

# **Gender and Market Development**

**A framework for strengthening gender integration in  
market systems development at Mercy Corps**

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April 2015

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## Disclaimer

This reported was submitted to Mercy Corps as part of the Capstone Policy Analysis requirement by the Global Human Development Program at Georgetown University.

## Acknowledgments

I would like to thank a number of people for their contributions in the development of this report. First, I am very grateful to Mercy Corps, in particular to Sahar Alnouri, Emma Proud, and Allison Shean. Your advice and guidance throughout this project have been indispensable and sincerely appreciated. I would also like to thank the Mercy Corps program and technical support unit staff I have interviewed for taking the time to share their insights and experiences.

Lastly, I would like to thank my faculty advisors at Georgetown University, Dr. Steven Radelet and Dr. Gillette Hall for their invaluable instruction and support.

# Acronyms

AERI	Agricultural Exports and Rural Income
ALCP	Alliances Lesser Caucuses Program
BUILD	Building Women’s Income through Agricultural Training
DANIDA	Danish International Development Agency
DCED	Donor Committee for Enterprise Development
EMD	Economic and Market Development
EPOPA	Export Promotion of Organic Products from Africa
FAO	Food and Agriculture Organization
GADCo	Gulu Agricultural Development Company
GEMS	Growth and Employment in States
GHG	Northern Karamoja Growth, Health and Governance
MSD	Market Systems Development
PRIME	Pastoralist Areas Resilience Improvement through Market Expansion
RAIN	Revitalizing Agricultural Incomes and New Markets
SADD	Sex-and-Age Disaggregated Data
SNV	Stichting Nederlandse Vrijwilligers
TSU	Technical Support Units
VSLA	Village Savings and Loans Association
WEE	Women’s Economic Empowerment
Y2G	Youth, Gender and Girls

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# 1. Executive Summary

Women and men encounter different experiences in market systems, as gender can define their unique constraints and opportunities. Interventions that work to realign the incentives, behaviors and functions of market actors to account for these gender-based variations can work to make markets operate more efficiently and inclusively for women and men. Further, closing the gender gap in terms of access to resources and agency to utilize these resources can lead to improved economic development and poverty reduction outcomes.

This report investigates ways that Mercy Corps programs can more systematically integrate gender using market systems development approaches. The research process consisted of a thorough review of internal and external documents as well as interviews with program and technical support unit staff. Based on these findings, the report makes the following recommendations, which will vary from program-to-program based on their priorities, stage, and contexts:

## **Program-level recommendations**

1. Develop a clearly defined gender integration strategy that outlines the gender integration approach and plans for implementation.
2. Conduct a market analysis with a gender lens in order to understand gender dynamics within market systems and to better inform intervention design.
3. Conduct a gender assessment to better understand nonmarket constraints affecting women and men and their terms of participation in market systems.
4. Build a gender-integrated results chain to ensure that the findings from the market and gender analysis are included throughout the program cycle.
5. Monitor incoming sex-and-age disaggregated data to track irregular gender imbalances.
6. Include women's economic empowerment indicators to gauge the impact of interventions on nonmarket constraints.
7. Implement gender-targeted recruitment strategies to ensure a gender balance in program staff.
8. Build program staff buy-in for gender integration.

## **Intervention-level recommendations include:**

1. Present the business or political case to private and public sector partners on gender integration.
2. Provide training on the gender integration process and present potential options to private and public sector partners.

3. Partner with core and supporting function actors in women-dominated sectors to share the costs of infrastructure and skills upgrading.
4. Facilitate the development of gender-sensitive services or products that inclusively fit the needs of both women and men.
5. Develop mechanisms that encourage more gender-equitable distribution of decision-making power.
6. Facilitate linkages and changes in business operations and strategies to increase women's market exposure.
7. Facilitate women's participation in collective or decision-making bodies.

## 2. Background and Problem Statement

Founded in 1979, Mercy Corps is a non-profit humanitarian and development agency that currently works throughout 42 low- and middle-income countries. The agency implements programs related to health, agriculture and food, environment, education, economic and market development, and emergency response.

Mercy Corps' growing prioritization of gender integration in all aspects of its programming and operations has increased in recent years. The agency's efforts towards gender integration gained momentum following an agency-wide assessment in 2010, which found that country and headquarter staff had an overwhelming desire for technical support on gender integration. At Mercy Corps, **gender integration is defined as defined as a strategy for making females' and males' concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programs in all political, economic and social spheres such that inequity between females and males is not perpetuated"** (MC, 2011).

In 2011, Mercy Corps demonstrated its commitment to gender mainstreaming by approving the agency's first Gender Policy and by adopting gender integration as a fundamental principal in its Agency Strategic Framework. At the end of 2014, Mercy Corps completed the Act for Impact program, which has worked to integrate gender equity in staff training and resources, organizational procedures, and research, networking and advocacy. These changes reflect a growing recognition within the agency of the importance of considering gender differentials in its operations and programming in order to increase Mercy Corps' impact.

### Box 2.1: Mercy Corps Gender Policy

1. To confirm and communicate that gender equity is essential to Mercy Corps' mission and Vision for Change
2. To establish goals and principles for ensuring that gender equity is addressed consistently in Mercy Corps' programs and organizational culture
3. To provide guidance on implementing Mercy Corps' commitment to gender equity.

Source: Mercy Corps

Though progress has been made in regards to gender integration in Mercy Corps, there is room for improvement. As a next step, Mercy Corps would like to apply a more gender-focused lens within each of its program sectors, beginning with Economic and Market Development (EMD), in order to have a more inclusive impact. Specifically, Mercy Corps Youth, Gender and Girls (Y2G) and EMD Technical Support Unit (TSU) staff are interested in gender integration within market systems development (MSD) approaches, which aims to reduce poverty and promote economic growth through market facilitation. This move to focus on MSD reflects an increasing shift of EMD programming towards market facilitation in place of direct interventions. Further, gender integration in market development programs currently

varies according to the scope of the program as well as the commitment level of donors and country and EMD staff to gender mainstreaming.

The purpose of this analysis is to support Mercy Corps Y2G and EMD TSU and program staff in developing recommendations for strengthening gender mainstreaming across their MSD activities in order to more consistently achieve gender-equitable participation in market systems and reduce poverty. Further, this policy analysis aims to address the following question: **how might Mercy Corps strengthen gender integration in its market systems development approaches?**

The objectives of this analysis are as follows:

- Develop the business case for gender integration in MSD.
- Map out key gender constraints and opportunities within market systems across developing countries.
- Assess gender integration practices, gaps, and opportunities throughout Mercy Corps' market development portfolio.
- Review industry best practices and gaps related to gender integration in MSD approaches.
- Identify actions that will allow the EMD TSU and program staff to better integrate gender across its market development portfolio.



# 3. Research Framework

## 3.1. Defining gender integration in market systems development

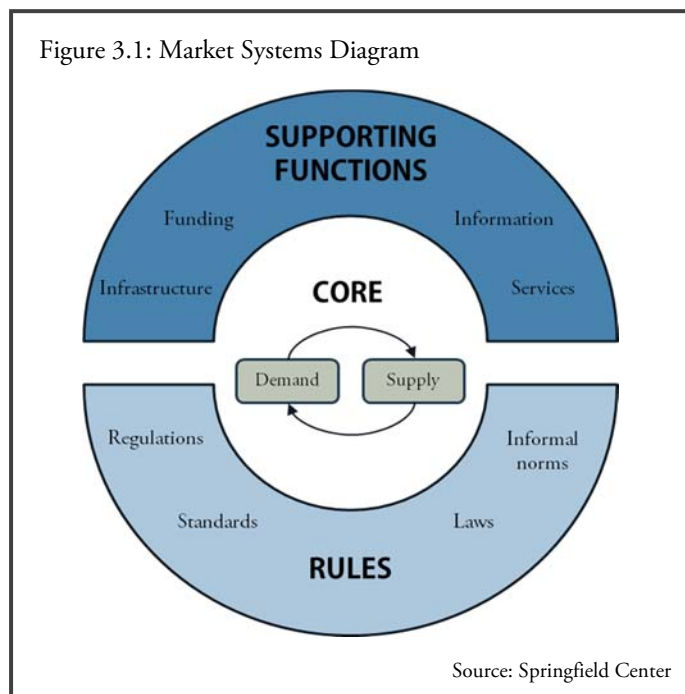
Market systems development is an approach that works to make markets function more effectively and sustainably for the poor and in turn promote inclusive economic growth and poverty reduction (Springfield Center). MSD differs from direct market activities traditionally utilized by development organizations by targeting the root causes of poor performance in markets and facilitating interventions that modify the rules, relationships and incentives of market players (e.g., government, business, and civil society) to better work for the poor.

Market systems, however, often function differently for women and men due to disproportionate access to economic, social and political opportunities and agency over productive resources. Therefore, markets may not work as efficiently if gendered differences in constraints and opportunities are not taken into consideration by market players. Ultimately, **the goal of gender integration in MSD approaches is to facilitate gender-equal opportunities within the market** (Coffey International, 2012), though this may not necessarily call for equitable treatment of women and men by market interventions. Depending on the context and sector, programs may want to focus their interventions towards reducing market constraints experienced by women if they face comparatively larger barriers than men.

Market systems can be deconstructed into three components: **core function, supporting functions, and rules and norms** (Springfield Center) Gender integration in each of these components can play out in different ways.

1. **Core function:** At the core of the market system is the supply and demand of goods and services, where interactions along value and supply chains take place between market players. The prices and quality of offered goods and services are products of the actions taken between market players. These actions are determined by the roles, functions, incentives and capabilities of market actors, which in turn are influenced by external supporting functions and rules. Understanding gender constraints in the core function means examining gender differentials regarding the horizontal and vertical roles, responsibilities, and relationships of women and men in value chains and supply chains.
2. **Supporting market functions:** Supporting market functions refer to services that enable the core market to function. Examples of supporting functions include financial services, extension services, information, skills and technology, and infrastructure. Applying a gender lens to supporting functions means examining gendered variations in access to these services and the ability of service providers to target and tailor their offerings accordingly
3. **Rules:** This component encompasses standards, regulations, laws, and informal norms. Rules govern and shape market actors' incentives, behaviors and practices in the core market.

Assessing gender constraints in the rules includes looking at differences between women and men in terms of institutional barriers, household and community norms, agency, and time-use. Consequently, these formal and informal rules can either enable or inhibit the nature of women’s market participation. Further, non-market interventions may be necessary to impact all market systems.



### 3.2. Research questions

To better understand the market experiences of women and men, this analysis examines gender-based constraints in market systems as well as the interventions needed to promote more gender-equitable participation, either by calibrating the needs of both women and men (gender-responsive) or exclusively targeting women (women-targeted). Further, this report largely draws examples from labor, goods, services, and financial markets in low and middle-income countries, where most Mercy Corps programs take place.

The following research questions were used to guide the data collection and analysis process:

1. **Constraints:** What constraints do women in developing countries face in market systems? What are the causes of these constraints? What is the impact of these constraints?
2. **Intervention:** What promising interventions or cross-cutting practices have Mercy Corps and its peer organizations used to integrate gender in its MSD approaches? What system change was the intervention aiming to stimulate? What adjustments in incentives, functions, or roles were necessary to achieve this change?

3. **Impact:** What were the social and economic benefits of the intervention? What made these practices so successful? How did the context of the intervention influence these results? What challenges or risks were associated with the intervention?
4. **Gaps:** What gaps or missed opportunities have there been in terms of gender integration in market development at Mercy Corps or peer organizations? What steps would Mercy Corps need to take to fill agency-wide gaps?

### 3.3. Methodologies

Research for this report was collected from November 2014 to March 2015. The following methodologies were used during the analysis process:

1. **Quantitative analysis:** Quantitative analysis of public World Bank gender data was performed to understand the general trends in market constraints and opportunities facing women and men in Mercy Corps countries.
2. **Qualitative analysis:** Data used for the qualitative analysis process was collected in two ways: through key informant interviews and a systematic desk review of program and research documents. Interviews were conducted with Mercy Corps headquarter and country staff in order to report on experiences and lessons learned from the field. Desk reviews of the following documents were also conducted: proposals, donor reports, background reports, market assessments, gender assessments, impact evaluations, and research and learning documents by Mercy Corps, development organizations, and academics. These interviews and documents act as critical sources for assessing the most pressing gender-based constraints in market systems as well as best practices on gender-responsive or women-targeted market interventions performed by Mercy Corps and other development organizations.

### 3.4. Evaluation criteria

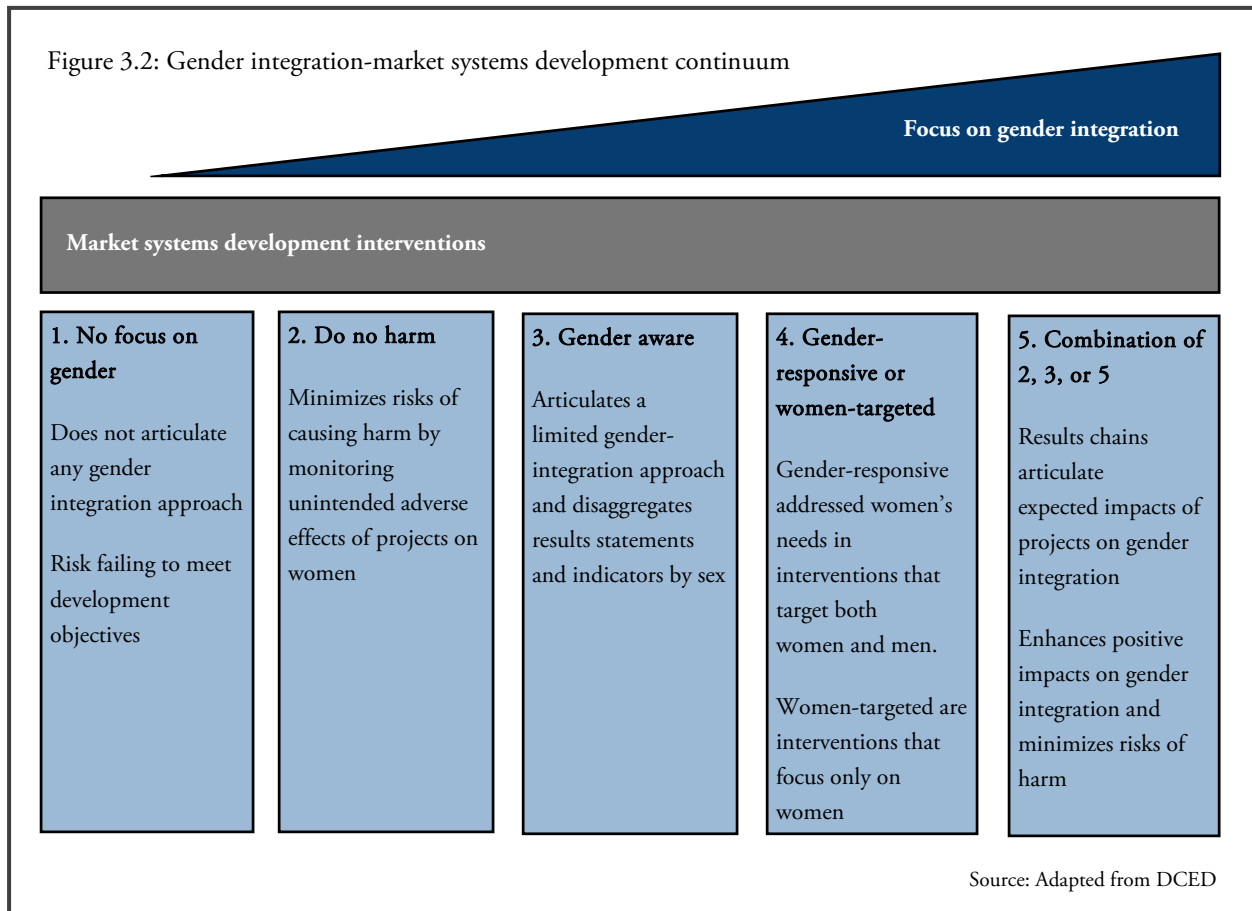
The following analytical strategy was developed in order to systematically draw best practices from Mercy Corps and peer organizations during the research process. Further, the criteria provide a basis for making final decisions and advancing a series of recommendations for Mercy Corps on gender integration in MSD interventions.

