



**WOW** // Work and  
Opportunities  
for Women

# Review of Women's Economic Empowerment and Gender work of the Business for Shared Prosperity Programme

**WOW Helpdesk Query 6**

**FINAL Report**

**William Smith**

**With Sally Baden**

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# Request for Support

**Enquirer:** Liz Patterson (Private Sector Development Adviser, DFID Burma)

**Key questions:**

1. What is the BSP programme doing well on gender and WEE?
2. What is working less well in these areas?
3. What are recommendations for how to challenge the programme a bit and push the programme's approach on WEE, in particular:
  - a. Where there are opportunities to scale up successful components?
  - b. What are different or more innovative approaches that might work better?

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# Executive Summary

## Key findings

The DaNa facility treats women's economic empowerment as an important cross-cutting issue and is developing a gender strategy to guide its work. Its most successful activity has been mainstreaming gender issues in project activities funded through the two grant making windows. To date these have been mainly agricultural value chain projects aiming to increase incomes, with gender issues focusing mainly on inclusion and access. A number of promising stand-alone gender related activities are planned or have recently started, including support for implementation of the National Strategic Plan for the Advancement of Women and research on gender violence in the workplace. DaNa has strong specialist staff capability on women's economic empowerment as well as leadership commitment.

However, DaNa does not have explicit gender objectives in the BSP logframe and, while promoting inclusive growth, does not yet measure gender disaggregated logframe indicators, except for output indicator 1.8. Gender mainstreaming has been limited in the technical assistance activities of the facility and there is a need for more systematic follow up on gender issues in the implementation and monitoring stages of the grant projects.

Under the Doing Business Reform project, BSP is preparing to launch a potentially significant project with UNCDF on women's economic empowerment through financial inclusion in conflict and post-conflict areas. As with some of the DaNa BIW projects on financial inclusion, it is very clearly focused on women and seeks to develop agency as well as inclusion and access. However, these projects are ambitious and carry risks, particularly given the limited development of relevant infrastructure and systems in remote rural areas, in terms of financial service providers, mobile money agents and training institutions.

The upcoming ITC project on the National Export Strategy presents a number of interesting opportunities which could be developed for a more 'transformational' approach to women's economic empowerment through individual sector development strategies and public private dialogue forums.

For basic structural reasons, the components of the Business for Shared Prosperity Programme operate separately and distinctly and the co-ordinating role of the DaNa Facility is a challenging one. To strengthen co-ordination and information sharing on women's economic empowerment within the programme, recommendations are made on developing gender related objectives in the logframe and developing simple channels for information sharing and communication between the programmes.

## Recommendations

- Consider adding Women's Economic Empowerment as a thematic priority within the DaNa Facility with dedicated staff, budget, objective and activities.
- Add specific outcome relating to women's economic empowerment and/or gender related milestones and targets to the overall project logframe, covering DaNa Facility, ICCP and DBRF programmes.
- Potential new areas of work:
  - Direct engagement with companies on gender issues in governance, management and HR.
  - Market development in service sectors with impact on WEE e.g. private childcare/pre-school.

- Social norms campaign. Such activities would need to be very targeted and carried out in conjunction with other ongoing programme activities. The potential ‘opportunities and threats’ associated with this type of work are discussed in the report.
- Association strengthening, particularly MYEA and MWEA, focusing on improving capacity to provide services to members, organising networking opportunities and advocacy capabilities.
- Strengthen existing mainstreaming mechanisms in DaNa. Clearer and quicker enforcement of mainstreaming requirements in all stages of grant project selection and delivery is needed.
- New opportunities for mainstreaming women’s economic empowerment issues:
  - National Export Strategy e.g. including gender in criteria for sector selection and concrete action plans for women’s economic empowerment within sector strategies.
  - Representation of women business leaders in the PPD fora developed by DaNa Facility and ITC.
  - Analysis of constraints faced by women owned enterprises sub-national Business Environment Index survey data.
  - Gender review of legislation relevant to project objectives e.g. Investment Law, SEZ law.
  - Gender assessment in review of Myanmar’s microfinance strategy and regulatory framework in WB Financial Sector Reform project.
- Development of a Women’s Economic Empowerment group within BSP for exchange of information and ideas through digital channels, led by DaNa as the co-ordinating agency for BSP.
- Staff resources for gender and women’s economic empowerment work should be reviewed based on any increase in scope of work or activities planned as a result of these recommendations. Gender specialist representation on the facility’s management team would also help to ensure commitment and follow through on implementation.

