

# **Working with the Private Sector to Empower Women: What to Measure and How to Build the Business Case for Change**

This Brief was developed as part of the Arab Women's Enterprise Fund's (AWEF) Learning Series and written by Julia Hakspiel, the Learning Coordinator for AWEF and Managing Consultant with MarketShare Associates, a member of the AWEF consortium.

Funded by the U.K. Department for International Development and working in Jordan and Egypt, the AWEF seeks to stimulate increased women's economic empowerment (WEE) through a market systems development (MSD) approach. The application of this combined approach is unusual and AWEF aims to learn and test new ways of working, drawing from both WEE and MSD practices. As part of its learning and knowledge management strategy, AWEF has partnered with the SEEP Network (SEEP) to conduct a two-year learning series on women's economic empowerment in MSD. The purpose of the learning series is to catalyse discussion and engagement on the topic and share current initiatives, good practices and lessons amongst and between donors and practitioners in WEE and MSD.

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# LIST OF ACRONYMS

<b>AWEF</b>	Arab Women's Enterprise Fund
<b>BSR</b>	Business for Social Responsibility
<b>CBA</b>	Cost Benefit Analysis
<b>CDF</b>	Community Development Fora
<b>CRM</b>	Customer Relationship Management
<b>CSR</b>	Corporate Social Responsibility
<b>DCED</b>	Donor Committee for Enterprise Development
<b>DFID</b>	Department for International Development
<b>DFS</b>	Digital Financial Services
<b>ETI</b>	Ethical Trading Initiative
<b>GBV</b>	Gender-Based Violence
<b>GRI</b>	Global Reporting Initiative
<b>HR</b>	Human Resources
<b>ICRW</b>	International Centre for Research on Women
<b>ICT</b>	Information, Communications and Technology
<b>IFC</b>	International Finance Corporation
<b>ILO</b>	International Labour Organisation
<b>IMF</b>	International Monetary Fund
<b>IPV</b>	Intimate-Partner Violence
<b>IVR</b>	Interactive-Voice-Response
<b>KPIs</b>	Key Performance Indicators
<b>LEO</b>	Leveraging Economic Opportunities
<b>LMAP</b>	Labour Market Access Programme
<b>MDF</b>	Market Development Facility
<b>MFIs</b>	Microfinance Institutions
<b>MSD</b>	Market Systems Development
<b>OISL</b>	Opportunity International Savings and Loans
<b>PAR</b>	Portfolio at Risk
<b>PR</b>	Public Relations
<b>PSD</b>	Private Sector Development
<b>RMG</b>	Ready Made Garments
<b>ROI</b>	Return on Investment
<b>SMEs</b>	Small and Medium Enterprises
<b>SOBA</b>	Sierra Leone Opportunities for Business Action
<b>SROI</b>	Social Return on Investment
<b>UN</b>	United Nations
<b>USAID</b>	United States Agency for International Development
<b>VBA</b>	Village-based Agents
<b>WEE</b>	Women's Economic Empowerment
<b>WEPs</b>	Women's Empowerment Principles

# EXECUTIVE SUMMARY

In this Arab Women's Enterprise Fund (AWEF) Practitioner's Learning Brief we have brought together learning and practice on how to develop a robust business case, which demonstrates the commercial and financial value to private sector partners from adopting new gender sensitive business practices. A compelling business case needs to align with the business incentives and metrics that a firm already uses and understands. Conversations and analysis presented to the private sector need to be relevant and tailored to the sector and business. Incentives and business interests will be different for each firm, depending on the sector, value chain and business type. The approach will also depend critically upon whether the target business engages with women as workers, consumers or suppliers.

This Brief has been developed in response to this challenge and direct experience from implementing AWEF over the last four years, and will help practitioners to understand how to select and use common business frameworks and metrics. It is based on practical experience coming from the AWEF programme and the wider market systems development (MSD) and private sector development (PSD) practitioner community. It finds that the key to success is for practitioners to understand what stops women from participating in markets, and to effectively "sell" the benefits of new innovations and encourage private sector partners to test and change their business practices so that they are more inclusive of women. AWEF has found this particularly challenging in environments where social norms and standard practices often work against engaging women as workers, consumers and producers.

AWEF's learning from the last four years is that there is no blueprint or right way to make the business case for women's economic empowerment. The approach must be pragmatic, relevant and tailored to the country context, constraints facing women, the sector in question and the specific interests of private sector partners. Whilst there is a range of guidance and information on principles and approaches that can be used for business case development this is often not sufficiently tailored to WEE focused interventions. It also rarely distinguishes how the approach should vary depending on the role of women as workers, consumers and suppliers, or producers.

The private sector is an essential partner in the process of women's economic empowerment. By adopting business practices that include and support women as workers, consumers, producers and suppliers, firms can not only make an important contribution to the process of women's economic empowerment, but also expand their market, achieve greater business efficiency, and improve their bottom line. A business case can help firms understand why women's inclusion and empowerment is important for their mission and values, business model and stakeholders.

In this Brief we present a range of business frameworks, approaches, tools, data and metrics that can be used to build the business case to the private sector. This Brief presents a process map on what practitioners need to consider when selecting a business case framework and business indicators for tracking. A key consideration is data collection requirements, which can vary greatly depending on the framework selected. A “before and after comparison” framework compares selected performance indicators before and after implementation. This can be relatively straightforward in terms of data collection. However, more complex approaches like Cost Benefit Analysis and Social Return on Investment require more analysis and data collection. Practitioners need to consider carefully which framework is most relevant and this should also be guided by what data that is available or can be readily collected to build the business case.

This Brief highlights the importance of “speaking” to the private sector using commercial language and data that resonates with their business interests and demonstrates the value of empowering women. Practitioners should work closely with private sector partners when selecting the business case analysis framework and relevant business performance indicators. A simple before and after comparison of key business indicators might be sufficient to evaluate the success of a women-oriented marketing campaign. On the other hand, a more substantial investment such as setting up a childcare facility might require a more thorough analysis of the return on investment. A compelling business case needs to align with business incentives and key performance indicators. The approach and metrics selected should play to the firm’s own business and strategic interests and should be readily understood by key decision makers in the firm. These incentives and business interests will vary for each sector, value chain and business type. For example, the financial services sector uses a number of metrics such as loans size, savings balance, arrears rate and portfolio-at-risk (PAR) to evaluate their loan portfolio quality that could also be captured as part of a business case.

The approach used by each practitioner needs to be adapted according to the market segment that is being targeted through the intervention. The second part of this Brief addresses this by drawing out differences in approach according to whether women are consumers, workers or suppliers/producers. This is a critical consideration that will guide the selection of the metrics and presentation of opportunities for increased profit, growth, and innovation. For example, by tailoring their products and services to the needs of female consumers, firms can achieve significant market growth, improve customer satisfaction and retention and grow their brand’s reputation. Expanding and strengthening women’s workforce participation and leadership can benefit companies in terms of increased access to a more diverse labour pool and skills. Improving opportunities for women as producers and suppliers can deliver commercial benefits by improving productivity, quality, and reliability of firms’ supply chains.

A business case presented to the private sector needs to be able to capture impact across all these diverse business outcomes, ideally drawing on existing

tools and metrics used on a day to day basis by firms. Through case studies, this Brief also offers examples of how practitioners in different country contexts have engaged in the process of business case development and partnership with the private sector across a variety of sectors, including ready made garments, financial services and agribusiness.

A key conclusion of this Brief is a call to action to improve how the development community shares business case data and evidence. To date, much of the evidence for the business case for women's empowerment has come from studies conducted in developed countries. Evidence to demonstrate the return on investment from new practices that empower women in developing and emerging economies is still scarce. Donors and implementing partners can potentially play a much greater role in facilitating sharing of business case data from particular industries and projects. This should include sharing of evidence on benefits from supporting change in sectors where women are concentrated, along with those where women are traditionally absent but there is potential for greater inclusion. For example, a central live repository of case studies, similar to the Beam Exchange Evidence Map, could go a long way towards helping other practitioners develop a compelling business case, when data from their own focus country or sector is not readily available or too costly to collect.



# INTRODUCTION

“The moral case for greater gender equity is clear, and so is the economic case,” stated Christine Lagarde, Managing Director of the IMF, in a recent speech to celebrate International Women’s Day. Indeed, a number of recent studies have shown that women’s economic empowerment is not only a moral imperative, but also good for households, communities, businesses and economies. A 2015 report by the McKinsey Global Institute found that if women and men played an identical role in labour markets, \$28 trillion would be added to the global economy by 2025. Similar analysis by the IMF has found that countries could boost the size of their economies by 35% if they abandoned discriminatory laws and took advantage of the skills women have to offer (2019).

↑  
countries could  
boost the size of  
their economies by  
**35%**

In view of this, why do we still talk about a business case for women? As argued by Leena Nair, Chief HR Officer of Unilever, at the recent Davos World Economic Forum, we don’t have a business case for why men are good for business so why should we write one for women? In an ideal world we shouldn’t need a business case to articulate why inclusion and empowerment of women are good for a firm’s bottom line or a country’s economy. However, despite the progress we have made, that is still not the world we live in today.

Gender norms and inequalities that manifest themselves in economic transactions, relations, and institutions continue to structure how women participate in the labour market and the wider economy. Empowering women requires firms to make proactive changes to their existing policies or business operations. Most firms, particularly ones in emerging economies, still require a strong argument or rationale for making such changes, especially when they carry inherent financial and social risks. Businesses also lack expertise or are often not aware of how to reach out to women effectively. Unless they understand how women are integral to their core business model, and can potentially help them generate improved returns, it is difficult for them to see the value of these new risky investments. A business case can help firms understand why women’s inclusion and empowerment is important for their mission and values, business model and stakeholders. Development practitioners play a critical role in helping the private sector understand the economic and social value of women’s inclusion and empowerment to their business model.

However, a compelling business case needs to align with the business incentives and metrics that a firm already uses and understands. Conversations and analysis presented to the private sector therefore needs to be relevant and tailored to the sector and business. These incentives and business interests will be different for each firm, depending on the sector, value chain and business type. The approach will also depend critically upon whether the target business engages with women as workers, consumers or suppliers.

This Practitioners Learning Brief has been developed in response to this challenge and direct experience from implementing the Arab Women's Enterprise Fund (AWEF) over the last four years. AWEF seeks to stimulate increased women's economic empowerment (WEE) through a market systems (MSD) approach. The key to success is for practitioners to understand what stops women from participating in markets, and to effectively "sell" the benefits of new innovations and encourage private sector partners to test and change their business practices so that they are more inclusive of women. AWEF has found this particularly challenging in environments where social norms and standard practices often work against engaging women as workers, consumers and producers.

