scale livestock producers. The company's leadership was both economically informed and held socially responsible mandates (one wing of the Roki is a nongovernmental organization dedicated to training farmers). They quickly understood the shared value opportunity and were open to exploring this new opportunity. Together, ALCP and Roki developed a new operational model to reach rural farmers and allow women to fully benefit from the intervention. The model included satellite pharmacies in isolated areas, accessible to women with limited mobility. Training sessions for pharmacists, farmers, and local veterinarians were tailored to include women and to address the areas of animal husbandry that normally fell to women. To date, Roki has opened 46 pharmacy points across three regions, and has used the model to improve drug distribution nationwide. Four other veterinary medicine companies have opened, and a rival firm has expanded its services to match those offered by Roki.

- **Help businesses mitigate risk.** Businesses understand risk versus reward. At the beginning of a partnership, many businesses are unlikely to be interested in the large-scale inclusion of women into their business models, given the business risk it may entail. It can be helpful to start small by offering to cost-share a pilot project that tests the inclusion of women in the business strategy, if project rules and resources allow. This approach can help the project partners explore whether or not working with women will deliver results for businesses and beneficiaries.
- **Engage with civil society and governing institutions to influence the private sector.** Aligning the interests of market actors with the interests of those that advocate for women's empowerment is not always easy. As mentioned previously, norms and gender rules shape what is possible in a given context. For this reason, it is important to recognize how other partners can influence the private sector to be more inclusive of women. Government can play a significant role in shaping women's empowerment and inclusive business practices, given its responsibility for designing and enforcing policies and laws.<sup>46</sup> Local religious leaders and beliefs can also influence prevailing attitudes.

Community and civil society organizations have an important role to play in raising awareness among consumers who can demand better business practices. These organizations can also help by reaching out to communities with information, gender awareness training, and support for advocacy efforts to include women in market systems.<sup>47</sup>

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<sup>46</sup> Markel, Erin and Lindsey Jones. "Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development." USAID. 2014.

<sup>47</sup> Markel, Erin and Lindsey Jones. "Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development." USAID. 2014.

## **OXFAM GREAT BRITAIN: CATALYZING LOCAL AND GLOBAL COLLECTIVE ACTION**

Promoting inclusive business practices that empower women requires the involvement of many actors; not just the private sector. Civil society has an important role to play in spurring change and making institutions more accountable. For these reasons, implementers, such as Oxfam Great Britain, incorporate the promotion of local and global collective action interventions into their market systems programming. In 2012, Oxfam helped female strawberry pickers in Morocco unite with civil society partners to address unsafe working conditions and lack of job security. They learned about their rights as laborers, how to register for social security, and how to report issues, such as sexual harassment, at work. By the next year, 70 percent more workers were registered for social security. The Moroccan government has taken note and now sends staff to help workers register for these benefits on a regular basis. Employers have also started to report “increased productivity and a more stable workforce.”<sup>48</sup>

Oxfam’s Behind the Brand campaign is applying a similar multi-stakeholder approach to pressure global companies to be more responsible for their social and environmental impact on farmers, workers, and communities around the world. Through this initiative, the world’s three largest chocolate manufacturers agreed in 2003 to complete impact assessments on the role of women in their supply chains in Ghana and the Ivory Coast.<sup>49</sup>

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<sup>48</sup> Hamilton, Sloane and Julie Theroux-Seguin. “Women Strawberry Workers in Morocco: Accessing rights to secure and decent work.” Policy and Practice. Oxfam Great Britain. 2014. Available at: <http://policy-practice.oxfam.org.uk/publications/women-strawberry-workers-in-morocco-accessing-rights-to-secure-and-decent-work-334766>

<sup>49</sup> Behind the Brand website. <http://www.behindthebrands.org/>. Oxfam. 2014.

## VII. CONCLUSION

In this paper, we have outlined the vital role that implementers can play in communicating the business case for including and empowering women to the private sector. The challenge of bringing about this kind of change should not be underestimated. Gender norms, cultural bias, and traditional ways of doing business all come under scrutiny in building a business case that is inclusive of women. In the examples provided in this paper, companies often had a stake in maintaining the status quo until they saw that in doing so they were missing opportunities to gain a competitive advantage through more reliable value chains, higher quality products, and/or more loyal and talented workers. These examples allow us to understand how business pragmatism and progressive ideas can be mutually reinforcing.

Before embarking on this kind of initiative, it is critical that the implementer has a team in place that understands gender norms and business practices in the local context, is able to think creatively and work collaboratively when outcomes conflict with interests. The team must also be strategic and agile in identifying private sector partners that are poised to be catalysts for women's empowerment.

One key step for implementers is the development and presentation of a business case. This paper outlines strategies that frame the development of a successful business case to potential private sector partners that clearly illustrates the benefits of implementing women-inclusive practices. These business benefits range from simply financial, such as increased profits through improved efficiency, to longer term business performance outcomes like creating a product that consumers value to achieving social impact, leading to a company's enhanced reputation and community connections.

While far from comprehensive, this paper provides a starting point for implementers that see the opportunity to engage with the private sector and women in a joint process of economic and social change.

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