# Abbreviations

BIW	Business Innovation Window
BSP	Business for Shared Prosperity
DBRF	Doing Business Reform Fund
DFAT	Department of Foreign Affairs and Trade (Australia)
DICA	Directorate of Investment and Company Administration
EEW	Economic Empowerment Window
FSDP	Financial Sector Development Project
GAP	Good Agricultural Practice
GEN	Gender Equality Network
ICCP	Investment Climate and Competitiveness Project
IFC	International Finance Corporation
ITC	International Trade Centre
MFI	Microfinance Institution
MFVP	Myanmar Fruit, Flower and Vegetable Producer and Exporter Association
MIID	Myanmar Institute for Integrated Development
MWEA	Myanmar Women Entrepreneurs Association
MYEA	Myanmar Youth Entrepreneurs Association
NSPAW	National Strategic Plan for the Advancement of Women
PPD	Public Private Dialogue
PSD	Private Sector Development
SECM	Securities and Exchange Commission of Myanmar
TA	Technical assistance
TLMM	The Leprosy Mission Myanmar
UMFCCI	Union of Myanmar Federation of Chambers of Commerce and Industry
UNCDF	United Nations Capital Development Fund
WEE	Women's Economic Empowerment
WOW	Working Opportunities for Women project

# 1. Introduction

## The Business for Shared Prosperity Programme

The Business for Shared Prosperity Programme (BSP) is a DFID funded, £55 million programme that aims to provide a sustainable route out of poverty by increasing incomes and creating jobs, making it easier for new businesses and entrepreneurs to compete fairly, and facilitating the participation of women and other previously excluded groups in business and economic growth. It is a 5½ year programme (August 2015 to February 2021) with three components:

The £25m DaNa Facility, managed by DAI Europe, is designed to support private sector development through the award and management of competitive grants, technical assistance and direct grants, and a strategic response facility. The DaNa Facility is also the secretariat for the Business for Shared Prosperity programme, with responsibility for the monitoring and evaluation of all activities funded under the programme.

The Investment Climate and Competitiveness Programme (ICCP), is a £20m programme (£10m from DFID and £10m from the Government of Australia) to improve the competitiveness and dynamism of the private sector. The component is implemented by the International Finance Corporation (IFC), part of the World Bank Group. DFID has requested that findings from the review relating to the ICCP are not included in the public version of the report.

The Doing Business Reform Fund (DBRF) currently has one active project, the £5m Financial Sector Development Project (FSDP), delivered by the World Bank. This project aims to modernise the Central Bank of Myanmar, restructure State Owned Banks, and build microfinance and insurance regulatory and supervisory capacity. The DBRF has been allocated up to £19m in funding from DFID, and the component will start three new projects in 2018-19.

## Objective

The aim of this assessment as outlined in the terms of reference was to address the following questions:

1. What is the Business for Shared Prosperity programme doing well on gender and Women's Economic Empowerment?
2. What is working less well in these areas?
3. What are recommendations for how to challenge the programme and push the programme's approach on women's economic empowerment, in particular:
  - a. Where are opportunities to scale up successful components?
  - b. What are different or more innovative approaches that might work better?

Based on the initial briefing discussion with DFID, there is a sense, following the 2018 annual review, that there are opportunities for learning and potential synergies between programme components, for example on access to finance, which could be further developed. The project will have a business case extension at the end of the year and is likely to be scaled up. Lessons from the review may help to inform this expansion.

## Definitions

The Working Opportunities for Women (WOW) project defines women’s economic empowerment as “the process whereby all women strengthen their voice and capacity to make and act on economic choices; expand their opportunities to fulfil their potential; and gain recognition for their contribution, paid and unpaid, in households, at work, and wider society.”

This definition places emphasis on higher levels of empowerment in terms of strengthening women’s agency and voice. However, WOW has developed a flexible ‘continuum’ to represent the process of economic empowerment, with ‘progress markers’ ranging from ‘inclusion’ through ‘access’ to ‘agency’ and ‘transformation’.



These categories will be consulted in the assessment as markers of the extent to which BSP component projects are ‘doing well’ on gender and women’s economic empowerment.