1. **Gender integration approaches:** Market interventions and cross-cutting practices were assessed according to how the differentiating needs and experiences of women and men were integrated. According to the Donor Committee for Enterprise Development (DCEd), there are five different levels of gender integration that programs can adopt, ranging from least comprehensive to most comprehensive: 1) no focus on gender, 2) do no harm, 3) gender-aware, 4) gender-mainstreaming or women-targeted, and 5) a combination of the second and fourth approaches. The practices distilled during the desk review and interview process were analyzed

according to these categories in order to assess how and when gender was integrated into market programs.

2. **Market systems approaches:** This criterion analyzes how interventions have worked to facilitate changes in the incentives and behaviors of market players and market systems functions in order to create more equal opportunities for women and men. This includes assessing the different interventions that have been employed to address market-based constraints that are impeding gender-equitable terms of participation and to improve market efficiency. The potential sustainability of these market adjustments were also examined.
3. **Social and economic impact:** This criterion assesses the social and economic impact of interventions using data provided by program evaluation and learning documents. Social impact is largely measured based on whether both women and men have comparably benefited from market interventions. Changes can be evaluated on a market level, such as access to services or meaningful participation in collective groups, or a nonmarket level, such as the division of domestic responsibilities. The criterion also accounts for potential risks from disruptions to prevailing gender relations due to the intervention. Economic impact is determined based on reported changes in income by households and quality, customers, sales and profits by firms. It

Figure 3.2: Gender integration-market systems development continuum



is important to note that the availability of evidence will range from program to program, meaning this criterion will not be able to be applied to all interventions. In this report, the absence of evidence on impact does not exclude interventions from being considered as notable practices, though having such information can help to strengthen their case.

4. **Administrative operability:** The administrative operability criterion discusses the skills, resources, costs, and time needed to oversee the implementation of gender-integrated market interventions or cross-cutting practices. Further, it assesses the logistical and operational challenges associated with each intervention or practice and the ways that Mercy Corps can overcome these challenges.

### 3.5. Research limitations

The research presented in this report have a number of limitations. First, there was a scarcity in the number of evaluation documents detailing the social and economic impact of gender-responsive programs, though there were some evaluations available on women-targeted market interventions. Many programs included sex-and-age disaggregated data related to participation levels, but there was a low number of indicators which captured social and economic impact. When the information was available, it was still difficult to gauge the impact of specific interventions, since social or economic indicators generally captured the impact of a combination of interventions. Therefore, not all materials referenced in this report are methodologically sound from an impact evaluation perspective. As a result, this analysis cannot recommend one specific intervention over another, since the evidence is not available to make definitive conclusions on what works and what does not work.

Second, this report primarily provides analyses on a subset of interventions based on what have been identified as the most pressing gender-based constraints in market systems across low and middle-income countries. This does not mean that the constraints presented in this report will be present in all market systems nor that other constraints are also not prevalent. Since interventions implemented by programs will vary based on the prevailing constraints found within each market system, the recommendations instead provide examples of practices that programs could potentially implement given their specific constraints.

Lastly, the majority of constraints and interventions found during the research process and discussed in the report tend to be more relevant to women than men. Evidence shows that women often face higher barriers in market systems in comparison to men. It is then the case that many gender-integrated interventions in market systems may aim to improve women's terms of participation in order to promote equal market opportunities across gender. This does not ignore the fact that men also face disproportionate constraints in market systems as a result of their gender and that their needs and experiences also be integrated into MSD interventions.

# 4. The Business Case for Gender Integration in Market Development

Women increasingly represent a larger share of market activity across the world. Since 1980, the economic opportunities available to women have grown rapidly and have led to the expansion of women's labor force participation. Today, women make up 40 percent of the global work force (World Bank, 2012), and in the agricultural sector, they represent 43 percent of the labor force. In Mercy Corps countries<sup>1</sup>, women make up an average of 36.1 percent of the labor force (World Bank Gender Statistics Data). The female labor participation rate is even higher for low income countries<sup>2</sup>, which stands at 42.5 percent.

However, higher levels of bias – both intentional and unintentional – continue to exist against women, creating unequal terms of participation in market systems according to gender. This lack of market alignment on the basis of gender is economically inefficient, with evidence demonstrating that gender inequality can have high economic costs and negative implications for economic development. Further, MSD interventions that do not take into consideration and attempt to correct for gender differentials in market systems will be missing out on critical opportunities to make markets work for both poor women and men.

This section provides an overview of patterns of gender inequality in market systems, factors contributing to these gender gaps, and the case for gender integration in MSD from business and poverty reduction perspectives.

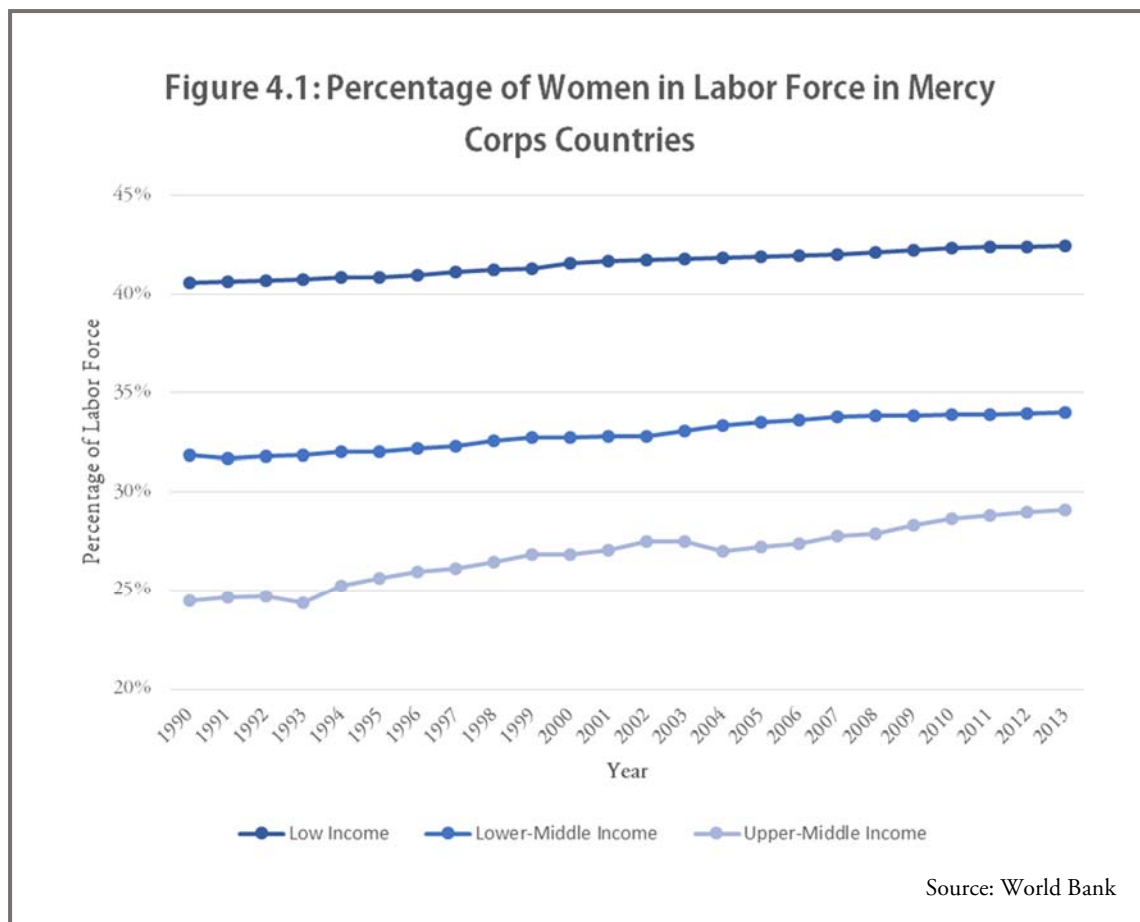
## 4.1. Patterns of gender inequality in market activities

There is a clear and well-documented gap in economic opportunities between women and men. Women and girls make up the majority of people living in poverty throughout the world (Buvinic, Furst-Nichols, & Pryor, 2013). Though female labor participation has increased in the past 30 years, women continue to have lower rates of labor market participation in comparison to men, with the gap standing at 26 percentage points in 2008 (World Bank, 2012).

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<sup>1</sup> Mercy Corps countries include Afghanistan, Central African Republic, China, Colombia, the Democratic Republic of Congo, Egypt, Ethiopia, Georgia, Guatemala, Haiti, India, Indonesia, Iraq, Jordan, Kenya, Kosovo, Kyrgyz Republic, Lebanon, Liberia, Mali, Mongolia, Morocco, Nepal, Niger, Nigeria, Pakistan, Philippines, Somalia, South Sudan, Sudan, Tajikistan, Timor-Lest, Tunisia, Turkey, Uganda, West Bank and Gaza, Yemen, and Zimbabwe. The United States and Japan are excluded from the sample as outlier values may distort the analysis.

<sup>2</sup> Income categories is defined based on World Bank income classifications. Low-income economies are defined as having a GNI per capita (using the World Bank Atlas Method) of \$1,045 or less; lower-middle income economies are \$1,046 and \$4,125, inclusive; upper-middle income economies are \$4,126 and \$12,75, inclusive; high-income economies are \$12,746 or more.



Further, economic activity is highly segmented according to gender. Across developing countries, women tend to work in the informal sector or in subsistence employment and engage in low-value, low-volume goods markets (Kabeer, 2003). On the other hand, men have been able to expand into more profitable wage labor and non-agricultural activities and access high-value and large-volume commodity markets. In Zimbabwe, traditionally ‘female’ work is often less profitable. Brick makers, who earn the lowest level of income within male household industries, make seven times as much as those in conventionally female occupations, such as beer brewing (Kabeer, 2003).

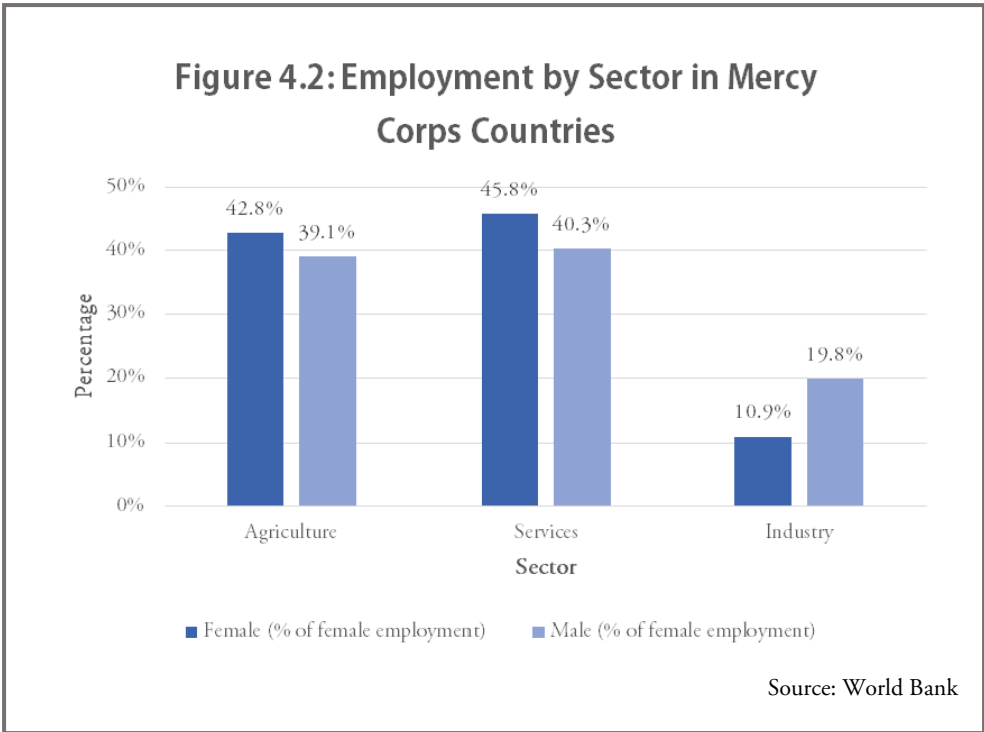
As a result of gender segmentation in market activities, female business owners tend to generate less profits and operate smaller firms than male business owners. In northern Nigeria, 96 percent of female entrepreneurs were in the low-income bracket in comparison to 75 percent of male entrepreneurs. Women in the agricultural sector also tend to perform poorly in relation to men due to low levels of mechanization and access to technological inputs (World Bank, 2009). Women manage smaller plots, grow less profitable crops, and produce lower yields. It is estimated that farms operated by women on average produce 20 to 30 percent less output than farms overseen by men (World Bank, 2012).

Gender segmentation also occurs within firms, as men hold the majority of managerial positions. In Mercy Corps countries, women held an average of 15.1 percent of top manager positions at firms. Even

when women and men are performing the same tasks, women still earn less, making on average between 20 to 80 percent of men’s wages (Buvinic, Furst-Nichols, & Pryor, 2013). This disproportionate lack of profitability can limit women’s opportunities to accumulate savings, make productive investments, and escape poverty.

### 4.2. Why do market opportunities differ on the basis of gender?

Differences in access to economic opportunities between women and men can be explained by gender variations in non-market and market constraints. Gender differentials in terms of human capital and productive assets can limit women’s market participation. Women generally have less years of schooling and lower literacy rates in comparison to men, which can often prevent women from accessing more profitable market opportunities. In Mercy Corps countries, the percentage of men who could read and write stood at 77.9 percent, while women had a literacy rate of 64.2 percent<sup>3</sup>. Further female producers and entrepreneurs have lower access to productive inputs, including land. In Kenya, only 5 percent of registered landholders consisted of women (World Bank, 2012). Women’s low rates of land ownership contrasts highly with their contribution to the agricultural sector. In a sample of 33 Mercy Corps countries, a higher proportion of women (42.8%) were working in the agricultural sector in comparison to men (39.1%). Though many women work as farmers, their labor often goes unrecognized or unremunerated since men tend to hold land ownership and control over its productive use.



<sup>3</sup> Sample size, n = 37



Social norms and formal rules can also lead to gender-based bias in market systems, as they delineate the types of market interactions that women can have as well as women's patterns of mobility and time use. Due to cultural restrictions, women may be less likely to interact with other male market actors, restricting their access to information and productive resources and opportunities to build trust. Additionally, women are often overburdened with time-consuming duties, taking on unequal responsibility over reproductive and household work. For example, a study in the Indian state of Madhya Pradesh found that domestic tasks made up 58 percent of women's work time (Kabeer, 2003). Women's nonmarket responsibilities can restrict their market participation by limiting their mobility and the forms of work they are able to undertake. Many women in developing countries tend to be self-employed, largely due to low barriers to entry as well as limited flexibility around household obligations (Kabeer, 2003).

Market-level constraints can also create patterns of gender inequality in market systems. High membership requirements can impede the ability of women to participate in collective or decision-making groups, creating barriers to market opportunities and the advancement of market issues that are important to women. Generally, female entrepreneurs and farmers have lower access to productivity-inducing products and services that are needed to grow their businesses. In Mercy Corps countries, a larger proportion of men were found to have taken out a loan in the past year (44.6%) in comparison to women (38.5%)<sup>4</sup>. Further, a review of 24 agricultural studies by the International Food Policy Research Institute reported that men on average had higher access to technological inputs in 19 of those studies (Peterman, Behrman, & Quisumbing, 2010). In countries such as Uganda, women had less exposure to agricultural agents, with 1.13 contacts in comparison to the 2.03 contacts experienced by men. Women can also disproportionately experience legal and regulatory barriers. In Uganda, 40 percent of women-owned businesses reported experiencing a 'heavy' or 'severe' regulatory burden in comparison to 45 percent of men-owned businesses (World Bank, 2009).