AWEF's learning from the last four years is that there is no blueprint or right way to make the business case for women's economic empowerment. The approach has to be pragmatic, relevant and tailored in response to the country context, constraints facing women, the sector in question and the specific interests of private sector partners. Whilst there is a range of guidance and information on principles and approaches that can be used for business case development, this is often not sufficiently tailored to WEE focused interventions. It also rarely distinguishes how the approach should vary depending on the role of women as workers, consumers, and suppliers or producers.

This Practitioner Learning Brief aims to bridge this gap. It provides information on frameworks, approaches, tools, data and metrics that can be used to make a compelling business case for change to the private sector. It does this with reference to the role of women as workers, consumers, and suppliers or producers and draws out examples linked to experience in particular sectors and value chains. This Brief presents a practical and pragmatic approach to business case development based on theory, principles and real-world learning. It aims to facilitate practitioners and the private sector to understand and embrace the full scope of market focused WEE interventions, and their potential to contribute to increased profit, growth, and innovation in the private sector in emerging and developing economies.

This Brief is designed to be most directly relevant to development practitioners working with the private sector to build the business case for women's economic empowerment. However, this brief can also be used by:

- Development practitioners wishing to demonstrate the broader business and economic results their programme has achieved and value for money;
- Donors interested in integrating women's economic empowerment within their market systems development and/or private sector development programming;
- Individuals within private sector firms wishing to make a business case for greater inclusion and empowerment of women to their colleagues, senior management or board.

## Key Definitions

**Inclusive business practices** expand opportunities for the poor and other excluded groups by integrating them as producers, suppliers, workers, distributors, or consumers (DCED 2017). In the context 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 (USAID 2015).

**Women's economic empowerment** is the process by which women increase their access to economic resources and power to make and act on economic decisions that benefit themselves, their families and their communities. A woman is economically empowered when she has a) access to resources and opportunities to advance economically; and b) agency: the power to make and act on economic decisions (USAID 2015).

## HOW THIS BRIEF IS ORGANISED

In Section 1 we provide a brief overview of the most common forms of business case analysis that can be used to frame and measure the potential business and social impact of WEE interventions, including referencing examples of how these have been applied. In Section 2 we look in more detail at the selection of relevant business metrics based on segmentation of women into consumers, workers, and suppliers and producers.

Because of the complexity of this topic, research for this paper incorporated a variety of perspectives from practitioners and implementing partners, showcased as case studies within this paper. The case studies were collected through a call managed by SEEP and marketed through the SEEP network, the SEEP WEE Working Group and the AWEF Learning Series and networks. Case studies were selected based on a set of criteria relating to submission completeness, nature of engagement with the private sector, results achieved to date, and innovative nature of the intervention. The diverse set of case studies showcased in this publication represent experience from a multitude of sectors and countries. Through the case studies we aim to demonstrate how practitioners have applied these approaches in diverse contexts.

### Text Box 1: Making the Business Case – Evidence and Tools to Date

USAID's Leveraging Economic Opportunities (LEO) Report on [Making the Business Case and Women's Economic Empowerment in Market Systems](#) details the rationale and approaches that market systems facilitation practitioners can use to engage private sector firms in efforts to empower women. The paper provides guidance on how to select the right sectors and partners, what are the key types of incentives for firms, and potential tactics for articulating the business case to firms.

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IFC's [Investing in Women: New Evidence for the Business Case](#) offers firm-level data on how companies can benefit from implementing gender-smart solutions, collected through a number of IFC projects and investments across various sectors and geographies. The report also provides an overview of practical approaches for putting the business case into action.

A Working Paper on [Building Effective Women's Economic Empowerment Strategies](#) developed by **BSR, ICRW and Oak Foundation** provides guidance to companies and practitioners on eight building blocks and six business assets that are essential to designing and implementing holistic and integrated women's empowerment initiatives in the private sector, while highlighting specific opportunities for multinational companies in four industry sectors – ICT, healthcare, financial services and consumer products.

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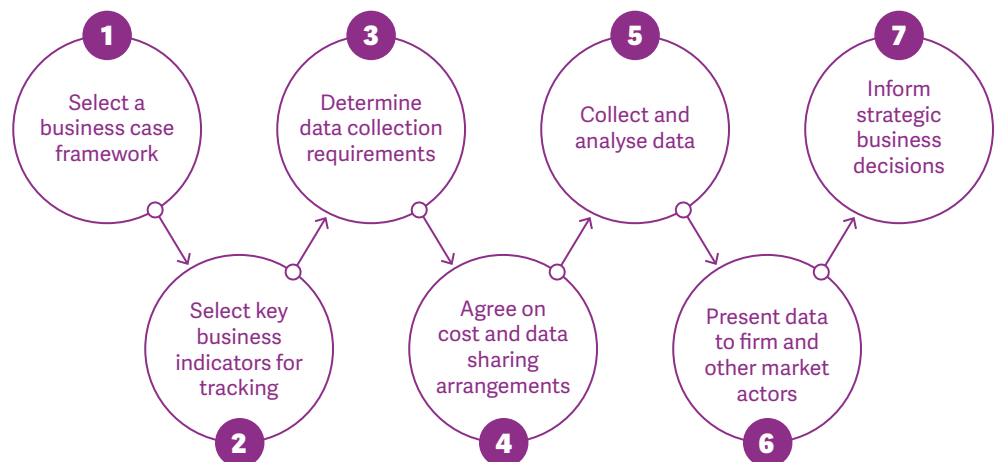
# 1 BUILDING A BUSINESS CASE – WHERE TO START AND OVERVIEW OF COMMON FRAMEWORKS

## 1.1 HOW TO BUILD A BUSINESS CASE

A business case provides a justification for starting or expanding upon a business opportunity. In the case of women’s economic empowerment, a business case helps firms understand why inclusion and empowerment of women is important for their mission and values, business model, supply chain, and stakeholders, and what potential business benefits it can generate. These benefits can be financial (for example, represented by revenue growth or cost savings), but they can also be non-financial (for example, brand or community reputation).

So how do you begin to build a business case? The process map shown in Figure 1 provides a simplified overview of the steps traditionally undertaken. This process is naturally iterative and undertaken in close partnership with the partner firm as part of co-creation.

Figure 1: Business Case Development Process



**Select a business case framework.** Drawing on secondary literature and the case studies selected for this Brief, Section 1.2 below provides an overview of some of the most common types of business case analysis that can be used to frame and measure the potential business and social impact of WEE interventions within the context of the private sector. These frameworks have very different uses and levels of complexity and will also determine the scale of data needed for the business case.

2

**Select key  
business  
indicators for  
tracking**

**Select key business indicators for tracking.** As a next step, in consultation with the private sector partner, practitioners should select key business performance indicators that are the most relevant and important to the firm and will best demonstrate the business impact of the planned WEE intervention. These indicators will vary depending on whether the firm engages with women as consumers, workers, suppliers or producers, the type of industry and even the size of the business. Section 2 provides more guidance on different types of business indicators that could be selected.

3

**Determine  
data collection  
requirements**

**Determine data collection requirements.** Data collection requirements will depend on the business case framework and indicators selected. More complex analysis, such as a cost-benefit analysis, requires data collection not only before and after the intervention, but also data on the cost of intervention and data to support the economic valuation of particular indicators.

Practitioners will also need to determine the timeframe for data collection. Baseline data should ideally cover at least one year prior to the intervention to account for any short-term shocks.

4

**Agree on  
cost and data  
sharing  
arrangements**

**Agree on cost and data sharing arrangements.** The business case should rely as much as possible on existing data already being collected by the firm. If additional data collection is required, cost-sharing with the firm may need to be considered. If the missing data could improve the firm's long-term performance, for example by establishing a sex-disaggregated customer relationship management (CRM) system, it may be tactical to support the firm to improve or modernise its own data collection systems. The data required for calculating many of these metrics is confidential and often highly-sensitive. It is important to have an upfront discussion with the private sector partner about what results and data can be shared and with whom.

5

**Collect and  
analyse data**

**Collect and analyse data.** Data collection should be undertaken hand-in-hand with the partner. This will give them ownership of the process and help institutionalise it within the organisation. Firm management may feel uncomfortable providing accurate or complete data to an external party, while workers or suppliers might worry that speaking openly might endanger their job or contracts. Practitioners must establish trust with workers, suppliers and management to obtain accurate data.

While it is important to select quantifiable metrics, qualitative 'soft' data still needs to be collected to inform the 'hard' data analysis. For example, there may be a local or a very specific explanation for why a business experienced spikes in absenteeism or sales at key points during the year - these should be factored into the business case analysis as outliers or unexpected outcomes. When conducting analysis, practitioners might also consider using data analysis software that can assist in determining direct or indirect correlations between sets of data.

6

**Present data  
to firm and  
other market  
actors**

**Present data to firm and other market actors.** Consider how you want to present and “sell” the data and business case to private sector partners. This links to understanding the culture of the business, their business model and incentives. Firms are most likely to be receptive to just 1-3 key data points presented in a visual infographic or brief case study. In addition to hard data, qualitative information in the form of case studies, testimonials, and interviews can be equally important. Business for Social Responsibility’s (BSR) HERProject for example has found that softer, often non-quantifiable business benefits matter to management as much, or more than, quantitative measures.

It’s also important to help firms pitch and disseminate the business case internally, ensuring buy-in across different departments of the organisation – C-Suite/Senior Management, HR, Procurement, Operations and PR/ Communications. BSR has developed a helpful guide on honing your business case pitch with different internal business audiences. Disseminating the business case to other market actors can also help with crowding-in and copying effects across the value chain while positioning the firm as a gender pioneer in the market.

7

**Inform  
strategic  
business  
decisions**

**Inform strategic business decisions.** The entire business case development process is undertaken to give decision-makers within a firm the understanding of potential business costs and benefits and thus the confidence they need to take action, make the necessary investments, or adjust company policies. A compelling business case for WEE should therefore provide a practical set of recommendations for how a firm can integrate or empower women as part of its business model, operations and strategy.