## Approach

The assessment will focus particularly on assessing women’s economic empowerment within two of the BSP components: DaNa Facility and the Investment Climate and Competitiveness Programme. It includes a shorter discussion of the Doing Business Reform Fund component, notably the Financial Sector Reform project and of the recently agreed projects with United Nations Capital Development Fund (UNCDF) and the International Trade Centre (ITC). Given the scope and spread of activities across these components, the prime focus will be on work carried out by the DaNa Facility. The report will also draw some wider conclusions on the overall Business for Shared Prosperity Programme.

Within these components, the assessment will focus particularly on the following aspects of the programme cycle: Design, Implementation and Results Measurement.

### Design

Factors that will be assessed include whether:

- Contextual gender analysis was carried out to identify specific gender constraints in the key programme areas/sectors.
- Clear objectives were set on gender equality or WEE, indicating the level of ambition.
- Clear results and outcomes were defined.

This will include assessment of the WEE approach in the business case and quality of WEE integration in the Theory of Change, as well as the DaNa Facility gender strategy. The review will examine the selection of sectors and themes and their relevance to WEE.



## Implementation

Implementation issues that will be covered include:

- Clear and realistic strategies on how the objectives will be achieved.
- Defined activities in the work plan.
- Human resources with appropriate skills on gender equality and/or WEE.
- Partnerships and stakeholders engaged that have interest in furthering WEE or gender equality.

The assessment will cover the mainstreaming of WEE issues within the DaNa facility's wider work as well as its stand-alone gender related activities.

## Results Measurement

'Results measurement' will examine whether robust indicators and targets have been established to measure progress on WEE and whether there is a clear monitoring and evaluation plan to assess progress. It will examine the extent to which technical assistance (TA) or project-related results have been disaggregated by gender and whether this disaggregation is meaningful. It will also attempt to assess whether there have been unexpected gender impacts of programme activities implemented so far. This will include assessment of the log-frame and the level at which WEE targets are present.

## **Methodology**

The Lead Consultant and WOW Helpdesk team discussed the Terms of Reference (see Annex 1) with DFID SRO Liz Patterson by phone on 11<sup>th</sup> June. The first activity was a review of documents provided by DFID and implementing partners (see Annex 2) followed by the drafting of an approach document agreed internally by the team. A list of documents consulted is provided in the references section below (see Annex 3). A fieldwork mission to Yangon was carried out between 25<sup>th</sup> and 29<sup>th</sup> June, by the Lead Consultant, with a feedback meeting with Liz Paterson on 29<sup>th</sup> June. The full list of meetings is included at Annex 4.

# 2. Findings: BSP Programme framework

The findings sections below assess the extent to which the design, implementation and results of the programme components have successfully addressed women's economic empowerment. Within these sections, comments cover what has gone well and where challenges remain. In some cases, activities are in planning or early implementation, so comments are phrased in terms of potential to go well in future.

The Business for Shared Prosperity Programme was developed on the basis of a common DFID business case. As per the statutory requirement, the Business Case does include a 'Statement on gender equality'. It states that the programme aims "not only to 'do no harm' to women and girls in the course of the programme but, where possible, actively support greater gender equality through private sector interventions" (p. 13). It also states that "consideration of women and girls needs to be reflected primarily in governance structures and design principles which operate across all the priority pillars and delivery mechanisms". It notes that "one of the programme's five pillars is focused on the inclusion of excluded groups including women in Burma's economic development."

According to DFID's annual 'gender stock take' of economic development programmes, BSP was assessed under OECD Gender Markers in 2017 as 'significant', meaning that gender equality is an important and deliberate objective, but not the principal reason for undertaking the programme.

The theory of change included in the programme's business case (p. 29) includes a box between the outputs and outcomes which focuses on inclusive growth: "Address drivers of exclusion from Burma's economic development so that the benefits of growth are shared more widely including with the poor and disadvantaged, girls and women and different ethnic groups. Ensure that all interventions are environmentally sustainable, conflict sensitive and contribute where possible to peacebuilding." However, there are no specific outputs designed to address women's economic empowerment issues: the box suggests a generic mainstreaming approach to promote more inclusive outcomes. One of the outcomes listed in the theory of change is "Inclusion of women and other excluded groups in Burma's economic development; more responsible private sector behaviour; citizens have ways to identify and communicate concerns about harmful business practices and these are addressed."