If these gender-based constraints go unaddressed, productivity levels can suffer. Particularly as sectors such as agriculture become more industrialized, women will continue to lose out as a result of these constraints and be restricted to low-value markets. These patterns of gender segmentation and discrimination in labor markets can create distortions in the allocation of labor that ultimately impede economic efficiency and productivity levels (USAID, 2009).

### 4.3. The business case: opportunities for gender integration in market systems

Women represent an increasingly powerful market segment. As women's participation rate in the labor force continues to increase, there is a clear opportunity to capture women's market contributions as producers, workers, business owners, and consumers. Globally, women represent the next emerging market. According to the International Monetary Fund, it is estimated that women's global incomes will

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<sup>4</sup> Sample size, n = 37

increase from \$13 trillion to \$18 trillion between 2013 and 2018 (Ernst and Young, 2013). However, women's potential remains unrecognized and undervalued. Addressing gender-based constraints in order to promote equitable market participation between women and men can lead to more efficient markets, which in turn can **increase the profits of private sectors actors while also promoting inclusive economic growth and poverty reduction.**

#### 4.3.1. Gender integration matters for private sector development

Women hold high levels of sector-specific knowledge and expertise, which the private sector should leverage in order to increase the profitability of their market activities. However, women's potential as producers and workers is inhibited by the constraints they face in market systems, where businesses may fail to see women as viable producers or workers, even in sectors where women have high rates of participation. It is therefore critical that businesses recognize gender differences in roles and responsibilities in value and supply chains in order to create more effective market linkages and increase production quality and efficiency. Impact evaluations from the Revitalizing Agricultural Incomes and New Markets (RAIN) program by Mercy Corps Uganda found that the failure of processors in the sesame value chain to train and contract female farmers resulted in high post-harvest losses and decreases in profitability since women carry most of the responsibilities for post-harvest handling (MC, 2014). Increasing the number of contracted female farmers from 23 to 46 percent resulted in the reduction of post-harvest losses by 10 percent during the pilot period (**Practice 5.1-1.2**). In addition to improving the inclusion of women in existing market roles, there is evidence that removing constraints that restrict women to low-productivity occupations or sectors could potentially increase output per worker by 3 to 25 percent (Cuberes & Teignier-Baque, 2011). In India, increasing the ratio of female-to-male workers by 10 percent is associated with an eight percent increase in per capita output (Esteve-Volart, 2004).

Recognizing the needs and constraints of female consumers could also result in increased sales from the point of view of businesses in the supporting market function. Supporting businesses are often gender-blind and do not tailor their offerings and marketing strategies towards women, who can have high levels of decision-making power as consumers. In Uganda, when provided with the opportunity to purchase improved technologies, female household heads were more likely to purchase inorganic fertilizer producers than male household heads (Jagger & Pender, 2006). Under the Northern Karamoja Growth, Health and Governance program, Mercy Corps Uganda found that women in the region had notable influence over purchasing decisions related to agriculture and health, with 81 percent of female household heads and 55 percent of female spouses reporting to be the primary purchasers (MC Uganda, 2014). When Mercy Corps worked with seed retailers to implement a set of marketing strategies to target female consumers, their profits increased by 14 percent during the pilot period (**Practice 5.2-1.2**). Therefore, by integrating gender into their business strategies and operations, supporting businesses can expand their customer segments and sales.

#### 4.3.2. Gender integration matters for poverty reduction

It is also in the interest of Mercy Corps to integrate gender into its market development interventions. Not only does eliminating gender barriers to market participation demonstrably result in increased profitability for private sector partners, but it can also lead to increases in household productivity and

critical investments for poverty reduction. If women and men had equal access to agricultural inputs in developing countries, output could reportedly increase by 2.5 to 4 percent (Food and Agriculture Organization, 2010). In Sub-Saharan Africa, crop yields could increase by 6 to 20 percent (World Bank, 2003).

Additionally, there is evidence that women's control over household income can lead to decreases in intergenerational poverty through productive investments in the family. In India, women's income levels had a positive relationship with their children's schooling years (Luke & Munshi, 2011). Increased control over assets by women in Ethiopia led to the expansion of household expenditures on food (Quisumbing & Maluccio, 2000), which can result in improvements in food security and children's health. Increases in women's income can also have other positive effects on social outcomes, such as delaying early marriage or pregnancy. Therefore, efforts by Mercy Corps to integrate gender into market interventions can create gender-equitable opportunities in market systems, which can have positive effects on poverty reduction.

#### **Box 4.1: Missed opportunities for gender integration**

Women oftentimes do not automatically experience gains from generic market interventions, even in sectors where they have high rates of participation. By not accounting for gender-differentiated needs and experiences, not only can women be excluded from the benefits of interventions, but they could also be adversely affected.

##### **Revitalizing Agricultural Incomes and New Markets, Mercy Corps Uganda**

In 2011, Mercy Corps Uganda began implementing the Revitalizing Agricultural Incomes and New Markets (RAIN) program, which works to improve the profitability of small holder farmers and the performance of agricultural businesses and service providers. A midterm assessment of the program found that though the use of sesame contract farming had been successful in raising the incomes of farmers by an average of over 100 percent, women farmers had largely been excluded (MC Uganda, 2013). This had two main implications. First, the sesame processor, the Gulu Agricultural Development Company (GADCo) experienced a high post-harvest loss of 70 percent, which was valued at \$290,000, at the end of the 2012 harvest season (MC, 2014). This is due to the fact that female farmers, who primarily held responsibility for this phase of the agricultural process, were largely not contracted nor received trainings on quality procedures. Second, there were reported increases in alcohol consumption by male farmers and related incidences of domestic violence (MC Uganda, 2013). Further, some of the contracted farmers were found to not be reinvesting their earned income productively, which then acted as a source of dispute. In this case, female farmers lost due to the absence of market opportunities and potentially negative effects from men's spending, while processors lost through wasted resources and stunted profits by not targeting the appropriate producers who held expertise in post-harvest handling.

##### **Fisheries Infrastructure Improvement, Asian Development Bank**

In Vietnam, the Asian Development Bank had financed the Fisheries Infrastructure Improvement Project, which worked to upgrade marine fisheries. During the design of the program, the project did not consider gender roles in the fisheries sector, operating under the assumption that women would generally benefit through increases in income and improvements in working and living conditions. As

a result, the evaluation of the project found that the modernization of ports had a number of unintended negative effects on women, including the displacement of marketing and processing positions that had generally been occupied by women (DANIDA, 2010).

## 5. Key Findings

The following section presents findings on market development interventions and cross-cutting practices by Mercy Corps and peer organizations that work to address gender constraints in market systems. The analysis is derived from a review of internal and external program documents as well as key informant interviews with Mercy Corps TSU and program staff. This section is broken down into four sub-sections: **1) core function, 2) supporting market functions, 3) rules and norms, and 4) cross-cutting lessons.**

In each of the first three sections, the reviewed interventions are structured according to the gender-based constraints that they address. Further, each intervention is analyzed based on its gender mainstreaming approach, market systems approach, social and economic impact<sup>5</sup>, and administrative operability. The cross-cutting lessons section looks at gender integration best practices, challenges, opportunities, and gaps that are applicable at the program level.

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<sup>5</sup> Per the research limitations, there was a scarcity in the amount of information available on the impact of specific interventions. If relevant data was available, it is included in the discussion and analysis of best practices. Further, the lack of evidence does not preclude interventions from being noted practices.

# 5.1 Core Function

## A. Key constraints and best practices

### 1. Value chain and supply chain actors do not apply a gender lens to their activities and strategies.

Market players in the core function can be unaware of prevailing gender roles and relations within a sector and, as a result, do not consider gender dynamics in their business strategies or operations. For example, Mercy Corps Georgia found through the Alliances Lesser Caucuses Program (ALCP) that milk collectors were largely providing milk hygiene trainings to male farmers (Coffey International, 2012). Though men have high levels of participation in livestock value chains, it was found that women were the ones who provide the majority of labor in the dairy sector. This lack of alignment between market actors stems from the fact that women's contributions can be particularly difficult to distill, particularly in sectors where men have higher levels of participation. For example, Oxfam GB and the Deutsche Gesellschaft für Internationale Zusammenarbeit found that in Nicaragua, women's work in the dairy sector, such as fetching water and cleaning pots, was perceived as being traditional household activities rather than economically valuable tasks that added to the quality of dairy products (KIT, 2012). Other factors can contribute to women's low level of market visibility, including their lack of ownership over land and their lack of market exposure due to time and mobility constraints (**Constraint 5.3-1**). Market actors in the core function may therefore fail to see women as viable producers.

Chain actors also tend to not account for these nonmarket constraints in the ways that they target women as producers and workers. The Export Promotion of Organic Products from Africa (EPOPA) program, which was spearheaded by the Agro Eco-Louis Bolk Institute and Grolink from 1998 to 2008, had been working to connect smallholder farmers in Tanzania and Uganda to export markets (KIT, 2012). However, male farmers had largely benefited from the program since gender dynamics had not been considered in the targeting of farmers. Male field agents were largely targeting other men while women reported feeling uncomfortable working too closely with men (**Constraint 5.3-1**). This meant that many women were excluded from trainings.

#### *Breaking down the constraint*

The absence of a gender lens can prevent businesses in the core function from achieving optimal production levels and quality, and therefore sales, while also limiting opportunities to increase women's market participation. Market tasks are often performed according to gender, meaning women and men will accumulate knowledge that is specific to their sector or market role. Since neither women nor men possess a complete set of market information, chain actors will lose out on product quality and quantity if they do not target the group that possesses the correct scope of expertise. Alternatively, when

differences in gender-based constraints are not considered by chain actors, women can miss out on training and contract opportunities.

### 1.1. Making the business case to chain actors for gender integration.

Presenting the business case to supply chain and value chain enterprises can help them to better understand the market opportunity for integrating gender into their business strategies and operations. The process of making the business case includes taking the findings from market and gender assessments, demonstrating the different roles and responsibilities of women and men as producers and workers, and explaining potential increases in quality, productivity and sales by targeting the appropriate groups.

In many cases, gender integration means that businesses will take steps to increase women's participation as producers and as workers, particularly if they are working in sectors where women have high levels of engagement or niche expertise. Under the Building Women's Income through Agricultural Training (BUILD) program, which is an extension project of RAIN, Mercy Corps Uganda conducted market research and developed advocacy tools to present the evidence to GADCo on opportunities for contracting and training more women farmers in the sesame value chain (MC, 2014). The case was made based on evidence that women farmers primarily held a significant role in post-harvest handling in the sesame sector. In Georgia, ALCP provided evidence to milk collection centers on the significant roles that women play as livestock caretakers, which led to increased efforts to include women farmers in trainings (Coffey International, 2012). As a result of these market interventions, 36 percent of the income generated became directly accessible to women, with 803 women farmers reported receiving cash from milk collection center agents over a one year period (MC Georgia, 2013). Similarly, the Agribusiness for Trade Competitiveness Project, or Katalyst, by Swisscontact made the business case to seed companies in Bangladesh to increase their targeting of female members of contracted seed-growing households in their trainings (Coffey International, 2012). Katalyst then made the business case that seed quality could be improved by engaging more women, who carry high levels of responsibility in the seed production process but are often not targeted by companies.

#### *Breaking down the practice*

The practice of presenting the business case to chain enterprises takes on a gender-responsive approach to market facilitation. Making the business case is a critical first step to ensuring that chain enterprises understand the importance of including a gender lens in their strategies and operations and the potential impact it can have on making more effective linkages with other market actors. Changes to market systems occur as businesses better align their activities with the skills and expertise of producers and workers, increasing the productive utilization of resources such as trainings and contracts. These changes have a higher chance of being sustained in the long run since they appeal to the market incentives of businesses rather than their social motivations.

However, businesses may be hesitant to integrate gender into their activities since it is not commonly practiced. In this case, programs have offered to conduct pilot programs to demonstrate to partners the

potential gains from gender integration. Further, to implement this practice, programs will need to have the results of a sex-disaggregated market analysis available (**Practice 5.4-2**).

## 1.2. Supporting chain actors with gender integration in their business strategies and operations.

Working with supply chain and value chain actors to apply a gender lens to their current activities and to understand the different constraints experienced by women and men can improve gender-representative participation by producers and workers. This includes collaborating with private sector partners to build support for gender integration amongst its employees. It is also important to assist private sector partners in developing options for gender integration, with the idea that special provisions for women may be required to ensure more equitable participation.

Creating a gender-friendly environment for workers in value chains and supply chains can help to increase their retention and production quality. Sun Valley Foods, one of Thailand's largest poultry processors, undertook efforts to reduce the turnover rate of its largely female workforce as a result of high job dissatisfaction (World Bank, 2009). This included creating provisions against sexual harassment in the company's policies and offering free transportation services to and from work, which alleviated women's safety concerns from traveling alone.

Adjusting training times, locations, delivery methods, and content to be more inclusive of gender can also be critical for reaching both women and men. After learning that more men farmers were benefiting from the program than women farmers, EPOPA worked with exporter partners on integrating gender into their activities, including providing brochures for field agents on ways to discuss gender issues with farmers and developing gender-sensitive trainings that considered the time and location needs of women and men (KIT, 2012). Further, trainings may need to be held closer to home to enable female participants to attend to their nonmarket activities, such as caring for children and cooking. In order to reach more women, BUILD worked with GADCo to deliberately hire more female lead farmers, since they had greater access to female producers than their male counterparts and could more effectively act as their primary point of contact on information and trainings (MC Uganda, 2015). As a result of these efforts, GADCo experienced an increase in the percentage of female farmers contracted as well as a reduction in post-harvest losses over a pilot period. In Bangladesh, Katalyst worked with companies to organize trainings for the spouses of male seed growers on post-harvest handling (Coffey International, 2012). These efforts resulted in improvements in seed quality, with a reduction in the rejection rate and subsequent increases in the price per kilogram of seeds and income by 25 percent.

It is also important to consider the different incentives that women and men have for participating in market activities. Since women in Mercy Corps countries often possess lower levels of decision-making power over land use and may not be directly paid for their labor, they can have limited motivations for maximizing production quality and output (**Constraint 5.3-2**). To address this constraint, BUILD has been working with a chia processor to require that both household heads – rather than just the male household head – sign onto farming contracts. This enables women to gain a share of contractual ownership and increase their incentives to participate in relevant trainings. These efforts have proven



promising, with women making up 38 percent of participants attending trainings. In order to provide channels for women to be paid directly for their labor, the Café Femenino program by the Organic Products Trading Company (OPTCO) gives women in Latin America a small premium for the coffee that they produce. This allows women to gain some level of control over their earnings and increase their investment in the production process, while altering perceptions around the valuation of their contributions.

### *Breaking down the practice*

Value chain and supply chain businesses do not always accommodate the market and nonmarket constraints experienced by female producers and workers, which tend to be higher in comparison to their male counterparts. As a result, these businesses are less likely to reach women. By taking a gender-responsive approach, private sector partners can begin to identify gender-related gaps in their activities and create strategies to increase the participation levels of both women and men. The practices listed in this subsection do this by accounting for gender differences in time use, mobility, decision-making and market exposure. By working to achieve more gender-representative participation, core function businesses can better target workers and producers based on their expertise in value chains or supply chains, which can result in more efficient market linkages and higher payoffs. The evidence demonstrates that in market sectors or roles where women have high levels of participation, gender integration efforts can lead to increases in profits for core function businesses as well as increases in income for women. It is important to note that in order to help private sector partners integrate gender into their operations and strategies, it is first critical to identify gender-specific constraints in the value and supply chain through a market analysis with a gender lens (**Practice 5.4-2**). If possible, a gender assessment should also be conducted to better capture prevailing nonmarket constraints (**Practice 5.4-3**).