## 1.2 OVERVIEW OF COMMON BUSINESS CASE FRAMEWORKS

Drawing on secondary literature and case studies submitted for this Brief, this section provides an overview of some of the most common types of business case analysis that can be used to frame and measure the potential business and social impact of WEE interventions within the context of the private sector. A number of factors will influence which framework practitioners might choose - these include cost, availability of data, level of complexity needed, and business as well as donor/investor interests in the business case. For example, a before and after comparison of selected business performance indicators is commonly used due to its simplicity and minor data collection requirements. However, a cost benefit analysis, while more complex and costly, might be more compelling to a firm by presenting potential benefits of an intervention in monetary terms. Ultimately it is up to practitioners to decide which type of analysis will best suit the needs of both the programme/organisation and the partner firm. Text Box 2 below provides a list of useful resources for those less familiar with some of these approaches, including further information on data collection requirements and complexity of the analysis process.

**Before and After Comparison** is a basic business analysis method that compares selected business performance indicators before and after implementation of the intervention. For example, volume of sales following a women-oriented marketing campaign or number of women recruited following a targeted recruitment campaign.



### Plan International in Colombia: Partnership with Johanna Ortiz

Plan International has been working with Johanna Ortiz, a Colombian fashion designer, to empower young women from vulnerable backgrounds through vocational and soft skills training and job placement. As part of the impact measurement process, Plan tracked key business performance indicators such as retention rate and hiring costs for graduates of the programme as well as a control group made up of workers recruited through traditional channels. The evaluation found that graduates from the programme had a 32% higher retention rate, and performed markedly better across a number of work performance indicators such as accuracy, quality of work and ability to adapt to new situations. Hiring costs for Johanna Ortiz also dropped 84% as outsourcing of the selection and recruitment process for new workers was eliminated.



Young women graduating from the job placement have a

32%

higher retention rate

**Cost Benefit Analysis (CBA)** is a process used by organisations, including businesses, non-profit organisations and governments, to plan, analyse and evaluate project, programme and policy decisions. Simply put, CBA compares expected/actual benefits with the expected/actual costs associated with



taking that action to assess if benefits outweigh costs overall. It approaches the initiative or intervention as a cost to the business and asks what benefits the business will get out of it. In the case of WEE it could be the cost of a new distribution strategy that increases sales to rural women, or the cost of supervisor training that helps improve productivity, staff retention and reduces time spent by HR addressing instances of sexual harassment on the factory floor.

**Return on Investment (ROI)** is one of the most common metrics used by businesses and investors to measure the financial consequence of an investment decision or action. It provides a direct and easy-to-understand measure that is a ratio comparing net investment gains (i.e. benefits less costs) to total investment costs. In the case of WEE it allows firms to quickly evaluate the potential financial gains of a particular intervention or change in company policy.

**Social Return on Investment (SROI)** is a variation of the ROI measure that seeks to account for a much broader concept of value by incorporating social, environmental and economic costs and benefits in the analysis through a process of stakeholder engagement. In the case of WEE an SROI would seek to capture not only the business and financial benefits for the firm, but also the social impact created, for example, through women's increased decision-making and control over income within the household.



### CARE in Sri Lanka: Empowering Female Tea Workers

*In Sri Lanka, Care International supported tea plantations to increase the voice and agency of female tea workers through Community Development Fora. An evaluation of the programme found an overall social return on investment ratio to workers, to the tea industry, and the community as a whole of USD \$1:\$42. For every \$1 invested, \$27 in economic value was created for the tea industry, which saw a 20% increase in the volume of tea plucked and a 16-hour reduction each week in time spent managing disputes with workers, and \$12 and \$5 in economic value was created for the plantation workers and community respectively.*



**\$27**

of economic value created for every \$1 invested



Lucas Veuve/CARE

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## **Text Box 2: Useful Resources on Common Business Case Analysis Framework**

### **Cost Benefit Analysis:**

[Cost-Benefit Analysis for Development: A Practical Guide](#), Asian Development Bank, 2013

[USAID's Cost Benefit Analysis](#), 2010

[Business Case Analysis Delivers Compelling Proof](#), Solution Matrix Ltd.

### **Return on Investment:**

[What is Return on Investment](#), Investopedia

[Return on Investment](#), Solution Matrix Ltd.

### **Social Return on Investment:**

[A Guide to Social Return on Investment](#), The SROI Network (now Social Value UK), 2012

[Starting Out on Social Return on Investment](#), Social Value UK

[Valuation Techniques for Social Cost-Benefit Analysis](#), UK HM Treasury and DWP, 2011

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## 2 BUSINESS METRIC SELECTION BASED ON SEGMENTATION OF WOMEN

As described in Section 1, the process of business case development involves selecting an appropriate guiding framework and careful selection of suitable business performance indicators. These need to fit with the chosen business case framework and they should tell a compelling story to a private sector partner about the business benefits (such as cost savings, or increased revenue) that a potential intervention or action will yield.

Across sectors and industries firms interact with women in different ways - depending on their business model they might predominantly engage with women as workers, consumers, producers or suppliers, or a combination of all of these categories. This relationship is key when considering the benefits generated through WEE interventions and consequently the right metrics to use in the business case. In this section, drawing on secondary literature and case studies, we present some of the implementation lessons and common business performance metrics relevant to women's empowerment strategies within these different categories. By selecting metrics from these indicative lists practitioners can help firms assess the business case for WEE and relate these gains to the performance of their business. In addition to this type of segmentation, most industries will have sector-specific metrics they will be interested in tracking, as showcased in the sector-specific case studies.

In our selection of metrics we have focused on key indicators that influence a firm's financial performance, such as improved productivity, increased sales or reduced cost of recruitment. These are relatively straightforward to identify and measure as they rely on common metrics already tracked by firms and can be easily expressed as a monetary value. However, we have also included some non-financial outcomes that can be trickier to measure and monetise but equally important as this is often where long-term value for the firm is unlocked. Non-financial benefits can include tracking changes in key performance indicators (KPIs) such as customer satisfaction, employee engagement and job satisfaction, branding and company image, innovation, leadership and team effectiveness. Additionally, whilst the focus of this Brief is on indicators for measuring WEE-related business outcomes (both financial and non-financial), we should not overlook the importance of capturing other social outcomes as explained in Text Box 3 below. These are often very important to donors but can also be critical to firms seeking to build a socially responsible brand or reputation that opens new consumer market opportunities.

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### Text Box 3: Measuring Social Outcomes

Increasingly companies are recognising the importance of shared value and focusing on the double bottom line of social (including environmental) impact and financial performance. Such metrics are not only important to brand-sensitive multinational firms, but also to local SMEs that often operate very close to the community and environment they directly impact. For example, women's economic empowerment metrics can be captured by female representation in senior management or board, women as a share of employees, as well as gender-sensitive and equitable policies relating to recruitment and procurement policies, professional development and promotion, remuneration, work/life balance, and a safe and secure workplace environment.

Firms can also go a step further to capture the social impact created through WEE in the household and local community. These types of metrics go beyond increased income and job creation and help to capture improvements in women's financial independence or increased spending on health, education and nutrition for their families. These performance indicators are often presented when assessing a company's corporate social responsibility (CSR) and sustainability performance. Whilst not framed as business outcomes or a return on investment, CSR performance will often inform and guide investment and purchase decisions as both investors and consumers are increasingly interested in companies' use of responsible business practices. A number of frameworks exist for CSR, sustainability standards, and metrics relating to gender and WEE, including the UN Women and UN Global Compact [Women's Empowerment Principles \(WEP\)](#) and the Global Reporting Initiative (GRI).

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## 2.1 WOMEN AS CONSUMERS



Women control an estimated \$29 trillion of consumer spending worldwide

Women control an estimated 64% of household spending and \$29 trillion of consumer spending worldwide (BCG 2013). They are a critical consumer segment that companies need to better understand, design for, and market to if they want to experience sustainable market growth and retain customer loyalty. Figure 2 below sketches out the potential business value the private sector can unlock by empowering women as consumers of their products and services.

Figure 2: The Business Case for Empowering Women as Consumers



By tailoring their products and services to the needs of female consumers, firms can achieve significant market growth, improve customer satisfaction and retention and grow their brand's reputation. In terms of collaborating with consumer-facing firms (i.e. retail or service companies) and demonstrating to them the business opportunity relating to women as customers, the following activities can serve as good entry points:

- **Undertake market research to understand the potential market size and demand.** Firms often underestimate the potential value of the women's market, due to women's more limited income and purchasing power. However, women often have significant influence over household purchases and consumption, particularly ones relating to nutrition, energy, health and personal care. This also extends to less traditional domains, such as agricultural inputs, where female farmers influence household purchases of seeds and fertiliser, even when men are making the actual purchase. Even with their limited income women can become significant buyers as long as firms develop products and services that are seen as relevant, useful and offer good value for money to women. Since businesses are not always active in sectors and spaces where women are involved, they may have blind spots that can be highlighted by market research that can in turn shape businesses' decision-making around current and new investments.

## AWEF's Egyptian Financial Sector Mapping

In a bid to accelerate women's financial inclusion in Egypt, AWEF undertook a financial sector mapping to identify the constraints to women's access to, and use of, financial services while harnessing the power of digital financial services (DFS) to drive female financial inclusion and economic empowerment. The study found that, while Egypt has about 23.2 million unbanked or underbanked adult women, digital financial services, either conducted via a mobile wallet or an e-payment agent, can provide an entry point to financial services for underserved segments, particularly poor women. The study was shared with various financial services firms and acted as an 'eye-opener' for a number of them, including Fawry, the largest e-payment network in Egypt, and Vodafone, the market leader on mobile wallets, who are now closely collaborating with AWEF to introduce gender-smart outreach strategies.

- **Carry out gender-segmented consumer research to better understand the unique needs of women as compared to men.** Women's needs and preferences, both in comparison to men's and within specific market segments, often go unnoticed simply because companies are not looking for them separately or at their evolving demand. Customer segmentation by gender can help firms design products and services that are responsive to women's and men's unique needs, preferences and behaviour, and marketed and sold through the most effective channels. There are also many segments within the "women's market" with distinct needs and preferences. Customer segmentation by gender is often a good start but to truly understand the female market, firms need to identify and target segments of women who share common needs and constraints. For example, joint analysis of the insurance market by IFC, AXA, and Accenture identified five specific segments of women based on their socioeconomic bracket, dependents, and income status, allowing insurers to develop products that better serve their protection needs (IFC 2017). In addition, firms need to shift their profitability analysis from products to customers and even customer segments (based on age or gender for example) to better understand the impact on their bottom line.