#### **Box 5.1.1: Gender integration strategies in the core function**

1. Hiring a gender-balanced cohort of field agents
2. Adjusting training times, locations, design, and delivery to be inclusive of both women and men
3. Altering company codes of conduct to cover concerns specific to women and men
4. Promoting payment systems that ensure producers and workers are directly remunerated for their labor
5. Including women on farming contracts.

## **2. Market actors in women-dominated chains or processes have lower capacity for development.**

Across Mercy Corps countries, it is often the case that women work in low-value sectors or roles, while men have been able to expand into more profitable markets that draw high levels of investment. As a result, market actors in women-dominant chains or processes may lack the infrastructure, information and services, and linkages needed for businesses to grow, which impedes the ability of sectors to develop and limits the opportunities available for women. In the dairy sector, where women have high levels of participation, Mercy Corps Ethiopia found that processing plants for dairy products were not located in pastoral areas where production actually occurs (PRIME, 2015). The distance between processing plants and producers ultimately led to reductions in product quality. Linkages between

market actors in women-dominated sectors also tend to remain weak, and is further exacerbated by the nonmarket constraints that women face. These constraints limit women's market exposure, and therefore the levels of information or trust needed to establish linkages with other market actors (**Constraint 4.3-1**). For example, female producers can be marginalized from markets due to the absence of reliable agricultural traders or sellers who will regularly procure their goods (World Bank, 2009). With few available intermediaries and channels for information, female producers generally have lower bargaining power and can be offered unfair compensation.

### *Breaking down the constraint*

Women-dominated sectors or processes suffer from a lack of investment and resources needed to grow. Additionally, due to nonmarket and market constraints experienced by women, it can be difficult for them to establish linkages with other market actors. This can weaken sectors or processes where women have high levels of participation. In order to encourage more equitable market opportunities between women and men, it may be necessary to target constraints in infrastructure, information, and linkages that are experienced by market actors in women-dominated spaces. Further, if uncorrected, these constraints can inhibit the development and profitability of women-dominated sectors or processes, and therefore the inclusion of both women and men in markets.

## **2.1. Supporting cost-sharing initiatives to upgrade the production capacity and quality of private sector partners.**

Working with private sector partners to upgrade their businesses through cost-sharing on infrastructure and training can help to improve the performance and efficiency of women-dominated sectors. Mercy Corps Ethiopia implemented the Pastoralist Areas Resilience Improvement through Market Expansion (PRIME) program, which is planning to partner with dairy companies to share the costs of building new collection centers that are more closely located to milk-producing areas (PRIME, 2015). The expansion of collection centers to pastoral areas means that women's dairy groups will have increased access to markets and private sector partners have higher access to quality products. In Burkina Faso, Stichting Nederlandse Vrijwilligers (SNV) worked with the Nunuma Federation, a cooperative union of 92 women's groups working in the shea sector, to construct a new processing factory that would expand its production capacity and cut costs (SNV, 2012). Previously, the cooperative union had built six centers for consolidating shea production, but the decentralized model was burdened with high production costs and poor management. By supporting the costs of building a more efficient factory, the cooperative union was able to achieve higher levels of sales.

Collaborating with chain actors in women-dominated sectors to change their business processes can also help to encourage sector-based growth. The North Uganda Shea Project by Inge Vos and the AgroEco-Louis Bolk Institute partnered with associations, processors, and exporters to upgrade the shea value chain by labeling their shea butter product as 'organic' (KIT, 2012). This allowed the products to access more profitable markets where they could be sold for higher prices. Additionally, providing trainings to private sector partners can help to improve production capacity and quality. In Uganda, Oxfam Novib worked with a cooperative union, which represented women's groups working in the

coffee sector to train cooperatives on technical issues, such as farm management and record-keeping, aimed at increasing coffee quality (KIT, 2012).

### *Breaking down the practice*

Cost-sharing practices work to increase women's terms of participation in markets by strengthening the sectors or processes in which there are high levels of female engagement but they remain weak due to the lack of investment. These practices therefore represent women-targeted approaches that specifically work to improve women's existing market roles. Changes in the market system occur through the improved production capacity and quality of private sector partners, which can help to decrease gaps in profitability between traditionally women-dominated and men-dominated sectors. In the case of PRIME, women's terms of participation and the opportunities available to them can increase as well. By building milk collection centers closer to milk-producing areas, women's distance to markets can be reduced, which affords them higher levels of market exposure and access to information.

Cost-sharing practices, particularly activities related to infrastructure upgrading, can be relatively costly, but can be mitigated if these projects are budgeted during the program design phase. It is also important to keep in mind that there is a risk for women-dominated sectors to be overtaken by men once goods begin to attract higher prices and become more lucrative (KIT, 2012). A way to mitigate this risk is to ensure that women hold leadership positions in relevant producer groups and cooperatives and that they continue to retain control over key decisions and resources (**Practice 5.3-3.1**).

## **2.2. Facilitating improved linkages between market actors.**

Strengthening horizontal and vertical linkages within a given value or supply chain can help market actors to increase their access to market opportunities and the efficiency of women-dominated sectors or processes. Under BUILD, Mercy Corps Uganda worked to open the market supply of vegetables by facilitating the registration of 92 all-women vegetable vendors and their contracts with producers (MC Uganda, 2015). Further, BUILD decided to focus on vegetables that could be grown quickly, enabling producers and vendors to generate stable streams of income. In Tanzania, the Usambara Lishe Trust arranged contracts between urban supermarkets and collective groups of female vegetable producers in rural areas, allowing women to gain access to distant, higher-value markets (Oxfam GB, 2013). CARE International worked to connect East African Tiger Brands Industries in Kenya with female entrepreneurs in rural areas and develop microfranchising contracts that sold items such as soap and detergents at factory gate prices (PRIME, 2015). The microentrepreneurs benefit by making higher profit margins through the procurement of cheaper products, while the company was able to expand its supply chain into rural areas.

Trade fairs and forums that specifically target women-owned businesses can give women a valuable space for exchanging information and building relationships. PRIME provided technical and financial assistance to the Somali Women Trader's Association to host the 8<sup>th</sup> National Women Traders Fair, which aimed to enhance the visibility of women entrepreneurs and improve linkages between businesses (MC Ethiopia, 2014).

### *Breaking down the practice*

The interventions discussed in this sub-section take a women-targeted approach, since they are specifically working to strengthen the linkages between market actors in women-dominated sectors. These interventions recognize that women in value chains and supply chains may face disproportionate market and nonmarket constraints, and that there is a need to strengthen their relationships with other core function players in order to improve sector or process-wide productivity. Changes in market systems occur as women are exposed to other market actors, which can improve the amount of information that they receive and their level of bargaining power in chains.

The facilitation of linkages between market actors may particularly be attractive for programs who are looking to integrate women's economic empowerment activities mid-course, since these interventions rely more on time resources rather than financial resources.

## **B. Takeaways for Mercy Corps**

### *Summary of constraints*

- Women and men hold gender-specific knowledge in value chains and supply chains based on the specific tasks that they perform. The inability of market players to target other actors who hold the appropriate expertise can result in inefficiencies in market systems and stunted quality and output.
- Women have less visibility in value and supply chains in comparison to men. Market actors may therefore be unaware of gender roles and responsibilities in the core function, even in sectors or processes where women have high levels of participation.
- Sectors or processes that are dominated by women are characterized by low levels of profitability due to a lack of investment in infrastructure and training and the comparatively higher market and nonmarket constraints experienced by women.

### *Summary of best practices*

- Presenting the business case to market players in the core function can help them to understand profit incentives for integrating gender into their strategies and operations. This includes providing evidence on the different roles and responsibilities of women and men as producers and workers and potential gains from targeting the appropriate groups.
- Providing support to value chain and supply chain businesses on developing gender integration options can ensure that both women and men are being targeted by market players. Options should address gender differences in needs and incentives, time-use, mobility, and decision-making. Examples include: hiring a gender-balanced cohort of field agents; adjusting training times, locations, design, and delivery to be inclusive of both women and men; altering company codes of conduct to cover concerns specific to women and men; promoting payment systems

that ensure producers and workers are directly remunerated for their labor; inclusion of women on farming contracts.

- Infrastructure and skills upgrading and the facilitation of market linkages between actors can potentially strengthen the performance of women-dominated sectors or processes.

### *Gaps and challenges*

- Men may take over roles traditionally occupied by women once they have become financially lucrative. To mitigate this risk, it is important to ensure that women retain control in key decision-making groups.
- It can be difficult to change the behaviors of market actors since they may have become used to their way of conducting business or they have their own gender biases that are difficult to overcome. Working with players to launch a pilot program could help them to test different gender integration strategies. Further, the perceptions of market players could change over time as more and more businesses begin to adopt gender integration.

# 5.2 Supporting Market Functions

## A. Key constraints and best practices

### 1.1. Service providers do not consider gender in the targeting of consumers.

Service providers often do not consider gender-differentiated needs and preferences in the dissemination, marketing, content, and payment methods of their products and services. Further, women are generally under-targeted by service providers since they tend to be seen as secondary decision-makers and recipients of information. For example, retailers of agricultural technologies largely do not target women since they assume that husbands or fathers will share the information they learned to women (World Bank, 2009). Women also tend to have lower levels of visibility in comparison to men, since they generally perform informal tasks, such as caring for livestock (KIT, 2012). Service providers may then see men as the primary farmer, even in sectors or processes where women are primarily involved.

This has several implications. First, women are not always supplied with information or products that are suited to their agricultural needs, leaving women to be a highly underserved market. Second, service providers remain gender-blind in how they conduct their services or offer their products, further marginalizing women from accessing services and adopting products that are critical for enhancing household and business productivity.

For example, service providers do not base the locations or channels in which they offer their services with gender-based constraints in mind, even when women make up a significant portion of customers. In comparison to men, women have less ways of accessing information and services due to restrictions in time, mobility and commercial networks (**Constraint 5.4-1**). Market research conducted by Mercy Corps Uganda found that improved cookstove retailers had been exclusively selling their products in town centers, rather than in locations, such as markets, where female customers frequently visited (MC Uganda, 2014).

Women and men also value products and services differently, meaning tailored marketing messages may be needed to target both segments. Research conducted by ACDI/VOCA suggested that women may need more detailed information on new products and their expected outcomes, since women may be less likely to take risks with limited disposable income (Sebstad & Manfre, 2011). Consumer surveys from the cookstoves project revealed that women value the product for its effect on reducing cooking preparation times, while men appreciated its impact on decreasing spending on charcoal (MC Uganda, 2014). However, in the absence of consumer segmentation methods, service providers will consequently advertise benefits that appeal to men, decreasing the likelihood that women will adopt these products. The nature of who delivers the message also matters. In Ethiopia, agricultural extension agents largely

consisted of men, meaning female farmers were less likely to receive valuable information due to norms that limit mixed-sex interactions (Peterman, Behrman, & Quisumbing, 2010).

Service providers can also fail to make adjustments to their products and service offerings based on gender differences. GHG found that seed retailers in Uganda were largely uninformed about women farmers' preferences for short-term maturing crops and had instead procured long-cycle crop seeds (MC Uganda, 2014). Financial services may not tailor their products accordingly to women's asset levels and income schedules, which, respectively, tend to be lower and more irregular in comparison to men (World Bank, 2009). Stringent requirements can exclude women from accessing financial products or force them to forgo necessary spending on consumption. Women's lower literacy levels can also inhibit their ability to comprehensively understand the terms and policies of financial products.

Similarly, most service providers do not alter their payment plans to fit accordingly with women's asset levels or income schedules. While men are able to raise capital by selling off livestock or other assets, women often struggle to generate the funds needed for large purchases and upgrading due to cash constraints and the need to smooth day-to-day household consumption (Sebstad & Manfre, 2011). By not accounting for these gender-based constraints, women may be further marginalized from accessing necessary services.

### *Breaking down the constraint*

Women have different needs from men as consumers. Service providers can fail to reach women consumers when gender-based needs and preferences are not included in the design, marketing and distribution of their products and services. Women face higher barriers than men in accessing resources that are critical for improving business or household productivity. However, service providers may not tailor their offerings with the distinguishing needs of women and men in mind, either because they lack a gender-differentiated understanding of consumers or they do not recognize women's economic contributions and therefore do not feel the need to target them.

This lack of recognition is highly inefficient. Service providers can experience stunted profit levels, as women are unable to gain access to their services or they do not want to purchase products that are – or are perceived as being – incompatible with their needs. Women also lose out, since they are unable to receive appropriate services or products that are critical for improving their livelihoods.

### **1.1. Making the business case to service providers for gender integration.**

Presenting evidence on gender-disaggregated consumer patterns can be an effective way for making the business case to service providers to target both women and men. This includes collecting information on where women have the most control over decisions, examining what products or services do women demand and where customers are being underserved, and packaging the results to businesses to point out the market opportunity for including women. For government services, it involves providing information on whether women are adequately being reached and if their problems are being addressed. In Uganda, GHG provided evidence to seed retailers on women's level of influence in making agriculture and health-related decisions, and the market opportunity for targeting female producers in

their business strategies (MC, 2014). In an assessment of Harijan Kissan Bazaar, a company in India, Oxfam GB found that many company employees did not have a strong understanding of the roles that women played in their markets, even though it was discovered that women made up 70 percent of their customers (Wilson, Wilson, & Harvey, 2011). Upon learning this statistic, the company began to make it more of a priority to employ gender-targeting strategies and capitalize on the role that women played as consumers. Providing information on gender roles and responsibilities in supply chains can also help service providers to better target appropriate customers. In Georgia, ALCP worked with feed providers and veterinary drug agents to target their trainings towards women, since they were largely responsible for the care of livestock (Coffey International, 2012). By pursuing individuals who are responsible for livestock nutrition, this can help to improve outcomes such as drug effectiveness.

### *Breaking down the practice*

This practice takes a gender-responsive approach by pointing out to service providers missed opportunities for employing gender-targeting in their business operations and strategies. This is particularly critical when women or men represent a significant customer segment that has not been tapped by services. In many circumstances, presenting the business case aims to correct for the lack of awareness by service providers surrounding the roles that women can play in making critical purchasing decisions, since men are often perceived as having higher purchasing power. By increasing service providers' knowledge of gender-differentiated consumer patterns, businesses in the supporting function can be motivated to provide more inclusive services to customers, which expands their access to critical resources. Likewise, service providers can potentially profit through increases in their number of customers and sales. In order to implement this intervention, it is critical for programs to have data on consumer patterns available. Though this could partly be collected by applying a gender lens to a market analysis, consumer behavior research should also be implemented to help to strengthen the case.

One of the biggest challenges in employing this intervention is that service providers may be resistant to changing their operations, since they are comfortable with the status quo. However, as similar businesses begin to adapt their services and products according to gender, they could potentially become more open to gender integration. Working with service providers to launch a pilot program could also provide them with the opportunity to test potential gender-integrated strategies.

## **1.2. Supporting service providers with gender integration in their distribution, marketing, offerings, and payment structures.**

Providing gender orientations to service providers and working with them to integrate gender into their businesses can help them to become more successful at targeting female and male consumers in the short and long-term. In the Philippines, WISE ACT has worked closely with banks to mainstream gender into their activities. This includes providing a gender diagnosis of financial services, conducting a gender training for management and staff and discussing ways that they can better respond to gender needs, and developing gender-integrated products and services (KIT, 2012). These changes can enable banks to have a more comprehensive understanding of gender issues and ways that they could tailor financial products to be more aligned with client needs. Similarly, the Food and Agriculture Organization



developed tools and checklists for agricultural extension workers that explained the rationale for targeting women and provided strategies to reach this consumer segment (World Bank, 2009). Strategies included adapting the times and locations of extension services and employing gender-differentiated communication methods and techniques. The World Bank also points out the importance of building the capacity of government extension services and other public service providers through trainings on gender awareness, with the aim of increasing their responsiveness to both women and men and performing services in a gender-sensitive way (World Bank, 2009).

Partnering with service providers to create specific business strategies for targeting women is also important, since few will have experience with customer segmentation. One strategy for increasing accessibility includes advertising and delivering services in places where women are located or often frequent. In Uganda, GHG presented seed retailers with data on information channels commonly utilized by women, which included friends and family, church services and conversations around boreholes, as well as encouraged them to reach out to women at home (MC, 2014). Mercy Corps Uganda also worked with improved cookstove retailers under a 2013 pilot program to establish sales points in markets that were popular with women rather than in the center of town (MC Uganda, 2014). This strategy proved extremely effective in targeting female consumers, as 78 percent of purchases made through sales points were from women. Further, follow-up surveys revealed that purchasers considered ease of access to sales points to be the most important consideration in buying improved cookstoves. In Kenya, Technoserve encouraged agricultural veterinarian sales agents to target networks of savings groups consisting of female dairy producers. This enabled savings groups to buy discounted health products in bulk, while providing sales agents with an efficient service delivery method for marketing their products and providing trainings.

Additionally, collaborating with service providers to tailor their marketing and promotional materials to fit the preferences and needs of women can help them to reach more female customers. In Indonesia, Mercy Corps' AgriFin program worked to include more gender-representative images in their marketing of a mobile platform product, after realizing that only images of male farmers had been featured in informational materials (MC Indonesia, 2013). The cookstoves pilot program encouraged retailers to display price references in their stores since women said they often felt too intimidated to approach shop workers in case prices proved to be unaffordable (MC Uganda, 2014). The program also provided retailers with marketing materials that emphasized the product's time-savings benefit in order to appeal to more women.

Promotional strategies can also help service providers to better reach women and men. GHG worked with four seed retailers to implement a set of suggested marketing strategies for appealing to female customers. This included referral systems that built off of women's informal networks, discounts to mitigate purchasers' cash constraints, and product giveaways to foster customer relationships (MC, 2014). In follow-up assessments, 93 percent of purchasers said that they appreciated the gender-targeted marketing tactics and 49 percent said that they would not have bought the seeds if the promotions were not in place. In adjusting their marketing strategies, these retailers experienced a 14 percent increase in profits over the pilot period.

**Box 5.2.2: Gender integration strategies in the supporting function**

1. Designing products with gender-differentiated use in mind.
2. Adjusting service locations to places that are more accessible to women. Includes providing door-to-door services.
3. Promoting products according to the different benefits valued by women and men.
4. Adapting payment plans or financial products to consider women's asset levels or income schedules.

Service providers may also need to adjust the design of their services or product offerings to better align with different gender needs and preferences. In Georgia, ALCP worked with a local newspaper to target the large segment of rural female readers by redesigning the publication and including a supplement on agricultural products and services (MC Georgia, 2013). The project expanded its readership, with 3,403 total readers (1,701 women), while increasing women's access to agricultural information. The program has also worked with service providers to adapt their training materials to be delivered in the local language in order to better reach female consumers, since previously the materials had been developed in Russian, which many women could not understand. To expand the inclusivity of

financial services, GHG developed a number of tailored financial products, including fixed deposit accounts and lifestyle savings packages, which were tested to ensure that capital requirements and interest rates appealed to women. In Sri Lanka, Oxfam GB and its partners worked with financial institutions to address low literacy levels by facilitating outreach services to rural community members to help fill out bank application forms. This increased the ability of both poor women and men to access financial services (Wilson, Wilson, & Harvey, 2011).

*Breaking down the best practice*

The interventions listed in this sub-section take a gender-responsive approach. By participating in trainings on gender issues and adapting the design, marketing and distribution of products and services based on gender-based priorities and needs, service providers can increase their accessibility to both female and male customers. Since service providers oftentimes are more accessible to men, the interventions worked mostly to expand their reach to women, who can face higher market constraints. Changes in the market system were sustained as supporting function businesses began making their services and products more gender inclusive. Decreasing women's physical proximity to services can allow for a more direct transfer of information between service providers and customers, which can increase the ability of women to procure products or receive information that is more suited to their household or productive needs. Adapting the design and marketing of products and services according to gender can also increase purchasing and adoption rates. Further, by factoring in gendered differences in income and asset levels, service providers can adjust their payment structures or financial products to increase women's access to high-value technologies or larger loans for upgrading.

Through these efforts, women and men not only experience higher levels of accessibility to services, but greater alignment between their priorities and needs and available products and information. As a result, these resources are more productively utilized by women and men, which provide them with the ability to improve household or business efficiency or diversify their economic activities. Service providers, meanwhile, are able to expand their customer segment and sales potential. Further, the

available evidence suggests that gender-targeting has generally been welcomed by female consumers, and can at least result in increased profit levels for service providers in the short-term.

To implement these interventions, programs should have market data available on gender-disaggregated consumer behavior patterns. Though some information could be drawn from a market analysis with a gender lens, more comprehensive consumer surveys may be needed to better understand gender-differentiated needs and preferences. One challenge to keep in mind is that changing the behaviors of service providers can be difficult. Businesses in the supporting function may have become accustomed to certain advertising practices and may not want to alter their marketing strategies. For example, businesses may want to continue utilizing methods, such as loud speakers or mobile messaging, since they have come to believe that these methods are popular, though they may not necessarily appeal to women. These challenges are rooted in cultural barriers, which could require more time to overcome.

## 2. Service providers in women-dominated sectors have lower capacity for supporting businesses.

Women-dominated sectors can suffer from a lack of quality support services, as women tend to work in low-value sectors that do not draw high levels of investment. The absence of a strong supporting function in these sectors can impede the ability of producers, entrepreneurs, and firms to achieve higher levels of profitability, which can affect sector growth. For example, in Ethiopia, women have high rates of participation in the poultry sectors, but supporting services remain weak (PRIME, 2015). Poultry is seen as a high-risk sector, since it can be difficult to transfer hatchlings from isolated areas and birds can often be susceptible to predators. Consequently, most health extension and veterinary services do not carry the drugs needed for vaccinating or treating poultry, affecting the quality of poultry products. Within women-dominated sectors, linkages between service providers and other market players also tends to remain weak, which affects demand for products that are important to both women and men. Additionally, since women have high levels of participation in these sectors, their lack of market exposure can further contribute to the poor quality of linkages between core function and supporting function actors.

### *Breaking down the constraint*

The absence of strong supporting services can affect the ability of market actors in women-dominated sectors to grow. Further, service providers may not have the expertise or supplies necessary to support productivity or quality improvements for core function actors. Weak linkages between service providers and customers also means that they are not always supplying information or products that are in demand, impacting market efficiency and the potential for sector development. Since women-dominated sectors struggle from lack of investment, it may be necessary to build the business capacity of service providers in order to improve sector profitability and, ultimately, improve gender-equitable market participation.

## 2.1. Supporting cost-sharing initiatives to upgrade the capacity and quality of services.

Entering into cost-sharing agreements with service providers in women-dominated sectors can help them to better finance their upgrading efforts as well as increase their capacity to support core function actors. The Agricultural Exports and Rural Income (AERI) program by ACDI/VOCA worked to improve the quality of support services available to smallholder farmers in the women-dominated dairy and livestock sectors in Egypt (ACDI/VOCA). This included trainings on technical and business skills development for key service providers, such as veterinarians and livestock extension agents. Similarly, in Ethiopia, PRIME is in the process of working with health extension and veterinary services to upgrade their protocol for vaccinating poultry, since such services are largely not available.

### *Breaking down the practice*

The interventions discussed in this sub-section take on a women-targeted approach, with the recognition that women-dominated sectors may face higher sector-based constraints in relation to men-dominated sectors. Further, these interventions work to encourage more gender-equitable market opportunities by specifically addressing constraints in sectors with high levels of female engagement. Investing in infrastructure and skills upgrading for service providers can help augment their capacity to support core function actors. In turn, this allows service providers to more effectively respond to the demands of female customers and provide information and products that align with their needs. Increased access to these critical resources can improve the quality and output levels of goods produced by core function actors.

However, cost-sharing, particularly on infrastructure upgrading could be costly, so it is important to ensure that these interventions are appropriately budgeted for at the inception of the program. A key challenge to keep in mind is to ensure that women-dominated sectors are not co-opted by men once they have become more profitable. A way to address this is by promoting women's roles in key decision-making positions in core function groups (**Practice 5.3-3.1**).

## 2.2. Facilitating improved linkages between market actors in the core and supporting functions.

Establishing linkages between core function and supporting function actors can increase the ability of service providers to respond to consumer demand. AERI worked to address the inefficient flow of market information by enacting a series of linkage activities with veterinarians and livestock extension agents. The midterm evaluation reported that improved linkages between actors in the core and supporting function, as well as between producers and processors within the core function, resulted in increases in dairy quality and producer income. The World Bank also recommends implementing interventions that facilitate collaboration between support services (World Bank, 2009). This can improve information sharing between service providers and reduce the costs of offering complementary services, which ultimately can help strengthen the efficiency of service providers.

### *Breaking down the practice*

These interventions utilize a women-targeted approach, since they are working to improve linkages between core and supporting function actors in women-dominated sectors. Women's lack of market exposure can restrict the size of their commercial networks, which can prove particularly problematic in sectors with high rates of female participation. Consequently, service providers may lack a strong understanding of consumer demand and offer products or services that are not suited to the needs of both women and men. Improvements in market linkages can correct for this, increasing flows of information between market actors and enabling service providers to better adjust their offerings accordingly with demand. Sustained market changes occurs as there is greater alignment between service providers and consumers, meaning service providers can augment their sales while market players can better procure needed resources. In the case of AERI, the quality of milk and income of smallholder farmers was able to increase as a result of improved linkages. Further, the costs of linkage facilitation can be lower than cost-sharing.

## **B. Takeaways for Mercy Corps**

### *Summary of constraints*

- Women, who face higher barriers in accessing services in comparison to men, remain an underserved market. This stems from the absence of gender-targeting by service providers, where they do not integrate gender needs and constraints (e.g., time poverty, mobility constraints, lack of commercial networks, low asset levels) in the design, marketing, and delivery of services and products.
- Service providers often see women as secondary recipients of information. Since women have low levels of market visibility, their economic contributions and purchasing power are often not recognized. As a result, women do not directly receive information on productivity or quality-inducing technologies and methods.
- The absence of gender-targeting by service providers can causes market inefficiencies. When service providers do not adapt their services according to gender, women are less likely to receive information or products that suit their needs. Service providers lose out on women as a customer segment while women lose access out on critical information or resources.
- Women-dominated sectors can lack quality support services, since these sectors often draw less investment or women tend to have weak linkages with service providers and are unable to advance their demands. This further impedes the growth of the sector and the potential to improve gender-equitable market opportunities.

### *Summary of best practices*

- Presenting the business case to service providers can help demonstrate the market opportunity for gender-targeting and capturing both women and men as consumers. This includes demonstrating to service providers women's demands in terms of products and services and assessing where customers are not being served.
- Providing supporting function actors with assistance on gender integration can help them to better understand their activities through a gender lens and ways to integrate gender needs and experiences. Further, programs can also work with service providers to develop strategies for expanding their reach to both female and male consumers and potentially increase their sales. Examples of practices include: designing products with gender-differentiated use in mind; adjusting service locations to places that are more accessible to women, such as their homes; promoting products according to the different benefits valued by women and men; and adapting payment plans or financial products to consider women's asset levels or income schedules.
- Entering into cost-sharing agreements to upgrade the infrastructure or skills of service providers working in women-dominated sectors can improve their ability to provide productive resources to other market actors. This can help to promote growth in a relatively weak sector and improve wider levels of gender-equitable market participation.
- Facilitating linkages between service providers and market actors can help to increase the flow of information and ensure that services and products are better adapted according to consumer demand.

### *Gaps and challenges*

- There is a risk that women-dominated sectors could be taken over by men as soon as they become lucrative. To mitigate the chance that women may lose control in the sector, it is important to promote women's decision-making roles in relevant collective groups.
- Changing the behaviors of service providers can be difficult, since many have become accustomed to certain practices that are rooted in rigid gender or cultural perceptions. Gender integration may become well-received as an increasing number of businesses begin to integrate gender and experience positive results. Programs should also consider launching pilot programs to help service providers test gender integration strategies.

## 5.3 Rules and Norms

### A. Key constraints and best practices

#### 1. Women have lower levels of exposure to market activities.

Informal and formal rules can cause gender-based discrimination in market systems, as they delineate the types of market interactions that women and men can have as well as their nonmarket responsibilities. These rules can disproportionately restrict women's patterns of mobility and time use, which limit the nature of their market participation in comparison to men. For example, this includes the types of jobs that they are able to undertake. BUILD found that it can be difficult to retain female land aggregators since the role involves high amounts of travel, which can prove to be time-consuming and conflict with women's household and reproductive duties (MC Uganda, 2015).

Further, women's lack of market exposure also limits their access to information and services that are critical for increasing household income. Mercy Corps Uganda reported that mixed-sex Savings and Credit Cooperatives were unaware of the fact that their female members had been receiving lower levels of information than their male counterparts, since women often had less time to come to meetings (Gellar, 2014). Distance to services can also be a problem. Mercy Corps Uganda's improved cookstoves pilot program found that female participants lived an average of 30 to 60 minutes away from town and only came in once per quarter (MC Uganda, 2014).

Women can also encounter barriers in building social capital. It is difficult for women to develop wider commercial networks in comparison to men (Sebstad & Manfre, 2011). Additionally, women face more difficulties in developing trust with other market actors due to their lack of market exposure. This becomes more exacerbated when cultural norms place restrictions on mixed-sex interactions. For example, in Bangladesh, CARE found that women were unable to access veterinary care and feed services since they were hesitant to interact with the male veterinarians and livestock workers (KIT, 2012). Further, due to underlying gender relations, many male service providers seem to only target other men (World Bank, 2009). Without opportunities to build social capital, women become even more isolated from market activities.

#### *Breaking down the constraint*

In comparison to men, women often face higher nonmarket constraints that inhibit their terms of participation in market systems, including the types of jobs they can occupy, amount of time they can devote to market activities, relationships they can build with other market players, and opportunities they have for receiving information. Further, if these constraints are not considered in core and supporting function activities, market players can fail to reach women as producers, workers, entrepreneurs and consumers.

### 1.1. Increase the proximity of market activities to women.

It can be expensive and time-consuming for women who are living in isolated areas to travel to towns where services are generally located. To address this constraint, ALCP has been working with veterinary pharmacies to alter their distribution model through the development of satellite pharmacies (ALCP, 2015). Since women often do not make trips into town where these services are located, this can enable women to have better access to animal health drugs. Similarly, employing field agents can also help to increase women's market exposure. ACDI/VOCA found that a processing company's efforts to provide frequent outreach to women and men farmers through field agents and follow-up calls increased their interactions with other market actors and provided them with opportunities to build trust and secure contract agreements (Sebstad & Manfre, 2011). The same report also recommends taking the same approach with financial services, providing door-to-door offerings where women can deposit money to visiting agents. Information and Communications Technology services also present an opportunity to help women and men have higher access to market information and overcome mobility and literacy constraints, reduce their transport costs, and eliminate the need for middlemen.

#### *Breaking down the practice*

The interventions discussed in this sub-section take a gender-responsive approach, as market players work to integrate women's time and mobility constraints into their businesses through the expansion of satellite offices and field agents. Further, it would be more feasible to implement these interventions with partners who have the financial and operational capacity to expand, though potential cost-sharing agreements could be put forth by programs to help finance these activities (**Practice 5.1-2.1, Practice 5.2-2.1**). This can enable both women and men to have sustained exposure to market activities and provide them with frequent opportunities to increase their commercial networks.

It is important to note that these interventions do not work directly to change discriminatory rules for women, but instead encourage market players to consider ways to overcome these constraints in their activities. With time, increases in women's market exposure could have an impact on social norms, as men begin to see the benefits of women's market participation to the household. However, if changes in attitudes do not occur, women may consequently become more overburdened with tasks since their nonmarket responsibilities have not been redistributed.