## PropCom Mai-karfi in Nigeria: Delivering inputs to female farmers

In Nigeria women often own their own plots, which tend to be smaller and focused on growing horticultural products. PropCom Mai-karfi assisted a local input distributor to develop micro-packs of fertiliser, which were more affordable for women who often owned smaller farms and wanted to experiment before committing to a larger purchase. As a result, the company was able to increase fertiliser sales by 22%, reaching an estimated 1.7 million farmers.

- **Evaluate effectiveness of existing distribution practices for reaching women.** Due to social norms, poor infrastructure and their domestic care burden, women often face unique mobility constraints. By addressing constraints and gaps within distribution networks firms can reach women more effectively, including through last mile distribution that enables them to reach women directly on their doorstep. A number of case studies in this Brief showcase



Developing affordable micro-packs of fertiliser for women increased sales by **22%**



the power of female agent distribution networks for effectively reaching and communicating with female consumers, particularly in culturally conservative settings.

### Katalyst in Bangladesh: Developing a female agro-agent network



In Bangladesh, Katalyst supported Syngenta to create a distribution network of female village-based agents (VBAs). These agents worked with designated women's groups to promote Syngenta's seeds and agrochemicals and educate the women on proper use and application of these inputs. The women reached by the VBAs were much more likely to repurchase Syngenta's products because of the value added services (free access to agricultural information) that helped them achieve higher volumes of production.

- **Understand barriers to customer acquisition and retention.** In addition to the mobility issues highlighted above, gaps in literacy and education can prevent women from acquiring and using a firm's products and services. There are different ways of addressing this, for example, by improving knowledge and information services, such as financial literacy training, or embedding agricultural extension services in sales or after-sales support to educate women on how to use products most effectively. MDF's research has shown that when women are better informed about products and services, especially how they can result in time and labour savings for them, they are more likely to influence the decision-making process within the household around these expenditures.



### Market Development Facility (MDF) in Timor Leste: Improving women's access to extension services

MDF research demonstrated that women are the primary source of labour for input application and that inappropriate application affects seedling germination, leading to high early losses and lowering farmer confidence in repurchasing inputs. Working with Agri Agricultura, a national input wholesaler, MDF developed a training programme on proper application of inputs delivered directly to women rather than through their spouses. **This significantly reduced mortality rates for seedlings and contributed to 30% productivity gains for the farmers.**

Improving women's access to extension services improved agricultural productivity by **30%**

## 2.1.1 BUSINESS PERFORMANCE METRICS

The indicators below can help practitioners and their private sector partners conduct a basic business benefit analysis. As explained in the previous section, basic business benefits analysis would require a comparison of easily measurable financial and non-financial KPIs before and after the intervention. A more complex type of analysis, such as a CBA or ROI approach, would require monetisation of the non-financial outcomes in terms of cost savings or additional revenue generated.

In the table below we list some key quantifiable performance indicators that can be tracked by companies targeting women customers.

Table 1: Business Performance Metrics for Women as Consumers

Business Outcome	Indicator	Why Measure?	How to Measure?
Increased number of clients	Increased number of female clients	This indicator allows firms to measure the level of outreach to female customers.	Calculated as: # of female clients # of female clients as a % of total clients # of new female clients as a % of all new clients
Increased revenue	Total sales (by customer segment) <sup>1</sup>	Measuring sales or revenue by customer segment provides information on the penetration of market segments in terms of market share. It can also help firms assess the effectiveness of different marketing and sales channels, as well as the potential spend per segment and acquisition costs.	Calculated as: # or value of gross sales revenue from customer segment as a % of total # or value of sales (gross sales is value of goods sold before deducting sales returns)
	Sales or market penetration of new product or service <sup>2</sup>	This measure helps firms assess the success of the new product/service in terms of market response.	Calculated as: # or value of sales from new product/service as a % of total # or value of sales
Increased profit margin	Net profit margin (by customer segment)	One of the most important KPIs to analyse profitability, track the company's progress towards its financial goals, and understand customers' evolving demands and preferences. Increased profit margin can arise as a result of higher revenues, reduced costs or both, in relation to a particular customer segment.	Calculated as: Sales by customer segment minus cost of goods sold and sales and administrative expenses, divided by total sales. There are a few cost accounting methods used for allocating costs (e.g. activity-based costing, overhead % allocation).

<sup>1</sup> IFC 2017

<sup>2</sup> Women's World Banking Gender Performance Indicators



Business Outcome	Indicator	Why Measure?	How to Measure?
Improved customer satisfaction and loyalty	Customer retention rate <sup>3</sup>	Customer retention refers to a business' ability to keep a paying customer over a set time period. Customer retention is key to driving sales and revenue for a business in a sustainable and scalable manner. It is much more expensive to acquire a new customer than to retain an existing one, and loyal customers offer a free source of advertising by recommending products/services to others, especially in closely-knit local communities.	Customer retention rate is the percentage of customers kept relative to the number at the start of a given time period (and excluding new customers acquired during that time period).  For the purpose of the business case organisations should track sex-disaggregated customer retention rates, as well as reasons for attrition, pre- and post- intervention. More advanced measurement, as part of a CBA, can also involve calculating the cost savings resulting from a reduction in customer attrition, for example in terms of the marketing and sales costs required for new customer acquisition.
	Number of customer complaints <sup>4</sup>	Customer satisfaction with product quality and delivery is strongly linked with improved customer retention and market growth.	Number of complaints as a proportion of units sold or orders within a given time period.  More advanced measurement, for example as part of a CBA, can also involve calculating the cost savings resulting from reduced complaints, for example in terms of time spent by the customer service team in responding to complaints or processing returns.
	Customer satisfaction score <sup>5</sup>	This is a measure of customers' satisfaction with the quality of the product or services sold (including the sales process and any post-sales service) and whether they would re-purchase or recommend the product or service to others.	There are multiple ways of measuring customer feedback. Simple measures involve a customer satisfaction score, where you directly ask customers to rate their satisfaction with a business, product, or service. A more complex approach such as a net promoter rate measures customer experience as a way of predicting business growth, and can be used to generate a financial value in terms of potential additional sales created.

<sup>3</sup> Women's World Banking Gender Performance Indicators

<sup>4</sup> Women's World Banking Gender Performance Indicators

<sup>5</sup> Women's World Banking Gender Performance Indicators

## 2.1.2

### SECTOR CASE STUDY: FINANCIAL SERVICES

Across low and middle-income countries, significant gender gaps persist in women's access to and usage of formal financial services (mainly related to savings, credit, and insurance). This is despite the fact that women are often very attractive potential customers - they tend to be good at managing finances, they spend responsibly, save regularly and repay loans on time (IFC 2017). However, many financial services providers miss out on female customers because women can't access them or because their products and services are not sufficiently tailored to meet women's needs and behaviour.



As part of its market growth strategy, FINCA Impact Finance took on the challenge of addressing Afghanistan's sizeable gender gap in financial access. The gender gap in account ownership stands at 16% and only 4% of adult women have a bank account (World Bank Findex Database 2017). FINCA Afghanistan (a subsidiary of FINCA Impact Finance) opened a women-only bank branch in April 2018. The branch is devoted to reaching women clients in a market where it is often viewed as inappropriate for men and women to interact face-to-face in commercial and professional settings. It is staffed exclusively by women – from the security guard to the branch manager – and serves only female clients, providing access to FINCA Afghanistan's full menu of financial products and services. Financial products including individual, SME and group loans are supplemented with additional embedded services such as business skills and financial trainings.



The women-only branch achieved profitability

**3 months earlier**

than the average FINCA branch

The women-only branch achieved profitability within nine months of opening (three months faster than the average FINCA Afghanistan branch) and serves 1,000 clients as of the end of 2018. Its portfolio-at-risk (PAR) – a measure used to assess how much of an outstanding loan portfolio is late in repayment by 30 days or more – stood at only 0.64% in the same time period, putting it among FINCA Afghanistan's best-performing branches in terms of portfolio quality. The branch has served as a highly visible demonstration of the business case for women's financial inclusion, inspiring other financial institutions in the country to roll out similar initiatives.



**OPPORTUNITY**  
International

Digital technology is seen as key to expanding access to financial services for women. Digital financial services can help improve women's access to and control over income, savings and assets. However, in contexts with low smartphone or mobile data penetration and literacy, such technology can also be exclusionary. In Ghana, Opportunity International Savings and Loans (OISL), a national savings and loans company, faced a large discrepancy between the percentage of female clients (70%) and the percentage of female clients using their mobile/cell-phone banking service (30%). To address this discrepancy, OISL piloted an interactive-voice-response (IVR) service as a way to deliver financial education to women in a gender-sensitive format (recorded messages in local languages, delivered via free calls to cell-phones), encouraging them to save, and to learn about OISL's cell-phone banking platform. The vast majority of targeted customers (78%, over 36,000 customers) tried the service by listening to at least one message. There was only a 5% gender gap in this response rate, compared to a 17% gender gap in the use of mobile money in Ghana. Just over half of targeted customers listened more intensively, to five or more messages (58% for men and 51% for women). One quarter of these female listeners increased their savings balances, more than doubling their savings account balances on average. The messages also improve clients perceptions of OISL as a financial institution as they reported feeling more valued as a customer, and trusting OISL more.

Working with AWEF, Dinarak was able to establish the first female mobile money agent in the Middle East

Dinarak, an e-wallet provider and a new entrant in the Fintech space in Jordan, approached AWEF in 2017. Facing the challenge of breaking into a very competitive market, it was looking for ways to diversify its offer and increase its customer base. With only 33.6% of women in Jordan owning bank accounts, Dinarak saw the female customer base as one with extremely high potential for growth, due to its low levels of financial inclusion, and was looking for ways to increase the appeal of its product to female customers. **Through its partnership with AWEF, Dinarak was able to establish the first female mobile money agent network in the Middle East, registering more than 12,309 e-wallets during the 18-month pilot period.** The e-wallet, in turn, gave women access to a simple financial product that would allow them to control their earnings and savings and improve their ability to make independent spending decisions, as well as save money through lower transaction costs when paying bills. Dinarak sees the benefit that the e-wallet brings to the women as a key component of its business strategy. The more frequently its customers access the e-wallet and gain benefit from its usage, the more transactions take place, and the more profit Dinarak makes.