### 1.2. Adjust business operations to include a gender-balanced cohort of field agents.

Employing female field agents can increase the ability of private sector partners to reach out to women, while also promoting female role models in the community. The improved cookstoves pilot program collaborated with retailers to employ female sales agents, which successfully allowed them to acquire more female customers (MC Uganda, 2014). To expand their reach to women, BUILD worked with the sesame processor to register more female lead farmers, who were tasked with relaying information and holding trainings for female producers (MC Uganda, 2015). In Pakistan, a program funded by the United Nations Industrial Development Organization and the Canadian International Development Agency aimed to mitigate constraints experienced by women embroiders, such as their inability to leave their



communities or interact with men, by facilitating a network of female intermediaries. The intervention consequently helped to increase the access of isolated women to markets and their ability to conduct market transactions (DANIDA, 2010). Increasing the number of female field agents can also create changes within a community, where women are able to act as visible role models for other women. Impact assessments of aquaculture programs funded by the Danish International Development Agency (DANIDA) in Bangladesh found that having female extension advisors helped to increase the number of women attending training sessions while also providing role models for women farmers (DANIDA, 2010). Though these extension workers initially faced challenges in the community as a result of discrimination, they eventually gained more respect with time.

### *Breaking down the practice*

Ensuring a gender balance in the employment of field agents by private sector partners is a gender-responsive approach that aims to increase the exposure of both women and men to markets. Since many agents who are working on behalf of chain actors or service providers tend to be men, women are not being reached and face lower opportunities for interacting with other market players. By addressing gender-specific constraints that limit mixed-sex interactions, sustained structural changes can occur as market systems become more inclusive of women. These interventions can also work to increase the number of women role models in communities by demonstrating that women can hold positions traditionally dominated by men. This can slowly help to change norms and expectations around gender roles and responsibilities.

These interventions, however, are not applicable in all settings, as women's roles as agents may not always be well-respected, even by other women (World Bank, 2009). Additionally, increases in women's market exposure does not mean that they will automatically be able to gain in terms of household decision-making power and income, which could continue to be retained by men. Therefore, these market interventions also need to put in place other complementary interventions that can help to affect rules and norms.

## **2. Women hold less household and market bargaining power in comparison to men.**

In comparison to men, women traditionally have limited control over decision-making processes both at home and at work. Their lower share of decision-making power partially stems from prevailing social norms as well as the fact that women do not hold formal ownership over productive assets or property. Consequently, they are largely excluded from production contracts, which have the potential to improve their level of trust with other market actors. Further, even when women are able to gain access to these contracts, they can receive unfavorable compensation in exchange for their goods or work due to their inferior bargaining position.

Additionally, the methods in which women and men are paid can affect their control over earned income. ACDI/VOCA research in Kenya and Ghana found that women did not always have control over

the income generated from their labor since payments were made to the household heads rather than directly to women (Sebstad & Manfre, 2011). Even in sectors where women provide the majority of work, women may not see the financial benefits since their contributions can often be seen as unpaid family labor. Making payments to women is even more difficult when non-cash systems are used since the money will be deposited into the accounts of those listed on the production contracts, which in most cases will be male household members.

### *Breaking down the constraint*

When women are not paid directly for their labor or included in production contracts, it could decrease their incentives to maximize production quality and output as well as invest in upgrading. When women do not have control over their income, particularly in sectors where they provide the majority of labor, this could negatively affect the production process. For example, in a given situation, men may make purchasing decisions on behalf of women, which can result in a misalignment of inputs since women may possess higher levels of production-specific knowledge. Households and private sector partners therefore lose out on profit-generating opportunities, since production quality and output is suboptimal. Therefore, the correct mechanisms need to be put in place to increase women's investment in the production process as well as their control over earned income.

## **2.1. Create mechanisms to increase women's control over earned income and stake in production contracts**

Programs can work with private sector partners to create mechanisms that increase women's control over their earnings, and therefore their incentives to maximize production quality and output. The inclusion of women or both household heads in producer contracts enable women's economic contributions to be more formally recognized. This can work to increase their share of household bargaining power and their level of investment in the production process. Under BUILD, Mercy Corps Uganda worked with chia processors to require that the household head and spouse both sign onto farming contracts (MC Uganda, 2015). If it was a single-headed household, the next of kin would sign the contract instead. These efforts were aimed at increasing the incentives of women to participate in trainings by the processor since women provided most of the labor in chia production. This component helped to increase the number of female participants, with 102 women out of 270 farmers attending trainings held by the processor on post-harvest handling.

Ensuring that women are directly paid for their labor can also augment their incentives to work as well as quantify their contributions to household income. In cases where value chain or supply chain actors set up bank accounts on behalf of producers to facilitate noncash payments, private sector partners could consider establishing the account in the names of both the household head and spouse, rather than just the former (Sebstad & Manfre, 2011). Private sector partners could also work to pay a small premium for female producers, with the aim of increasing their control over their earnings and changing perceptions around how their contributions are valued. Under the Café Femenino program, OPTCO directly provided women with a premium for the coffee that they produced (Maertens & Swinnen, 2012). Initially, this system was eased in and worked in tangent with existing payment systems, where

the partner cooperative directly paid the household head. As cooperative members increasingly became more supportive and their perceptions around decision-making changed, cooperatives transitioned into paying women and men separately for their work.

### *Breaking down the practice*

Women can gain more control over their earnings when producer and labor contracts and payment systems are responsive to gender differences in decision-making power. Mechanisms, such as directly paying women for their labor and including their names in contracts, can increase women's incentives to maximize production output and quality and invest in upgrading. Further, perceptions around women's unpaid labor can begin to change once their contributions are able to be distinguished from men's work. This can help contribute to changes in rules around decision-making power and the division of nonmarket responsibilities, as household members begin to recognize the benefits of women's labor. Additionally, the contracts and direct payment systems can also help to solidify trust between market actors, particularly for women, since they largely lack exposure to other market actors.

## 3. Women have low levels of participation in collective groups and decision-making roles.

Membership in collective groups can significantly improve the terms of participation of market actors. Through these networks, they can collectively produce and market their products, penetrate new markets, and gain more favorable prices (Oxfam GB, 2012). Groups can also access services that are not available to individuals and take advantage of economies of scale, such as buying inputs in bulk or engaging in collective marketing. Market actors are also able to expand their social and commercial networks, which can help to build confidence and trust levels.

However, women tend to be less active in decision-making roles and collective groups, particularly mixed-sex cooperatives and associations, in comparison to men. Criteria such as land ownership and fees can exclude women as well as the poor from obtaining membership into collective groups. Further, inherent biases and misconceptions regarding women's economic contributions can prevent them from being accepted as members, impeding the ability of women to experience the benefits of collective organization (Oxfam GB, 2012). Further, even when women are able to attain membership within these groups, it can be difficult for them to achieve active levels of participation due to time constraints and the limited ability to establish trust with male members (World Bank, 2009).

Women are also underrepresented in decision-making roles. For example, Mercy Corps Uganda found that men held the majority of leadership positions in microfinance institutions, despite the fact that the majority of clients were women (Gellar, 2014). This can affect the ability of women to advance their market needs and priorities. One large contributing factor to women's low level of participation is the prevailing perception that women are unqualified as managers or leaders. Gender norms, compounded with the fact that women tend to have lower levels of education and literacy than men, have helped contribute to these perceptions. In Georgia, an ALCP assessment revealed that men were often

perceived as being more efficient managers in comparison to women (MC Georgia, 2009). Further, men's dominance in leadership positions mean that women's interests are not always put forward and that women can experience unequal benefits and opportunities within collective groups.

### *Breaking down the constraint*

High membership criteria and gender biases can prevent women from gaining membership into collective groups and accessing mechanisms that could improve their terms of participation in market systems. Additionally, women's lack of presence in decision-making roles can make it difficult for them to advance their market interests. This can prove to be highly problematic in groups or organizations with high levels of women as there can be a lack of alignment between the needs of members and the policies and activities that managers are implementing.

### **3.1 Promote gender-inclusive participation in collective groups and decision-making roles.**

Developing strategies in conjunction with partners on ways to stimulate women's engagement in meetings and forums can help to encourage more gender-inclusive participation in collective groups and decision-making structures. Further, to ensure that appropriate guidelines are created, it is important to develop a nuanced understanding of the gender composition and power relations within groups. In Georgia, ALCP worked with local government officials to create strategies for encouraging the active participation of women in community forums (ALCP, 2015). In turn, gender advisors in each of the municipalities trained village representatives on ways to include women in meetings, such as adjusting meeting times to be more conducive to women's schedules. Due to women's increased attendance, the municipal budgets, which were voted on in community meetings, began including more items that were reflective of women's needs; whereas men would vote for fences, women voted for running water and kindergartens. Other methods for encouraging women's participation can include inviting women by name to attend meetings rather than using general household invitations, working with meeting facilitators to ensure women have opportunities to speak, and holding women-only forums where they can feel freer to speak in public (KIT, 2012).

Adjusting membership criteria can also enable collective groups to become more inclusive of women and the poor. In Ethiopia, Oxfam worked with a cooperative union in the oilseed sector to increase their number of female members by lowering entry fees, creating long-term payment plans, and allowing households to apply for double membership (King, Sintes, & Alemu, 2012). This meant cooperatives could accept two members per household rather than one member, which often had resulted in the exclusion of women. Similarly, Hivos worked with an international coffee trader in Kenya to help partnering cooperatives adapt their bylaws to allow for positive discrimination to increase the number of female members (KIT, 2012). As cooperatives gained more female membership, perceptions around coffee as a traditionally male crop also reportedly began to change.

In order for women to have higher levels of active participation in mixed-sex groups and reduce gender-related gaps, it may be necessary to create opportunities specifically for women. There have been a number of programs that have worked with cooperative unions and associations to set quotas for

women in leadership positions. Oxfam Novib worked with a cooperative union in Uganda to establish bylaws requiring that the majority of the executive committee and executive board should be women (KIT, 2012). Further, there is evidence that setting quotas in decision-making groups can help to advance women's priorities. One study in two states in India found that when women were the heads of village councils, the delivery of public goods better reflected the preferences of women than men (Chattopadhyay & Duflo, 2004). Setting quotas can also ensure that women retain control in sectors where they have high levels of participation. For example, Unilever found that the increasing number of men in Tanzania in the Allnblackia nut sector, which had traditionally been a 'women's crop', did not result in a complete takeover by men (KIT, 2012). This is because a system of gender-based quotas in cooperatives enabled women to hold onto key decision-making positions as the sector became increasingly profitable.

### *Breaking down the practice*

These interventions utilize both gender-responsive and women-targeted approaches. Adjusting the membership criteria and other procedures can help to promote more gender-equitable participation in collective groups. However, even when systems are put in place to encourage women's participation, they may continue to have minimal levels of influence. In this case, women-targeted interventions may be needed to ensure that women have the ability to actively participate and are not excluded from decision-making or group benefits. This can include creating quotas for women leadership positions or purposefully calling on women and making them feel more comfortable during meetings.

When women are able to actively participate in collective or decision-making groups, women can gain more favorable terms of participation in market systems. They are able to benefit from the social and market advantages associated with membership in collective groups and can better promote their priorities within decision-making bodies. Further, by creating spaces for women to participate and increasing their market exposure, social norms and perceptions around women's roles and economic contributions can slowly begin to change.

There are still a number of challenges that programs need to consider. Mixed-sex groups may not necessarily be receptive of positive discrimination policies for women, since it can displace male dominance in decision-making and affect the status quo distribution of benefits. It is therefore important to build buy-in in regards to women's participation and present the collective benefits of women's active involvement in market spaces. Gaining the support of male household members is also critical in order to mitigate potential backlash as well as work towards the redistribution of household responsibilities so women have more time to participate in these groups. A second challenge is that interventions to increase women's participation may still marginalize the poorest of women. Therefore, programs need to account for economic differences within gender.

## B. Takeaways for Mercy Corps

### *Summary of constraints*

- Social norms that delineate gender roles and responsibilities and terms of participation in public spaces can limit women's market exposure. In comparison to men, this negatively affects their ability to develop commercial networks, their access information and services, and the type of jobs that they are able to undertake.
- When women do not have control over their earned income or are not recognized in producer contracts, they can have few incentives to maximize production quality and output.
- Gender bias and high membership criteria can exclude women from participating in collective groups or decision-making roles. Consequently, women can lack access to mechanisms that could significantly improve their participation terms in market systems.

### *Summary of practices*

- Partnering with core function and supporting function actors to address women's nonmarket constraints in their business operations and strategies can help increase their accessibility to both women and men. Examples include adjusting the times and locations of trainings to be more considerate of women's schedules, expanding their activities through satellite offices, and hiring a more gender-balanced network of field agents.
- Creating mechanisms to ensure that women are directly being paid or contractually recognized for their labor can enable them to have higher levels of control over their earnings, and thus, become more invested in the quality and productivity of their work. Perceptions around the value of women's work can transform as their economic contributions become more tangible.
- To better encourage women's participation, programs can work with collective groups to change their membership criteria, such as double household membership or lower membership fees. However, more women-targeted interventions, including gender-based quotas for leadership positions, may be needed to ensure their active participation. These changes can enable both women and men to benefit from being in collective groups and to have their priorities equitably advanced. Social norms can also gradually begin to change as women gain more market exposure and occupy traditionally male-dominated spaces.

### *Challenges and gaps*

- Structural changes to social norms and gender relations can take time, and may result in backlash. It is therefore critical for collective groups to build the buy-in of male members and make the case for women's improved participation.
- Collective and decision-making groups need to account for the wealth status of women, otherwise they risk marginalizing opportunities for the poorest of women to participate and have their priorities advanced.

# 5.4 Cross-cutting lessons

## A. Key lessons

### 1. Developing a gender strategy to define the gender goals of the project and ways to integrate gender into all components of the program cycle.

Gender integration can often suffer from being an unsystematic process, where the lack of a clear definition can prevent programs from understanding their objectives for gender integration and how it relates to overall programmatic goals. For example, the absence of a gender strategy in the Department for International Development-funded Growth and Employment in States (GEMS) program in Nigeria meant that the program often switched their definitions of gender integration, causing confusion and ambiguity in regards to what gender integration meant (Coffey International, 2012).

Developing a gender strategy can help programs to outline how they intend to incorporate the needs and experiences of women and men in their interventions, how they will track the gender integration results, and how these objectives will contribute to the overall program goals. This process also includes having programs define their intended gender integration approach (e.g., gender mainstreaming, women-targeted, gender-aware or do no harm or a combination of these options). With a barometer in place, programs are then able to gauge whether they are achieving these objectives. The inclusion of a gender integration strategy can ensure that the process is not seen as a separate task and that program staff understand its relevance to the goals of the program. It can also provide a degree of focus in terms of gender integration and help programs understand how gender will be integrated throughout the results chain. One notable practice is by ALCP, where the program maps out gender-disaggregated theories of change to separately test the expected outcomes for women and men (ALCP, 2015).

### 2. Conducting a market analysis with a gender lens as well as a gender analysis.

In order for programs to have a comprehensive understanding of the points in the market system where they should intervene, they need to have the appropriate gender and market data. Further, if the different market and nonmarket experiences of women and men are not considered, projects may disproportionately diagnose and target constraints that are facing men. Conducting a market analysis with a gender lens can enable programs to gain gender-disaggregated information related to access and control over market opportunities and resources. For example, gender and market assessments conducted by ALCP in the dairy value chain revealed the different roles of women and men, the constraints that they separately were facing, and the causes of these constraints (Markel, 2014). The inclusion of an added and separate gender assessment can further help programs to identify nonmarket factors that either inhibit or enable the participation of women and men in market systems. Equipped with this information, programs can work to correct for gender gaps in market systems and effectively decide on key points of intervention.