## 2.2 WOMEN AS WORKERS

Many companies have hiring and management practices that exclude or under-utilise women's talent. Globally, women's labour market participation remains 27% lower than that of men (ILO 2016). Women are more likely to be found in jobs and sectors characterised by low pay, long hours, and informal or temporary working arrangements (ILO 2016). Gender gaps in employment reduce the talent available to companies and severely undermine their competitive advantage. As shown in Figure 3 below, business practices that include and empower women as workers can generate a number of benefits for firms.

Figure 3: The Business Case for Empowering Women as Workers



Expanding and strengthening women's workforce participation and leadership can benefit companies in terms of access to an increased and more diverse labour pool and skills, which can result in reduced operating costs and increased business returns. The following activities offer good entry points for improving women's workforce participation and empowerment in the workplace:

- **Identify labour-related constraints.** Understand the specific labour-related constraints in the sector, such as low productivity, workforce and skills shortages or high turnover, and how they might relate to gender inequalities. For example, AWEF found that under-representation of women in the Egyptian ready-made garments (RMG) workforce is one of the leading causes for the sector's low productivity, relating also to high turnover and absenteeism within the industry.





## **Sierra Leone Opportunities for Business Action (SOBA): Addressing IPV to Improve Worker Absenteeism**

*Working with Lion Mountain, a mid-size rice processor, SOBA identified intimate-partner violence (IPV) experienced by female sales staff as the lead reason for high absenteeism of both men (as perpetrators) and women (as survivors) for the company. The company put in place a range of low-cost initiatives to mitigate the risk of its female employees experiencing IPV, such as including the partners in staff inductions and referring staff to a professional counseling service. As a result, Lion Mountain was able to positively affect staff well-being and retain high-performing female sales staff. Management also reported less time spent on dealing with employees' so-called 'private' matters, allowing them to focus on business growth.*

- **Identify potential benefits of hiring women.** Understand the specific benefits that women can offer to employers in the sector, in terms of their technical or interpersonal skills or other attributes, such as market knowledge. For example, due to their manual dexterity, women are seen as particularly attractive workers for firms in labour-intensive manufacturing jobs, such as textiles and apparel (see RMG case study in Section 2.2.2 below). However, it's important to be cautious around promoting attributes that reinforce gender stereotypes, such as docility or loyalty of women, as this can be a short-term business sell but perpetuate longer-term losses for women. An intervention's monitoring plan should ideally seek to capture unintended consequences related to this and put in place mitigation measures.
- **Leverage labour standards and codes of conduct.** Growing public awareness of labour abuse in global value chains has spurred the emergence of international labour standards such as the ILO's Better Work Programme, the Ethical Trading Initiative (ETI) as well as supply chain codes of conducts that are passed on by lead firms to suppliers. Practitioners can leverage these to articulate to firms the business opportunity around women's empowerment initiatives. More gender sensitive work practices and business models can improve performance in external audits, improve business terms with buyers and open up new market opportunities in higher value international markets. BSR has developed a [guide](#) on addressing gender issues within codes of conduct guidance based on their work in the RMG sector.

## **UN Women in Egypt: Supporting agribusinesses to adopt the Women's Empowerment Principles**





UN Women has been working with Egyptian agribusinesses to support them to adopt and implement the Women's Empowerment Principles. The participating firms were able to demonstrate improved compliance with codes of conduct that ensure decent working conditions, including compliance with non-discrimination and anti-harassment principles, as well as quality certifications focusing on food safety and hygiene standards. As a result, the firms were able to access new higher-value markets in Europe.

### 2.2.1 BUSINESS PERFORMANCE METRICS

Capturing and communicating the business benefits of investing in women as workers is key to developing and presenting the business case to potential partner firms. The indicators presented below provide an overview of the most common business metrics that are likely to be of interest to firms that engage with women as workers. This data should be readily available or involve fairly simple calculations.

Table 2: Business Performance Metrics for Women as Workers

Business Outcome	Indicator	Why Measure?	How to Measure?
Improved staff attraction, retention and motivation	Time and cost of recruitment	By putting in place gender-sensitive HR practices a firm can become an employer of choice for women, significantly lowering the cost and time it takes to fill a vacant position.	Time to fill vacant position. Average recruitment costs per hire should capture recruitment time costs, costs of managers and employees that are involved in the hiring process and administrative costs that are linked to the process of on-boarding and training new hires.
	Staff turnover <sup>6</sup>	Staff turnover inflicts significant costs for a firm, both direct and indirect. Direct costs include cost of recruitment of new workers, cost of administration for both departing and new workers, and cost of training and supervision during the training period. Indirect costs relate to loss in productivity relating to the worker leaving and new worker's lower performance until they are fully trained	Turnover rate is calculated by taking the number of separations during a given time period divided by the average number of employees during that time period, multiplied by 100. For the purpose of the business case, organisations should track sex-disaggregated turnover rates for different job roles, as well as reasons for leaving pre- (2 years for greatest accuracy) and post- intervention. More advanced measurement, for example as part of a CBA, can also involve calculating the cost savings resulting from reduction in turnover, monetising both direct and indirect costs.

<sup>6</sup> GIZ/LMAP Turnover Measurement Tool, BSR HERProject Business Benefits Measurement Guide, AWEF, SOBA, Care International, Plan International and UN Women case studies.

Business Outcome	Indicator	Why Measure?	How to Measure?
Improved staff attraction, retention and motivation	Absenteeism <sup>7</sup>	The costs of absenteeism include the direct costs of overstaffing and overtime pay as well as administrative costs associated with managing absenteeism. Indirect costs include reduced productivity and poor quality of goods/services resulting from overtime fatigue, understaffing and poor morale among employees who have to pick up the slack with a heavier workload. Absenteeism can also affect turnover, as workers that come regularly to work are less likely to quit.	Absenteeism rate is calculated by taking the total number of hours taken off by workers for unauthorised absence divided by the total hours scheduled in the time period, multiplied by 100. For the purpose of the business case, organisations should track sex-disaggregated absenteeism rates for different job roles, as well as reasons for absenteeism pre- (2 years for greatest accuracy) and post-intervention. More advanced measurement, for example as part of a CBA, can also involve calculating the cost savings resulting from reduction in absenteeism, monetising both direct and indirect costs.
Improved productivity and quality	Output per worker <sup>8</sup>	The quality and reliability of a business's workforce will directly impact a firm's productivity.	Output per worker is calculated by dividing the total output for a given time period by the number of workers. For the purpose of the business case, organisations should track sex-disaggregated output per worker for different job roles pre- and post-intervention. The measure of output per worker is easiest and most appropriate for measuring workplace productivity in the manufacturing sector, and more difficult to apply in the services sector where unit of output might be more difficult to define.
Improved productivity and quality	Error rates <sup>9</sup>	In the manufacturing sector error rates are an important measure for tracking quality performance on the production floor. Poor quality of work and high error rates drive up costs for the business in terms of product rejection or corrections.	Error rates are calculated by dividing total product output for a given time period by the number of products that do not meet required quality or compliance specifications. More advanced measurement, for example as part of a CBA, can also involve calculating the cost savings from a reduction in error rates, monetising both direct and indirect costs. The measure is easiest and most appropriate for measuring quality performance in the manufacturing sector, and more difficult to apply in services sector.

<sup>7</sup> BSR HERProject Business Case Resource Guide, AWEF, SOBA, Care International, Plan International and UN Women case studies.

<sup>8</sup> BSR HERProject Business Case Resource Guide, AWEF RMG Case Study, AWEF, SOBA, Care International, Plan International and UN Women case studies

<sup>9</sup> BSR HERProject Business Case Resource Guide, AWEF RMG, UN Women, Case Study

Business Outcome	Indicator	Why Measure?	How to Measure?
Improved corporate reputation and business terms with buyers	Order size and buying commitments <sup>10</sup>	Many multinational companies have supplier codes of conduct and will conduct multiple audits to verify supplier adherence to the requirements. Increasingly such codes of conduct cover labour standards and gender considerations. Buyers use performance against these standards as a criterion in selecting new and strategic suppliers and eliminating others. Performance against these standards can translate directly into increased revenues through more new and repeat orders.	Evaluate order amounts and length of buying commitments from buyers pre- and post-intervention.
	Improved performance in audits <sup>11</sup>		Evaluate performance in audits pre- and post-intervention.

### 2.2.2 SECTOR CASE STUDY: READY MADE GARMENTS (RMG)

The apparel industry is globally one of the largest employers of women workers, with women representing 68% of the garment workforce and 45% of the textile workforce (ILO 2014). The global apparel sector faces a variety of well-documented challenges in relation to its female workforce, including low pay, health and safety concerns, irregular work volume and schedules, lack of access to benefits such as health insurance and maternity leave, and instances of workplace-based harassment, violence, and discrimination (BSR 2013). As part of its Egypt country programme AWEF is working in the ready-made garments (RMG) sector on increasing female workforce participation, which currently stands at 45%, considerably below the global benchmark. Despite on-going efforts by large RMG firms to hire more women, discriminatory social norms, informal recruitment practices, working environment and management issues deter and hinder women from accessing and remaining in RMG jobs.

Working with Arafa Group, the largest RMG firm in Egypt, AWEF's interventions have focused on creating gender-sensitive recruitment channels to improve women's access to RMG jobs. AWEF has also addressed retention issues through supervisor skills training to improve treatment of workers and the general working environment. As shown in Figure 4 on the following page, the interventions have generated over USD 112,000 in annual savings for the firm as a result of improvements in turnover rate, reduced absenteeism and time spent managing disputes between supervisors and workers, and lower recruitment costs. As a result, Arafa has also improved its performance in audits and inspections from international buyers - the firm is now more likely to maintain contracts and increase future sales.



AWEF's interventions have generated over **\$112,000** in annual savings for Arafa group

<sup>10</sup> BSR HERProject Business Case Resource Guide, UN Women Case Study

<sup>11</sup> BSR HERProject Business Case Resource Guide, AWEF RMG Case Study



Figure 4: Results of AWEF's RMG Intervention



The Market Development Facility (MDF) has tackled similar issues working in Pakistan, where the textile and leather goods industries are the main employers of women, yet the number of women formally employed in the sector remains limited. Even though factory owners find female workers more conscientious and disciplined, they are reluctant to hire them because of management challenges. Under the socially conservative norms of Pakistan, men and women seldom mix, and when they do there is a perceived heavy reputational risk for businesses.