### **Box 5.4.1: Gender integration midway through the program cycle**

Though it is ideal to integrate gender from the beginning of a program, it can be possible to integrate gender midcourse, though the scope may be more limited due to budget constraints.

#### **AgriFin, Mercy Corps Indonesia**

Midway through implementation, Mercy Corps' AgriFin program in Indonesia found through examining their sex-and-age disaggregated data that women had been highly excluded from registering for a mobile platform application (MC Indonesia, 2013). Based on these findings, Mercy Corps altered its approach and began working with mobile phone companies to hire a larger number of female trainers and field agents as well as altering the images on its marketing material to be more gender-representative.

#### **Hivos, Kenya**

In 2007, Hivos partnered with an international coffee trader subsidiary to help coffee farmers improve the quality and marketing of their products (KIT, 2012). However, quarterly review meetings revealed that the company was not reaching women, and that they were not attending trainings or participating in decision-making bodies. Consequently, the program conducted a market analysis with a gender lens and made a number of changes based on the recommendations, including the implementation of gender-responsive processing and marketing policies and working with participating cooperatives to lower requirements for women to gain membership.

Collected data can also help programs to test their assumptions regarding existing gender roles and relationships in markets. For example, ALCP baseline assessments reversed preconceived ideas that men were the key decision-makers around cattle feed, when in reality women held significant control in making purchases (ALCP, 2015). The Making Vegetable Markets Work for Smallholder Farmers program by Mercy Corps Myanmar found that while the input enterprises were largely owned by men, they were often managed by women (MC Myanmar, 2014). This information is critical in order to understand who market interventions should be targeted towards. Conducting a market analysis with a gender lens can also help programs to decide the sectors in which they would like to intervene. If programs are interested in specifically working on women's economic empowerment, they could consider targeting sectors or processes with high female involvement. Otherwise, opportunities for gender integration could be minimal.

### **3. Intervening in sectors or processes where there is large room for gender integration.**

If women's economic empowerment (WEE) is a priority, programs should intervene in sectors or processes where women already have high levels of participation, as gender integration can have a larger impact on women's outcomes. Under the Promoting Sustainable Partnerships for Economic Recovery, Mercy Corps Ethiopia is planning to intervene in the camel milk sector, where women are prominent as milk traders, aggregators and vendors (MC Ethiopia, 2014). Further, since many women



are already working in these sectors, it means that they have faced low barriers to entry, such as land ownership. Alternatively, GEMS was largely unsuccessful at integrating gender since they had already begun to work in the male-dominated construction sector (Coffey International, 2012).

Intervening in sectors where women have traditionally had a large presence can also make it easier for private sector partners to buy into the business case for gender integration. Since men tend to benefit more than women under a gender-neutral lens, businesses may feel that it is not worth their time to integrate gender into their operations and strategies if women do not make up a significant portion of relevant market actors. It would also be difficult to convince partners to target women in sectors or roles that they do not already occupy since it would require more resources, such as training. It can also be easier to garner staff buy-in on gender integration when programs are targeting sectors or processes with high female engagement. PRIME reported that program staff were more easily able to understand gender integration in practical terms when applied to small livestock value chains, where women have a large presence, in comparison to large livestock value chains (PRIME, 2015).

#### 4. Monitoring sex and age-disaggregated data and including women's economic empowerment indicators.

Monitoring SADD data can be a useful way for programs to track whether there are irregular sex-imbalances in terms of beneficiaries. For example, a 2013 gender assessment of AgriFin reported that 98 percent of the mobile platform users were male and that the communications materials had been unintentionally geared towards men. Examining SADD allowed for the program to detect these imbalances and accordingly make changes to their interventions in order to target more women.

Including WEE indicators can also help programs to track whether their interventions are altering nonmarket constraints and fundamentally improving gender-equitable participation in markets. It can be difficult for programs to understand whether they are having an effect on gender gaps when they only look at market-level indicators. Programs could also report indicators on changes in access as well as agency by measuring changes in time-use, decision-making, physical mobility, division of household responsibilities, household dynamics, gender norms and attitudes, and sense of self-confidence and self-worth (Markel, 2014). Further, to understand whether interventions are causing changes in agency, programs should tailor their indicators to be close to the interventions' scope of influence. For example, since ALCP is working in the livestock sector, the program includes questions that gauge women's decision-making ability in purchasing animal health services and other related activities (Markel, 2014).

#### 5. Developing strategies to encourage staff buy-in on gender integration.

For many Mercy Corps programs, gender integration is not yet a systematic process. Even when programs make gender integration a priority in their proposals, the translation of this commitment into practice often depends on the commitment and capacity level of implementing staff. Since gender mainstreaming is still a relatively new process that is not yet second-nature to most program staff, a number of efforts can be taken to develop staff buy-in and expertise around gender integration.

Providing gender trainings to program staff can better enable them to understand critical gender concepts and how they can be integrated throughout the program cycle. In Georgia, ALCP found that providing gender trainings to new staff proved to be particularly beneficial, even when gender had already been thoroughly included in the program (ALCP, 2015). The training enabled staff to develop a stronger understanding of gender and relate it to their own experiences, ultimately increasing their investment in the gender integration process. ALCP has also worked to involve program team members in developing gendered results chains in order to increase their sense of ownership over monitoring gender-related outcomes (ALCP, 2015). CARE's Pathways program uses monthly and quarterly meetings to reflect on gender-related progress and changes that still need to be attained (CARE International, 2015). Program staff are also involved in the gender analysis and monitoring process. Though it does require more time and skills building, it has helped program staff to better understand the gender integration process, recognize risks, and adapt to gender-related challenges and opportunities.

## 6. Targeted recruiting of women to create a gender balance in program staff.

Ensuring a gender balance in staff can help programs to better reach out to relevant female market actors as well as demonstrate to partners their commitment to gender integration. However, finding qualified female staff can be difficult and turnover is often high. In the case of ALCP, the program made concerted recruitment efforts, where twice as many women were targeted and information was disseminated through channels and locations that were popular with women. (ALCP, 2015).

## B. Takeaways for Mercy Corps

### *Summary of best practices*

- Including a gender integration strategy can help programs to define their gender objectives and how it relates to the overall goals of the program. This can help improve the consistency of gender integration throughout the program cycle and ensure that the process doesn't remain separate from the program.
- Conducting a market analysis with a gender lens can allow programs to better understand gender-based constraints and opportunities within market systems. With this available information, they can also test their assumptions regarding existing gender roles and relationships and develop more informed, gender-targeted interventions. The added inclusion of a gender assessment can help strengthen the program's level of information in terms of nonmarket constraints experienced by women and men.
- Programs prioritizing WEE could have the highest impact integrating gender into sectors or processes where women have significant participation rates.
- Monitoring SADD data can allow programs to detect whether there are irregular gender imbalances and whether programming needs to be adjusted to become more gender-responsive.

- WEE indicators can help programs to understand if interventions have led to changes in access and agency for women and men and if nonmarket constraints have been reduced.
- Developing staff buy-in is critical for ensuring that gender is systematically integrated. Strategies to encourage staff buy-in include gender trainings, staff meetings that include reflections on gender issues, and providing staff with the opportunity to develop the gender results chain.
- Creating a gender-balance in program staff by targeting women in recruitment efforts.

### *Gaps and challenges*

- Gender integration can often be an unsystematic process, as other programmatic goals are prioritized ahead of gender, staff buy-in on integrating gender is low, or there is confusion around the definition of gender integration.

# 6. Recommendations

This section provides recommendations to Mercy Corps program and TSU staff based on the key findings. Further, this section provides two sets of recommendations: recommendations at the program level and at the intervention level. The recommendations that are implemented will vary from program-to-program based on their unique circumstances, which is included in the discussion portion of the recommendations. Further, program-level recommendations will largely be adopted based on what stage the program is in and the time and money constraints that they are facing. The intervention-level recommendations will be implemented according to the constraints that are present in the program's area of operation.

## 1. Program-level recommendations

### 1.1. Develop a clearly defined gender integration strategy that outlines the gender integration approach and plans for implementation.

Gender is currently not systematically integrated across Mercy Corps programs for a number of reasons, with one factor being that programs often do not have a clear definition by what they mean by gender integration and their implementation plan. Once programs have decided that they want to adopt gender integration, they should develop a clear strategy of the approach they want to take and how they plan to integrate gender throughout the program cycle. Gender integration approaches include gender-responsive, women-targeted, gender aware or do-no-harm approaches, or a combination of these options. It is important for programs to link their gender objectives back to the program goals, in order for staff to clearly understand how gender integration contributes to what the program is trying to achieve. As a result, gender can be seen as an integral part of the program instead of a separate component. Further, by having these targets clearly defined, programs can ensure that the same definition is used across the program cycle, which creates consistency, and provide a gauge as to whether programs are meeting their gender objectives.

#### *Which programs should implement this recommendation?*

All Mercy Corps programs that are looking to integrate gender into their market development interventions should employ this recommendation. Market programs can develop a gender integration strategy at any point in their program cycle, which requires mostly time resources rather than financial resources. Further, it does not matter whether programs are not targeting sectors or processes with high rates of female participation. Including a gender strategy can allow programs to define pathways for monitoring risks or irregular gender imbalances in program impact.

### 1.2. Conduct a market analysis with a gender lens in order to understand gender dynamics within market systems and to better inform intervention design.

When programs do not include gender-disaggregated information in their market analyses, they can consequently make assumptions regarding which market actors make key decisions or have control over critical resources in a particular sector. If these assumptions are wrong, programs can risk targeting incorrect individuals, reducing the effectiveness of market facilitation. Mercy Corps programs should place a gender lens in their market analyses in order to understand differences in participation, constraints and opportunities between women and men and critical points of intervention for creating gender-equitable outcomes. This includes asking questions about: what gender roles, responsibilities and relationships are prominent in the core function; gender-differentiated consumer needs and the ability of service providers to meet these demands; and formal and informal rules that can differentially affect women's and men's terms of participation in markets. The data collected from conducting a market analysis with a gender lens can help programs to better inform their interventions, target the appropriate market players, and make markets work more effectively for both women and men.

#### *Which programs should implement this recommendation?*

This recommendation should be a minimum standard for all market programs that want to pursue a gender integration strategy. Since programs will already be required to conduct multiple market analyses, the time and financial burden should be low since data collection tools can be tweaked to elicit gendered information. Therefore, programs can implement this recommendation regardless of which stage they are at in the program cycle. Programs should also implement this recommendation regardless of their sector of intervention. In a given sector, men could have higher levels of visibility, but women could have critical roles that if disregarded could have negative implications.

### 1.3. Conduct a gender assessment to better understand nonmarket constraints affecting women and men and their terms of participation in market systems.

Women and men face constraints at the nonmarket level that can define their terms of participation at the market level. In order to comprehensively understand the nonmarket constraints experienced by women and men, programs should conduct a gender assessment. This can help programs to better understand issues, such as intrahousehold power structures and time use, and how they potentially contribute to gender gaps in market systems. Ideally, this would be completed in addition to **Recommendation 1.2**, in order for programs to have more robust information on relevant gender dynamics.

#### *Which programs should implement this recommendation?*

Not all programs should implement a gender assessment, since the feasibility of the recommendation is dependent on time or monetary constraints. If a gender assessment is appropriately budgeted for at the beginning of a program, then the implementation of this recommendation should not be a resource-intensive process. However, it can be more difficult for programs that are looking to integrate gender midcourse to implement this recommendation. Further, though a gender assessment can be applied

regardless of the sector of intervention, gathered information could be more useful for programs that are specifically looking to improve women's market participation.

#### 1.4. Build a gender-integrated results chain to ensure that the findings from the market and gender analysis are included throughout the program cycle.

Market programs can encounter difficulties with systematically integrating gender into their interventions and ensuring that the correct gender-based constraints are being targeted. Programs should develop a gender-integrated results chain that separately maps out the expected outcomes of women and men within the overall program results chain. This can allow programs to better link the findings from their market and gender analyses into the design of interventions and the development of impact indicators that measure gender-related changes. Through these efforts, programs will be able to test whether their planned interventions will make the intended changes in gender outcomes, allowing them to design interventions that better lead to gender-equitable market opportunities.

##### *Which programs should implement this recommendation?*

Programs that are utilizing a women-targeted or gender-responsive approach in their interventions should implement this recommendation in order to better understand their impact on gender-related outcomes of interest. However, programs that are developing a gender-integrated results chain midcourse may have difficulties tracking their expected outcomes since they may not have collected relevant baseline information.

#### 1.5. Monitor incoming sex-and-age disaggregated data to track irregular gender imbalances.

Mercy Corps programs may not be aware that there is an irregular imbalance in the proportion of women and men who are benefiting from their interventions. Tracking incoming SADD data can help programs understand whether the sex ratio of beneficiaries aligns with what is expected or if it is abnormal. If there are red flags, programs should accordingly implement a selection of the recommendations outlined in this report to ensure that their interventions are more gender inclusive.

##### *Which programs should implement this recommendation?*

All Mercy Corps market programs should implement this recommendation since it is already required as a minimum standard that they collect SADD data. Since this is information that is readily available, it requires no extra financial costs and can be a minimal time burden.

#### **Box 6.1: Tools for gender integration**

1. 'Measuring Women's Economic Empowerment in Private Sector Development' - DCED
2. 'M4P and Women's Economic Empowerment' - DFID; Coffey International
3. 'Behavior Change Perspectives on Gender and Value Chain Development' - ACIDI/VOCA; USAID; FHI 360
4. 'Gender Mainstreaming in Value Chain Development' - SNV

### 1.6. Include women's economic empowerment indicators to gauge the impact of interventions on nonmarket constraints.

Market programs may not know if their interventions are mitigating nonmarket constraints experienced by women and men if they do not include the appropriate indicators for tracking gender-disaggregated changes in market access and agency. Therefore, programs that are interested in these changes should include WEE indicators to measure whether their interventions are fundamentally affecting gender structures. Examples of these indicators include changes in time-use, decision-making, physical mobility, household dynamics, gender norms and attitudes, and self-confidence. To implement this recommendation, programs should add relevant modules on women's economic empowerment as part of their data collection processes. Further, technical expertise may be required, since it can be a complex task to ask the questions needed to appropriately capture the outcome of interest.

#### *Which programs should implement this recommendation?*

This recommendation should be implemented by programs that are looking to integrate gender from the beginning and are undertaking gender-responsive or women-targeted approaches. Further, it can be difficult for programs to implement this recommendation midcourse, since it can become a time and financial burden if appropriate planning is not put into place.

### 1.7. Implement gender-targeted recruitment strategies to ensure a gender balance in program staff.

Mercy Corps programs face the challenge of hiring qualified female staff since in many developing contexts women tend to have lower levels of literacy and schooling. However, programs should undertake efforts to create a gender-balance in their program staff to better reach out to female market actors as well as demonstrate to public and private partners their commitment to gender integration. Methods utilized by market programs for creating a gender-balance in staff include targeting more women than men to account for potential turnover and advertising positions through locations or channels where women often frequent.

#### *Which programs should implement this recommendation?*

This recommendation is more feasible for programs that are looking to integrate gender from the beginning, since the process of recruiting female staff can be relatively time-consuming. However, if programs that are already underway have the opportunity to expand and hire new staff, they should also consider implementing this recommendation.

### 1.8. Build program staff buy-in for gender integration.

Encouraging buy-in on gender integration from program staff can be challenging since it is still considered a relatively new process for many teams. Further, the inclusion of gender integration as an objective in the proposal does not always mean that it will translate into practice, since program staff can often have other priorities that are seen as coming first. Programs should implement activities to

build the buy-in of their staff in order to increase their investment in gender integration, help them to recognize risks, and ensure that gender is properly integrated. Examples of ways to encourage staff buy-in on gender integration include conducting gender trainings for staff, holding meetings that reflect on gender-related progress, and involving staff in developing gender-integrated results chains. These methods can help staff to understand the importance of gender integration and their roles in the implementation process.