Working with Servis, a large footwear manufacturing company in Pakistan, MDF has demonstrated the potential recruitment and retention benefit of a female-only facility. In addition to setting up a female-only unit, co-managed by female supervisors, the company has introduced other provisions such as a day-care facility, a first in the local leather industry. As a result, Servis has built a name and reputation for being a socially responsible employer, making it easier for the firm to recruit other women. The superior quality of work from the female-only stitching unit means that the company has now dedicated production from this unit to its most quality conscious buyer. Due to the initial success, Servis expanded and set up some additional female-only stitching lines without MDF's support. MDF is working with the firm to further build up the evidence base for the business case by collecting data on productivity and employability of women in the sector.

BSR's work in highly feminised value chains such as RMG has also demonstrated the potential business value of workplace-based women's empowerment programmes. BSR's HERProject is a workplace-based programme covering health and financial inclusion implemented across the world in highly-feminised value chains, including RMG. The programme engages both buyers and suppliers, creating strong incentives for their participation and commitment. One innovation of HERproject is leveraging the workplace as a space to help women access key products and services. It is improving access to formal bank accounts through digitisation of payroll in factories and access to health services through the creation of workplace clinics. Through HERproject, firms are becoming more productive and profitable, as they observe reduced worker turnover and absenteeism, reduced costs and increased productivity of female workers. Analysis of data collected from 37 factories before and after programme implementation found a 22% decrease in the number of products requiring rework and a 4.5% decrease in turnover.

BSR | HERproject

Through HERProject factories found a **22%** decrease in the number of products requiring rework

## 2.3 WOMEN AS SUPPLIERS AND PRODUCERS

Women are disproportionately represented among smallholder farmers and producers and micro-, small-scale and informal business owners (IFC 2017). For businesses that operate in value chains where women are heavily involved in production, such as agriculture, gender gaps remain a persistent barrier to growth, profitability, and sustainability. Helping female producers and suppliers overcome these gaps is crucial for companies that want to strengthen their supply chains, as shown in Figure 5.

Figure 5: Business Case For Empowering Women Producers and Suppliers



Improving opportunities for women as producers and suppliers can help firms improve their reputation and compliance on social responsibility aims and deliver commercial benefits by improving productivity, quality, and reliability of their supply chains. The following activities offer good entry points for building this business case:

- **Understand what roles women and men perform in the supply chain.** Due to differing access to resources and gender division of labour, women and men perform very different roles and responsibilities within a particular market system, value chain or event market segments. Often in enterprises and farms run as a family business, women perform most of the work but have limited access to technical training and extension programs. This impacts negatively on both productivity and quality. Conducting a supply chain analysis that

incorporates an examination of gender roles and relationships, including which crops women and men are predominantly involved in, can help practitioners identify how gender barriers are undermining the reliability and responsiveness of a particular firm's supply chain.

### **Katalyst in Bangladesh: Improving productivity of female prawn farmers**

*Katalyst's research found that women contribute to at least 60% of homestead production activities (such as rearing cows, fish & prawn farming) in rural Bangladeshi households. However, socio-economic and cultural barriers limit their direct access to information on modern cultivation techniques, quality inputs, and financial services. In the prawn sector, Katalyst worked with various market actors to provide women with access to training on modern prawn cultivation, prawn feed and aqua-chemicals and loans to grow their business. As a result, women successfully started harvesting the crop to full size within nine months instead of two years, thereby doubling their household income. This also significantly improved the supply of prawns to the local market and contributed to the development of the sector as a whole.*

- **Evaluate women's membership and participation in smallholder sourcing schemes.** Many companies source through contract farming schemes or from established producer groups, yet women are typically underrepresented in the membership and governance of such structures. Improving women's representation and leadership in the governance of such groups or linking firms directly with women's producer groups or cooperatives can improve not only women's access to markets, but also create more consistent supply base and reduce its management costs.

### **World Vision in Zimbabwe: Linking women to markets & services**

*In Zimbabwe social constraints limit women's mobility and access to markets, leading them to sell their products at sub-par prices to unscrupulous middlemen. World Vision worked on creating women's producer and marketing groups and linking them directly to markets through tripartite marketing arrangements with traders, businesses, and organizations such as the World Food Programme and financial institutions like Metbank. These direct linkages allowed the women to respond to market demands with respect to quality, quantity and timeliness. As a result buyers were able to secure a consistent supply of high quality homogenous produce with limited off types while the financial providers saw higher loan repayment rates by the female producers.*

- **Leverage relevant sustainability certification schemes.** Several value chains have sustainability certification schemes that can create opportunities for social and economic upgrading of women – these include Fair Trade (agriculture), the International Cocoa Initiative (cocoa) and the Rainforest Alliance (coffee).

- **Assess opportunities around premium markets.** Supporting women producers can offer a new branding and marketing angle for companies that are aiming at premium markets, where a company's perceived ethical credentials have a significant impact on consumer purchasing decisions. The IFC has found also that women bring particular strengths to the cultivation of high-value, organic, and indigenous crops (IFC 2016b). Increasing women's participation can help improve product quality and enhance the company's ethical credentials, both of which can be critical in winning business and increasing market share in high-value and premium markets such as fair trade or organic. Practitioners can also help firms assess opportunities around premium markets for goods specifically made or produced by women, such as coffee, cocoa or artisan products.

### 2.3.1 BUSINESS PERFORMANCE METRICS

Capturing and communicating the business benefits of investing in women as producers or suppliers is key to developing and presenting the business case to potential partner firms. The indicators presented below provide an overview of the most common business metrics that are likely to be of interest for firms that engage with women as producers or suppliers, particularly in agriculture, as well general availability of such data and relatively simple calculations.

Table 3: Business Performance Metrics for Women as Suppliers/Producers

Business Outcome	Indicator	Why Measure?	How to Measure?
Improved product flow and supply chain responsiveness	Number of suppliers/ producers	Engaging female suppliers and producers can help firms grow their supply base resulting in improved product flow and responsiveness to demand.	Number of suppliers/producers (disaggregated by sex) that meet firm quality and order size requirements
	Increased crop yields	Crop yield is a measurement of the amount of agricultural production harvested per unit of land area. For firms that work directly with farmers (for example as part of contract farming schemes), providing technical and financial assistance to female farmers can lead to improved farm yields.	Amount of a particular crop (measured in weight depending on crop) harvested per unit of land planted.
Improved quality	Average or % defect / returns rate (by product)	Measures the % of sales orders that are error-free. An important KPI as it gives an indication of the success of the company's ability to deliver orders incident-free, and ultimately help iron out issues such as inaccuracies, damages, delays, and inventory losses.	Number of sales orders that are error-free and not returned



Business Outcome	Indicator	Why Measure?	How to Measure?
Improved quality	Suppliers complying with health & safety standards	Measures the level of supplier/producer compliance with relevant health and safety standards for the crop/product.	<ul style="list-style-type: none"> <li>% of certified products</li> <li>% of products rejected after testing for health and safety</li> <li>Number of suppliers complying with relevant local and international food safety standards and sustainability standards</li> </ul>
Improved brand reputation and compliance with sustainability standards	Suppliers complying with relevant sustainability standards	Many companies are recognising the positive correlation between sustainability and business performance and are cognizant of the increased scrutiny by customers and civil society over companies' behaviour and performance in areas like environment, quality, sustainability and supply chain. Hence more companies are seeking to adopt (voluntary) sustainability standards and certifications into their strategy and operations.	<ul style="list-style-type: none"> <li># of suppliers certified by a sustainability standard setting organization</li> <li># of suppliers that have improved their supplier assessment rating since last assessment</li> </ul>
	Price premium for niche products	Sourcing models that allow retailers to brand products differently, for example by complying with sustainability standards or branding of producers 'made by women', can fetch a higher market price, particularly in niche markets such as organic, fair trade and indigenous crops.	Percentage by which a product's selling price exceeds a benchmark or market price.

### 2.3.2 SECTOR CASE STUDY: AGRIBUSINESS

#### DAIRY

*In Nigeria, it is women who traditionally collect, process and sell milk on local markets. There are poor links to formal markets due to the low quality of the milk produced by women, and the lack of cold-chain storage leading to high wastage rates. This is a function of women's low engagement with the formal private sector and poor understanding of both improved techniques, and the requirements of large-scale aggregators. The Business Innovation Facility worked to empower selected women to become technical experts in the hygienic handling and pasteurisation of milk as well as the processing of milk into cottage yoghurt, a higher value product with longer shelf-life. Once they have undergone training the women are able to train others within their community on best practices in milk processing, improving quality, and reduced wastage of produce. As a result of the improved quality and supply of milk and dairy products on the local market there has been increased demand from more formal buyers. Formal private sector actors have been able to build on the increased supply of high quality milk in terms of further investments in aggregation, processing and distribution centres.*



*In Jordan, although the demand for dairy products is high, local production is fragmented and not effectively linked to formal markets. The Jordanian market is therefore flooded with cheaper, low-quality dairy products imported from neighbouring countries. AWEF found an opportunity to break this cycle, and partner with Al Mazra'a, a leading dairy processor and retailer. Al Mazra'a decided to invest in strengthening its supply chain, formalising its linkages to networks of women producers and processors of dairy products, and strengthening its own quality assurance and capacity building processes. The empowerment of its producer base is paramount to Al Mazra'a, as women who make a decent living from producing and processing dairy products for the formal markets are more likely to break traditional gendered household roles and social norms and become established producers that Al Mazra'a can rely on. Through this partnership Al Mazra'a has signed commercial agreements directly with women's associations, incorporating its products under the Al-Mazra brand, while also indicating that the products are sourced from women. As a result, the firm was able to increase its supply chain, improve the quality of dairy products sourced from women, including compliance with health and safety standards, and build new market linkages locally and with the export market, observing a significant increase in sales.*

### **POULTRY**

*In both Nigeria and Burkina Faso there is a large local market for local chicken, with urban customers often willing to pay premium price for local chickens over commercial frozen chickens if they are available in urban shops. However, smallholder poultry farms are not equipped to respond to this demand, and the local poultry value chain does not deliver the services to jumpstart this market. In both countries day-to-day flock management is often done by women.*



In Nigeria PropCom Mai-karfi facilitated investment across the poultry value chain, including creation and sale of veterinary products and services and development of dedicated production hubs to increase efficiency of local chicken production and supply to processors. Working through women's groups the programme engaged women not just as producers, but also as services providers (for example inoculators) and traders and aggregators. As a result of improvement in quantities and quality of local chicken, processing companies are able to supply to high-end market shops, notably to Shoprite, the largest retailer in Nigeria.