### *Which programs should implement this recommendation?*

All Mercy Corps market programs should implement this recommendation if they are looking to integrate gender into their interventions. However, some tasks, such as gender reflections, may be easier to implement midway through program implementation in comparison to other activities, such as gender trainings, that may require more resources. Further, staff buy-in may be more feasible to garner if the program is intervening in sectors or processes where women have high levels of participation since its process or relevance can be easier to understand.

## 2. Intervention-level recommendations

### 1.1. Present the business or political case to private and public sector partners on gender integration.

*Constraint: Core and supporting function actors do not apply a gender lens to their activities and strategies.*

Private sector partners lose out on potential opportunities to increase profitability when gender is not integrated into their operations or strategies. For example, core function or supporting function players may hold assumptions about women's economic contributions or purchasing power that inhibit them from aligning their activities with the appropriate market actors. To address this constraint, Mercy Corps programs should present the business case or political case to market partners to help them understand potential gains from gender integration. For core function actors, it means presenting information on gender roles, responsibilities and relationships in supply and value chains and who businesses should target from a profit perspective. For partners in the supporting function, it means having gender-disaggregated consumer behavior data available in order to understand which markets are being underserved. Increased alignment of business strategies and operations according to gender can help them to decrease inefficiencies stemming from the absence of a gender lens in market systems.

A potential challenge to consider is that businesses may not want to alter their practices because the strategies proposed are untested. In this situation, programs should present the possibility of running a small-scale pilot program. Further, making the business case in women-dominated sectors or processes can be easier in comparison to sectors or processes with high levels of male engagement, where gender-neutral strategies tend to comparatively benefit men.



## 1.2. Provide training on the gender integration process and present potential options to private and public sector partners.

*Constraint: Core and supporting function actors do not apply a gender lens to their activities and strategies.*

Market players may be unaware of how to approach their activities from a gender lens and could require assistance with integrating gender into their activities. Once the business case has been made, Mercy Corps programs should work with partners to support their gender integration efforts and make their strategies and operations more inclusive of women and men. This includes working to build more widespread buy-in from employees and collaboratively developing potential gender integration options. In order to implement this, programs should have information available or help businesses collect information on gender-differentiated needs and preferences. Key constraints that programs should consider include during the gender integration process include differences in travel patterns, time use, terms defining public interactions, income schedules, asset levels, and bargaining power.

## 1.3. Partner with core and supporting function actors in women-dominated sectors to share the costs of infrastructure and skills upgrading.

*Constraint: Core and supporting function actors in women-dominated sectors or processes have lower capacity for development.*

Sectors where women have high levels of participation can often suffer from poor investment since they tend to be less profitable in comparison to men-dominated sectors. As a result, core and supporting function actors may lack the capacity in terms of infrastructure or skills to grow, limiting gender-equitable opportunities on a wider scale. Programs should work with market partners in women-dominated sectors to strengthen their capacity through cost-sharing agreements on infrastructure and skills upgrading. This could include helping companies to subsidize the costs of new collection centers in locations that are more accessible to women or providing technical trainings to service providers on new productivity and quality-inducing technologies. Building the capacity of market players in the core and supporting function can help to strengthen the development of women-dominated sectors and ultimately provide more market opportunities for women. A critical risk to consider is the potential that the increasing profitability of the sector could draw higher levels of participation from men, which could consequently displace women. It is therefore important to ensure that women retain control in key decision-making bodies so that they do not become excluded from sector activities.

## 1.4. Facilitate the development of gender-sensitive services or products that inclusively fit the needs of both women and men.

*Constraint: Supporting function actors do not employ gender-targeting methods.*

Service providers often do not take into account the differences in needs and preferences between women and men in the design, marketing, and distribution of their products and services. The absence of gender targeting often means that women are disproportionately excluded from accessing critical information and resources, while service providers lose out on potential sales from purchases made by

women. Mercy Corps programs should work with service providers to employ customer segmentation and adapt their services and products according to the profiles of consumers. Strategies can include adjusting the locations of services in ways that are more accessible to women, promoting products based on different benefits that are valued by women and men, carrying more products that are inclusive of gender-differentiated needs, and adapting payment plans or financial products to be considerate of varying asset levels or income schedules. To better help service providers decide which gender integration options to adopt, Mercy Corps programs should conduct, or help service providers conduct, consumer behavior research.

### 1.5. Develop mechanisms to ensure that producers or workers retain control over earned income.

*Constraint: Women hold less household and market bargaining power in comparison to men.*

In comparison to men, women have limited control over decision-making processes at home and in market systems. Consequently, they often lack control over the income that they earn or they are not included in contractual agreements. This can consequently lower the incentives of women to maximize the output and quality of production, which can have significant implications in sectors where they have high levels of participation. Mercy Corps programs should create mechanisms to ensure that women are able to retain control over their earnings. Best practices include ensuring that women's names are on production contracts, creating bank accounts on women's behalf to facilitate noncash payments, and providing direct cash to women. These efforts can help to ensure that women are directly paid for their labor, which can provide them with the correct incentives to become more invested in their work and improve their income as well as the profitability of private sector partners. This recommendation can also help to change perceptions around how women's economic contributions are valued by household and community members. However, it is important to recognize that this recommendation has the potential to disrupt existing gender relations, which can have negative implications, such as domestic abuse. As a result, these interventions may need to be eased in gradually to mitigate potential backlash. Programs should also be vigilant in monitoring changes in household or community dynamics.

### 1.6. Facilitate linkages and changes in business operations and strategies to increase women's market exposure.

*Constraint: Women have lower levels of exposure to market activities.*

Women tend to have lower levels of exposure to market activities in comparison to men due to limitations in mobility and time use and cultural norms that limit mixed-sex interactions. As a result, women can face higher barriers in accessing market opportunities, which can limit their ability to procure critical resources and build commercial networks. Mercy Corps programs should work with core function and supporting function actors to consider women's nonmarket constraints in their activities in order to increase their accessibility to both women and men. This can include adjusting the times and locations of trainings to be more inclusive of women's schedules and obligations, expanding the reach of their activities through the introduction of satellite offices, and hiring a more gender-balanced network of field agents. Programs can also work to facilitate linkages between market actors and provide them with opportunities to share information or develop contractual relationships. The implementation of

these activities can help to increase women's access to market opportunities as well as their visibility in public spaces, which can gradually work to change perceptions regarding women's economic contributions.

### 1.7. Facilitate women's participation in collective or decision-making bodies

*Constraint: Women have low levels of participation in collective groups and decision-making bodies.*

Women face higher constraints in joining collective and decision-making bodies due to gender bias and high membership criteria. This can consequently exclude women from receiving the market-related benefits from being a part of a collective group as well as their ability to advance their priorities in decision-making spaces. Mercy Corps programs should find ways to better encourage women's participation in these groups. This can include working with cooperative unions or associations to reduce their membership criteria, install gender-based quotas for leadership positions, or target women in meetings to ensure their active participation. This can enable women to become more actively involved in key spaces that could improve their terms of participation in markets. It is also important the programs consider heterogeneity in women's income levels, or else they can risk marginalizing the poorest of women.

## 7. Conclusion

The findings and recommendations outlined in this report can help Mercy Corps programs to strengthen their market interventions by learning from best practices and challenges in the industry and steps that they can take to create more inclusive market systems. It is a fact that women and men encounter different experiences in market systems as a result of their gender. Market systems can work more efficiently when these experiences are taken into consideration by market interventions. Further, gender integration has a dual-benefit: private sector partners can experience gains in sales and profitability when they are better able to align their activities with gender-differentiated constraints and opportunities, while improvements in gender-equitable market participation can help to stimulate poverty reduction and economic development.

# Annex A: Qualitative Research

## 1. Table of reviewed Mercy Corps programs

Project Name	Country	Dates	Program objectives
AgriFin	Indonesia		<ul style="list-style-type: none"> <li>▪ Increase farm productivity and food security of smallholder farmers through improved productivity and financial management practices accessed via mobile based technologies.</li> <li>▪ Develop commercially viable business model which “bundles” key services from agriculture industry stakeholders, research and extension institutions, financial service providers, and telecommunications companies</li> </ul>
Alliances Less Caucasus Program (ALCP)	Georgia	Oct. 2008 - Feb. 2017	<ul style="list-style-type: none"> <li>▪ Farmers and rural entrepreneurs acquire knowledge and capacities to make more informed and efficient use of resources and market channels</li> <li>▪ Principle of disaster risk reduction with emphasis on prevention and reduction of vulnerability</li> <li>▪ Interaction between target groups and local self-government is enhanced through institutional capacity building and participatory decision-making</li> </ul>
Cookstoves Pilot Program	Uganda	March 2013 – Jan. 2014	<ul style="list-style-type: none"> <li>▪ Identified scalable sales, marketing and financing strategies for increasing improved cookstove purchases among female consumers</li> </ul>
Northern Karamoja Growth, Health, and Governance (GHG)	Uganda	Sept. 2012 - Sept. 2017	<ul style="list-style-type: none"> <li>▪ Strengthen livelihoods</li> <li>▪ Improve nutrition status among children under five</li> <li>▪ Reduce conflict and improved governance</li> </ul>
Madara	Niger	May 2014 - June 2016	<ul style="list-style-type: none"> <li>▪ Protect and enhance productive performance of existing animal assets to improve animal nutrition and strengthen dairy production.</li> <li>▪ Restore livelihoods of vulnerable households and improve access to affordable dairy products for communities in the Filingué department through strengthening of the dairy value chain.</li> <li>▪ Improve uptake of key Infant and Young Child Feeding and optimal maternal nutrition practices.</li> </ul>
Making Vegetable Markets Work	Myanmar	June 2014- June 2017	<ul style="list-style-type: none"> <li>▪ Improved economic performance of vegetable farming households in Southern Shan and Chin States</li> </ul>

			<ul style="list-style-type: none"> <li>▪ Stronger evidence and skill base developed for inclusive economic development policy and strategies</li> </ul>
Pastoralist Areas Resilience Improvement through Market Expansion (PRIME)	Ethiopia	Oct. 2012 - Oct. 2017	<ul style="list-style-type: none"> <li>▪ Improve productivity and competitiveness of livestock and livestock products</li> <li>▪ Enhance pastoralists' adaptation to climate change</li> <li>▪ Strengthen alternative livelihoods for households transitioning out of pastoralism</li> </ul>
Promoting Sustainable Partnership for Economic Recovery III (PROSPER)	Ethiopia	May 2014 - April 2016	<ul style="list-style-type: none"> <li>▪ Enhance productivity and management of natural resources for sustainable utilization and improved household resilience</li> <li>▪ Promote livelihoods through livelihood diversification and economic development for poor households and women</li> </ul>
Building Women's Income through Agricultural Training (BUILD)	Uganda	Oct. 2011 - Sept. 2015	<ul style="list-style-type: none"> <li>▪ Enhance small holder production and profitability</li> <li>▪ Improve agri-business and trade performance in key input and output markets</li> <li>▪ Expand access to rural financial services</li> </ul>
Revitalizing Agricultural Incomes and New Markets (RAIN)	Uganda	Nov. 2013 - Dec. 2015	<ul style="list-style-type: none"> <li>▪ Enhance small holder production and profitability</li> <li>▪ Improve agri-business and trade performance in key input and output markets</li> <li>▪ Expand access to rural financial services</li> </ul>

## 2. Key informant interviews

### 1. Interview schedule

Name	Position	Contact information	Date
Thea Anderson	Senior Advisor – EMD TSU	tanderson@dc.mercycorps.org	11/15/14
Jill Moorhead	Senior Advisor – EMD TSU	jmorehead@dc.mercycorps.org	1/29/15
Emmy Moorhouse	East Africa Regional Gender Advisor	emoorhouse@ug.mercycorps.org	2/6/15
Semhal Getachew	Gender Advisor, PRIME	semhalg@care.org.et	2/26/15
Helen Bradbury	Team Leader, ALCP	hbradbury@mercyorgs.ge	3/2/15

Danielle Jolicoeur	Madara	djolicoeur@ne.mercycorps.org	3/17/15
Amanda Satterly	East Africa Gender Advisor, Technoserve	asatterly@tns.org	3/31/15

2. Questionnaire

Gender integration in [PROJECT NAME]

1. Within the context of [PROJECT NAME], what were the most pressing constraints that you found women encountered in market systems? How did you go about trying to understand the market constraints that were affecting women? Which tools were the most effective?
2. To address these constraints, can you describe the ways that you or your colleagues have worked to integrate gender into market systems?
  - a. What adjustments in the market were you aiming to stimulate (e.g., market functions, incentives, etc.)?
  - b. Which market actors did you work with to address market constraints facing women? How have you worked to engage with private sector or government partners on gender integration?
  - c. What were the social and economic impact of the intervention?
3. Have there been instances where gender constraints were found midway through the project? How were these constraints found? Were there any adjustments made to the project to address these constraints?
  - a. What challenges are associated with making project adjustments midway through implementation? What are ways of mitigating these challenges?
4. Have you encountered circumstances where a direct intervention is needed to catalyze systemic change in markets for women? What were those circumstances and what was the nature of the intervention?
5. How would you gauge the success of the program’s interventions? What factors or resources were critical in determining levels of success?
6. What have been the lessons you learned in terms of gender integration from the program? Is there anything you wish you had done differently?
  - a. What were some of the challenges or risks of the interventions and how did you or your colleagues work to mitigate them?
  - b. Were some forms of gender constraints more difficult to address and why?

Gender integration at Mercy Corps (if Mercy Corps)

1. What strengths or opportunities does Mercy Corps have for integrating gender into its market development interventions?
2. What gaps are there in Mercy Corps in terms of gender integration in market development? What are the implications of these missed opportunities? Do you know of a peer organization that addresses this gap particularly well?
3. In order for gender integration to happen in market development, where does the push need to come from? What can be done to encourage this push?
4. I have included four evaluation criteria for my capstone: social impact, economic impact, sustainability, and administrative operability. Which criteria is the most important to you in coming up with recommendations on gender integration in market development? Why?

Gender integration within the INGO industry (if peer organization)

1. What strengths or opportunities does the INGO industry have for integrating gender into its market development interventions (e.g., staff, technical skills, etc.)?
2. What gaps or challenges are there within the industry in terms of gender integration in market development?



# Annex B: Summary of Practices

## 1. Table of reviewed best practices

Implementer (or Funder)	Project	Country	Best Practices													
			5.1-1.1	5.1-1.2	5.1-2.1	5.1-2.2	5.2-1.1	5.2-1.2	5.2-2.1	5.2-2.2	5.3-1.1	5.3-1.2	5.3-2.1	5.3-3.1		
ACDI/VOCA	Agricultural Exports and Rural Income	Egypt						X	X							
Agro Eco-Louis Bok Institute; Grolink	Export Promotion of Organic Products from Africa	Uganda; Tanzania	X													
CARE International		Kenya			X											
DANIA		Bangladesh									X					
Hivos		Kenya														X
Igne Vos; AgroEco Louis Bolk Institute	North Uganda Shea Project	Uganda						x								
Mercy Corps	RAIN/BUILD	Uganda	X	X	X						X	X	X			
Mercy Corps	GHG	Uganda				X	X									
Mercy Corps	Cookstoves Pilot Program	Uganda					X				X	X				
Mercy Corps	AgriFin	Indonesia					X									
Mercy Corps	ALCP	Georgia	X			X	X				X					X
Mercy Corps/CARE International	PRIME	Ethiopia			X			X								
OPTCO	Café Fememino	Latin America region	X												X	
Oxfam		Ethiopia														X
Oxfam GB		India					X									
Oxfam GB		Sri Lanka					X									
Oxfam Novib		Uganda	X													
SNV		Burkina Faso						X								
Sun Valley Foods		Thailand		X												
Swisscontact	Katalyst	Bangladesh	X	X												
Technoserve	KMAP	Kenya														
UNIDO; CIDA		Pakistan									X					
Usambara Lishe Trust		Tanzania			X		X									

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