In Burkina Faso, Tanager implemented a series of similar interventions, complemented with household and community engagement to promote the concept of poultry as a family business, and address some of the cultural barriers around women's participation in the market. Thanks to Tanager's support Microfinance Institutions (MFIs) have benefitted from developing new services to improve clients access to financial services. **These new financial products are aligned to female poultry farmers needs and have helped MFIs to extend their client base (up to 400%), increase their portfolio and profits (up to 300%) and make their services more gender-sensitive (more women with access to finance services and finance education).** Village vaccinators have developed additional services supplying input and counsel to producers and exceeding 90,000 vaccination doses per year. Some vaccinators have made up to \$7,000 profit in a year.



By targeting female poultry farmers MFIs were able to increase their client base by **400%** and profits by **300%**



## 3 CONCLUSION

In this paper we have brought together promising learning and practice coming out of the AWEF programme as well as the wider MSD/PSD practitioner community on how to articulate the commercial and financial value of women's inclusion and empowerment through the use of common business frameworks and metrics. The case studies showcased in this Brief highlight the importance of "speaking" to business using commercial language and using data that resonates with their business interests and demonstrates the value of empowering women. We have particularly focused on the need to segment women into consumers, workers and suppliers or producers and how this is key to understanding and identifying opportunities for increased profit, growth, and innovation and capturing them through the right metrics. Through sector case studies we have outlined industry-specific indicators that can be used to measure the business outcomes of a particular intervention.

While far from comprehensive, this paper seeks to draw and build on existing literature and current practical learning from projects, and provide a starting point for implementers to engage with the private sector in a process of co-creation of metrics for measurement of the social and business outcomes of women's empowerment. Moving forward, a few key findings are worth highlighting that may help direct future research and action by both practitioners and the private sector:

- **Build out metrics for suppliers and producers.** One of the findings highlighted by our research as well as the case studies submitted for this Brief is that business indicators focused on female consumers and workers are more developed and commonly used. Metrics for suppliers and producers are harder to standardise as they are much more industry-specific and often require more complex data collection systems and calculations.
- **Understand how to best present non-financial and social outcomes to businesses.** Another finding is that while initial interest might come from pointing out the financial benefits to a company, including increased sales, lower costs, new market segments, other business outcomes, such as brand reputation, innovation or team effectiveness, and social outcomes matter too. These can have financial benefits too as brand and corporate social responsibility compliance can help firms access new markets. However, these changes also have a positive impact on women's access to jobs and income and they can improve women's agency over time. These are win-wins in terms of benefits for business and women's economic empowerment and should be equally captured.
- **Explore the best ways to present important qualitative information.** When capturing social outcomes, qualitative information in the form of case studies or testimonial from women engaged in a firm's workforce, market or supply chain can often speak louder than any quantitative data.

The experience of practitioners engaged as part of the development of this brief indicates that having the right data and evidence is key to developing and selling a compelling business case. However, our research also highlights that there is limited publicly available evidence and information on this topic. Most studies and research focus on large firms domiciled in developed markets or their global supply chains. There are a number of reasons for this:

- **Limited macro level data.** At the macro level there is still limited labour force participation and firm-level data for developing countries, particularly for the informal sector where women tend to be concentrated;
- **Limited evidence from developing countries.** To date, much of the evidence for the business case for women's empowerment has come from studies conducted in developed countries. Evidence to demonstrate the specific return on investment to businesses in developing and emerging economies is still scarce, partially because women's empowerment is seen as less of a priority for small and medium enterprises often just trying to stay afloat;
- **Difficult in sharing proprietary data from companies.** At the micro-level many companies conduct internal measurement and evaluation and might feel sensitive about having such proprietary data shared externally;
- **Limited MSD/PSD programmes working on WEE.** While increasingly more private sector development programmes are focusing on gender, they still represent a minority, meaning that we have a very small evidence base to call on in terms of what works;

This means that in order to build a convincing business case, most practitioners will need to gather their own data, generate their own analysis and document their own evidence. However, there are opportunities to improve how we share data and evidence from our work, particularly from WEE interventions engaged in similar sectors. Such evidence is not only important for identifying what works but also helping other practitioners develop a compelling business case when data from their own context is not readily available or too costly to collect. Organisations such as IFC and BSR have shown real leadership in this area. However, donors and international organisations such as DFID, USAID, UN Women and UN Global Compact could play a greater role in terms of facilitating the sharing of business case data from particular industries, both ones where women are concentrated and where women are traditionally seen as absent but there is potential for their inclusion. For example, a central live repository of such case studies, similar to the Beam Exchange Evidence Map, could go a long way in terms of helping address these data gaps.

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## 5 CASE STUDY COLLECTION



### Plan International in Colombia: Partnership with Johanna Ortiz

Plan International has been working with Johanna Ortiz, a Colombian fashion designer, to empower young women from vulnerable backgrounds through vocational and soft skills training and job placement. As part of the impact measurement process, Plan tracked key business performance indicators such as retention rate and hiring costs for graduates of the programme as well as a control group made up of workers recruited through traditional channels. The evaluation found that graduates from the programme had a 32% higher retention rate, and performed markedly better across a number of work performance indicators such as accuracy, quality of work and ability to adapt to new situations. Hiring costs for Johanna Ortiz also dropped 84% as outsourcing of the selection and recruitment process for new workers was eliminated.



### CARE in Sri Lanka: Empowering Female Tea Workers

In Sri Lanka, Care International supported tea plantations to increase the voice and agency of female tea workers through Community Development Fora. An evaluation of the programme found an overall social return on investment ratio to workers, to the tea industry, and the community as a whole of USD \$1:\$42. For every \$1 invested, \$27 in economic value was created for the tea industry, which saw a 20% increase in the volume of tea plucked and a 16-hour reduction each week in time spent managing disputes with workers, and \$12 and \$5 in economic value was created for the plantation workers and community respectively.



### AWEF's Egyptian Financial Sector Mapping

In a bid to accelerate women's financial inclusion in Egypt, AWEF undertook a financial sector mapping to identify the constraints to women's access to, and use of, financial services while harnessing the power of digital financial services (DFS) to drive female financial inclusion and economic empowerment. The study found that, while Egypt has about 23.2 million unbanked or underbanked adult women, digital financial services, either conducted via a mobile wallet or an e-payment agent, can provide an entry point to financial services for underserved segments, particularly poor women. The study was shared with various financial services firms and acted as an 'eye-opener' for a number of them, including Fawry, the largest e-payment network in Egypt, and Vodafone, the market leader on mobile wallets, who are now closely collaborating with AWEF to introduce gender-smart outreach strategies.



Propcom



Mai-karfi

Making rural markets work for the poor

### PropCom Mai-karfi in Nigeria: Delivering inputs to female farmers

In Nigeria women often own their own plots, which tend to be smaller and focused on growing horticultural products. PropCom Mai-karfi assisted a local input distributor to develop micro-packs of fertiliser, which were more affordable for women who often owned smaller farms and wanted to experiment before committing to a larger purchase. As a result, the company was able to increase fertiliser sales by 22%, reaching an estimated 1.7 million farmers.



### Katalyst in Bangladesh: Developing a female agro-agent network

In Bangladesh, Katalyst supported Syngenta to create a distribution network of female village-based agents (VBAs). These agents worked with designated women's groups to promote Syngenta's seeds and agrochemicals and educate the women on proper use and application of these inputs. The women reached by the VBAs were much more likely to repurchase Syngenta's products because of the value added services (free access to agricultural information) that helped them achieve higher volumes of production.



### Market Development Facility (MDF) in Timor Leste: Improving women's access to extension services

MDF research demonstrated that women are the primary source of labour for input application and that inappropriate application affects seedling germination, leading to high early losses and lowering farmer confidence in repurchasing inputs. Working with Agri Agricultura, a national input wholesaler, MDF developed a training programme on proper application of inputs delivered directly to women rather than through their spouses. This significantly reduced mortality rates for seedlings and contributed to 30% productivity gains for the farmers.



## 2.1.2

### SECTOR CASE STUDY: FINANCIAL SERVICES

Across low and middle-income countries, significant gender gaps persist in women's access to and usage of formal financial services (mainly related to savings, credit, and insurance). This is despite the fact that women are often very attractive potential customers - they tend to be good at managing finances, they spend responsibly, save regularly and repay loans on time (IFC 2017). However, many financial services providers miss out on female customers because women can't access them or because their products and services are not sufficiently tailored to meet women's needs and behaviour.





Impact Finance

As part of its market growth strategy, FINCA Impact Finance took on the challenge of addressing Afghanistan's sizeable gender gap in financial access. The gender gap in account ownership stands at 16% and only 4% of adult women have a bank account (World Bank Findex Database 2017). FINCA Afghanistan (a subsidiary of FINCA Impact Finance) opened a women-only bank branch in April 2018. The branch is devoted to reaching women clients in a market where it is often viewed as inappropriate for men and women to interact face-to-face in commercial and professional settings. It is staffed exclusively by women – from the security guard to the branch manager – and serves only female clients, providing access to FINCA Afghanistan's full menu of financial products and services. Financial products including individual, SME and group loans are supplemented with additional embedded services such as business skills and financial trainings.

The women-only branch achieved profitability within nine months of opening (three months faster than the average FINCA Afghanistan branch) and serves 1,000 clients as of the end of 2018. Its portfolio-at-risk (PAR) – a measure used to assess how much of an outstanding loan portfolio is late in repayment by 30 days or more – stood at only 0.64% in the same time period, putting it among FINCA Afghanistan's best-performing branches in terms of portfolio quality. The branch has served as a highly visible demonstration of the business case for women's financial inclusion, inspiring other financial institutions in the country to roll out similar initiatives.

Digital technology is seen as key to expanding access to financial services for women. Digital financial services can help improve women's access to and control over income, savings and assets. However, in contexts with low smartphone or mobile data penetration and literacy, such technology can also be exclusionary. In Ghana, Opportunity International Savings and Loans (OISL), a national savings and loans company, faced a large discrepancy between the percentage of female clients (70%) and the percentage of female clients using their mobile/cell-phone banking service (30%). To address this discrepancy, OISL piloted an interactive-voice-response (IVR) service as a way to deliver financial education to women in a gender-sensitive format (recorded messages in local languages, delivered via free calls to cell-phones), encouraging them to save, and to learn about OISL's cell-phone banking platform. The vast majority of targeted customers (78%, over 36,000 customers) tried the service by listening to at least one message. There was only a 5% gender gap in this response rate, compared to a 17% gender gap in the use of mobile money in Ghana. Just over half of targeted customers listened more intensively, to five or more messages (58% for men and 51% for women). One quarter of these female listeners increased their savings balances, more than doubling their savings account balances on average. The messages also improve clients perceptions of OISL as a financial institution as they reported feeling more valued as a customer, and trusting OISL more.

## CASE STUDIES

*Dinarak, an e-wallet provider and a new entrant in the Fintech space in Jordan, approached AWEF in 2017. Facing the challenge of breaking into a very competitive market, it was looking for ways to diversify its offer and increase its customer base. With only 33.6% of women in Jordan owning bank accounts, Dinarak saw the female customer base as one with extremely high potential for growth, due to its low levels of financial inclusion, and was looking for ways to increase the appeal of its product to female customers. Through its partnership with AWEF, Dinarak was able to establish the first female mobile money agent network in the Middle East, registering more than 12,309 e-wallets during the 18-month pilot period. The e-wallet, in turn, gave women access to a simple financial product that would allow them to control their earnings and savings and improve their ability to make independent spending decisions, as well as save money through lower transaction costs when paying bills. Dinarak sees the benefit that the e-wallet brings to the women as a key component of its business strategy. The more frequently its customers access the e-wallet and gain benefit from its usage, the more transactions take place, and the more profit Dinarak makes.*



### **Sierra Leone Opportunities for Business Action (SOBA): Addressing IPV to Improve Worker Absenteeism**

*Working with Lion Mountain, a mid-size rice processor, SOBA identified intimate-partner violence (IPV) experienced by female sales staff as the lead reason for high absenteeism of both men (as perpetrators) and women (as survivors) for the company. The company put in place a range of low-cost initiatives to mitigate the risk of its female employees experiencing IPV, such as including the partners in staff inductions and referring staff to a professional counseling service. As a result, Lion Mountain was able to positively affect staff well-being and retain high-performing female sales staff. Management also reported less time spent on dealing with employees' so-called 'private' matters, allowing them to focus on business growth.*



### **UN Women in Egypt: Supporting agribusinesses to adopt the Women's Empowerment Principles**

*UN Women has been working with Egyptian agribusinesses to support them to adopt and implement the Women's Empowerment Principles. The participating firms were able to demonstrate improved compliance with codes of conduct that ensure decent working conditions, including compliance with non-discrimination and anti-harassment principles, as well as quality certifications focusing on food safety and hygiene standards. As a result, the firms were able to access new higher-value markets in Europe.*

### 2.2.2 SECTOR CASE STUDY: READY MADE GARMENTS (RMG)

*The apparel industry is globally one of the largest employers of women workers, with women representing 68% of the garment workforce and 45% of the textile workforce (ILO 2014). The global apparel sector faces a variety of well-documented challenges in relation to its female workforce, including low pay, health and safety concerns, irregular work volume and schedules, lack of access to benefits such as health insurance and maternity leave, and instances of workplace-based harassment, violence, and discrimination (BSR 2013). As part of its Egypt country programme AWEF is working in the ready-made garments (RMG) sector on increasing female workforce participation, which currently stands at 45%, considerably below the global benchmark. Despite on-going efforts by large RMG firms to hire more women, discriminatory social norms, informal recruitment practices, working environment and management issues deter and hinder women from accessing and remaining in RMG jobs.*

*Working with Arafa Group, the largest RMG firm in Egypt, AWEF's interventions have focused on creating gender-sensitive recruitment channels to improve women's access to RMG jobs. AWEF has also addressed retention issues through supervisor skills training to improve treatment of workers and the general working environment. As shown in Figure 4 on the following page, the interventions have generated over USD 112,000 in annual savings for the firm as a result of improvements in turnover rate, reduced absenteeism and time spent managing disputes between supervisors and workers, and lower recruitment costs. As a result, Arafa has also improved its performance in audits and inspections from international buyers - the firm is now more likely to maintain contracts and increase future sales.*

Figure 4: Results of AWEF's RMG Intervention



The Market Development Facility (MDF) has tackled similar issues working in Pakistan, where the textile and leather goods industries are the main employers of women, yet the number of women formally employed in the sector remains limited. Even though factory owners find female workers more conscientious and disciplined, they are reluctant to hire them because of management challenges. Under the socially conservative norms of Pakistan, men and women seldom mix, and when they do there is a perceived heavy reputational risk for businesses.

Working with Servis, a large footwear manufacturing company in Pakistan, MDF has demonstrated the potential recruitment and retention benefit of a female-only facility. In addition to setting up a female-only unit, co-managed by female supervisors, the company has introduced other provisions such as a day-care facility, a first in the local leather industry. As a result, Servis has built a name and reputation for being a socially responsible employer, making it easier for the firm to recruit other women. The superior quality of work from the female-only stitching unit means that the company has now dedicated production from

## CASE STUDIES

this unit to its most quality conscious buyer. Due to the initial success, Servis expanded and set up some additional female-only stitching lines without MDF's support. MDF is working with the firm to further build up the evidence base for the business case by collecting data on productivity and employability of women in the sector.

BSR's work in highly feminised value chains such as RMG has also demonstrated the potential business value of workplace-based women's empowerment programmes. BSR's HERProject is a workplace-based programme covering health and financial inclusion implemented across the world in highly-feminised value chains, including RMG. The programme engages both buyers and suppliers, creating strong incentives for their participation and commitment. One innovation of HERproject is leveraging the workplace as a space to help women access key products and services. It is improving access to formal bank accounts through digitisation of payroll in factories and access to health services through the creation of workplace clinics. Through HERproject, firms are becoming more productive and profitable, as they observe reduced worker turnover and absenteeism, reduced costs and increased productivity of female workers. Analysis of data collected from 37 factories before and after programme implementation found a 22% decrease in the number of products requiring rework and a 4.5% decrease in turnover.

BSR | HERproject



### Katalyst in Bangladesh: Improving productivity of female prawn farmers

Kalalyt's research found that women contribute to at least 60% of homestead production activities (such as rearing cows, fish & prawn farming) in rural Bangladeshi households. However, socio-economic and cultural barriers limit their direct access to information on modern cultivation techniques, quality inputs, and financial services. In the prawn sector, Katalyst worked with various market actors to provide women with access to training on modern prawn cultivation, prawn feed and aqua-chemicals and loans to grow their business. As a result, women successfully started harvesting the crop to full size within nine months instead of two years, thereby doubling their household income. This also significantly improved the supply of prawns to the local market and contributed to the development of the sector as a whole.



### World Vision in Zimbabwe: Linking women to markets & services

In Zimbabwe social constraints limit women's mobility and access to markets, leading them to sell their products at sub-par prices to unscrupulous middlemen. World Vision worked on creating women's producer and marketing groups and linking them directly to markets through tripartite marketing arrangements with traders, businesses, and organizations such as the World Food Programme and financial institutions like Metbank. These direct linkages allowed the women to respond to market demands with respect to quality, quantity and timeliness. As a





result buyers were able to secure a consistent supply of high quality homogenous produce with limited off types while the financial providers saw higher loan repayment rates by the female producers.

### 2.3.2 SECTOR CASE STUDY: AGRIBUSINESS

#### DAIRY

In Nigeria, it is women who traditionally collect, process and sell milk on local markets. There are poor links to formal markets due to the low quality of the milk produced by women, and the lack of cold-chain storage leading to high wastage rates. This is a function of women's low engagement with the formal private sector and poor understanding of both improved techniques, and the requirements of large-scale aggregators. The Business Innovation Facility worked to empower selected women to become technical experts in the hygienic handling and pasteurisation of milk as well as the processing of milk into cottage yoghurt, a higher value product with longer shelf-life. Once they have undergone training the women are able to train others within their community on best practices in milk processing, improving quality, and reduced wastage of produce. As a result of the improved quality and supply of milk and dairy products on the local market there has been increased demand from more formal buyers. Formal private sector actors have been able to build on the increased supply of high quality milk in terms of further investments in aggregation, processing and distribution centres.

In Jordan, although the demand for dairy products is high, local production is fragmented and not effectively linked to formal markets. The Jordanian market is therefore flooded with cheaper, low-quality dairy products imported from neighbouring countries. AWEF found an opportunity to break this cycle, and partner with Al Mazra'a, a leading dairy processor and retailer. Al Mazra'a decided to invest in strengthening its supply chain, formalising its linkages to networks of women producers and processors of dairy products, and strengthening its own quality assurance and capacity building processes. The empowerment of its producer base is paramount to Al Mazra'a, as women who make a decent living from producing and processing dairy products for the formal markets are more likely to break traditional gendered household roles and social norms and become established producers that Al Mazra'a can rely on. Through this partnership Al Mazra'a has signed commercial agreements directly with women's associations, incorporating its products under the Al-Mazra brand, while also indicating that the products are sourced from women. As a result, the firm was able to increase its supply chain, improve the quality of dairy products sourced from women, including compliance with health and safety standards, and build new market linkages locally and with the export market, observing a significant increase in sales.

## POULTRY

*In both Nigeria and Burkina Faso there is a large local market for local chicken, with urban customers often willing to pay premium price for local chickens over commercial frozen chickens if they are available in urban shops. However, smallholder poultry farms are not equipped to respond to this demand, and the local poultry value chain does not deliver the services to jumpstart this market. In both countries day-to-day flock management is often done by women.*

*In Nigeria PropCom Mai-karfi facilitated investment across the poultry value chain, including creation and sale of veterinary products and services and development of dedicated production hubs to increase efficiency of local chicken production and supply to processors. Working through women's groups the programme engaged women not just as producers, but also as services providers (for example inoculators) and traders and aggregators. As a result of improvements in quantities and quality of local chicken supplied, Shoprite, the largest retailer in Nigeria, started listing the product in their shops.*

*In Burkina Faso, Tanager implemented a series of similar interventions, complemented with household and community engagement to promote the concept of poultry as a family business, and address some of the cultural barriers around women's participation in the market. Thanks to Tanager's support MFIs have benefitted from developing new services to improve clients access to financial services. These new financial products are aligned to female poultry farmers needs and have helped MFIs to extend their client base (up to 400%), increase their portfolio and profits (up to 300%) and make their services more gender-sensitive (more women with access to finance services and finance education). Village vaccinators have developed additional services supplying input and counsel to producers and exceeding 90,000 vaccination doses per year. Some vaccinators have made up to \$7,000 profit in a year.*