BSP also has a common log-frame though this captures the outputs and outcomes of the different components separately and is therefore discussed by component in the sections below. In practice, BSP components are implemented independently. Two of the main components are implemented by international financial institutions (FSDP and IFC) and one is part of wider co-funded programme: the IFC Investment Climate and Competitiveness Programme (ICCP) is co-funded by Australian DFAT. . The DaNa Facility holds a secretariat function for the wider BSP programme but in practice there appear to be few mechanisms for co-ordination and information sharing across the programme. Co-operation between components is relatively ad hoc. This lack of integration is also evident in the approach to women's economic empowerment across the programme where no formal mechanisms for co-ordination exist. Ad hoc co-operation does occur, however, for example in planned co-funding by IFC and the DaNa facility of research into the impacts of gender violence in the workplace. The DaNa facility's co-ordination role may be more prominent in forthcoming Doing Business Reform Fund (DBRF) projects to be implemented by UNCDF and ITC, described below.

### 3. Findings: DaNa Facility

According to the DaNa Strategy and Action Plan (February 2018), its "primary objective is to support inclusive economic growth in Myanmar through interventions in responsible and sustainable private sector development." The facility provides both technical assistance and grant funding (direct and competitive grants) which are intended to be mutually reinforcing. The facility is designed to support implementation of the Government of Myanmar's Private Sector Development Framework and Action Plan.

The Da Na Facility focuses on four thematic pillars: a) trade and competitiveness; b) business environment reform; c) inclusive and responsible business; and d) financial deepening. The work on these four pillars is carried out within four sectors i) access to finance (financial inclusion); ii) garments and textiles; iii) community forestry; and iv) agribusiness, with an initial emphasis on beans and pulses. To date, work on community forestry has not started and this sector is under review.

In addition, the Facility seeks to address a range of relevant cross-cutting issues throughout its work, including conflict sensitivity, social and environmental sustainability, gender equality and women's economic empowerment, and awareness of political economy dynamics and country context in Myanmar.

## Design

Gender equality and women's economic empowerment is considered as a cross-cutting issue for the DaNa facility. In the DaNa programme log-frame, a sub-set of the overall BSP log-frame, there are no specific objectives set in terms of gender or women's economic empowerment, beyond the programme focus on facilitating inclusive growth. The intended impact of the programme is "Inclusive economic growth and poverty reduction through increased incomes and opportunities for the poor". The outcome linked to the DaNa Facility programme is defined as "facilitating the creation of productive jobs and opportunities for the poor, through an enabling environment that encourages businesses to create those opportunities". This, together with the four output statements, has no specified gender element, except for a mention of inclusive growth in output 3.

- Output 1: Improved policy and regulatory framework for business, streamlined investment entry procedures and improved corporate governance
- Output 2: Improved trade environment and competitiveness in non-extractive and job creating sectors
- Output 3: Interventions identified and supported in priority market systems and value chains with potential for inclusive economic growth
- Output 4: Improved policy and regulatory environment for financial services and increasing financial inclusion.

However, much greater emphasis on addressing gender and women's economic empowerment is apparent in the DaNa Strategy and Action Plan (February 2018) which states that the facility will not only address these issues in terms of compliance but also take "full advantage of opportunities in each area to enhance effectiveness". In terms of women's economic empowerment, the strategy proposes to:

- "Identify specific interventions in our target sectors that directly empower women and disadvantaged groups."
- "Ensure an understanding of gender issues is mainstreamed across the operations of the programme, from the analysis, design, implementation, monitoring and evaluation of the activities of the DaNa Facility, grantees and other direct partners."
- "Ensure all interventions and strategies (both in key sectors and thematic pillars) promote economic opportunities for women where possible and/or at a minimum are sensitive to gender issues."

In recent months, a draft Gender Strategy has also been compiled and is currently under review. This strategy contains a theory of change which explains "how the Facility's work will contribute towards greater gender equality, women's empowerment and social inclusion". The strategy includes brief analysis both of the relevant socio-economic context, including ways in which social norms effect participation of women in the economy and of the policy context, in particular the National Strategic Plan for the Advancement of Women (NSPAW). However, it does not include gender analysis of wider policy issues, such as land and property rights, labour force skills etc. The strategy outlines the two main approaches to women's economic empowerment within DaNa: mainstreaming of gender issues and stand-alone gender related activities.

The mainstreaming approach is relevant particularly for the selection of projects through the facility's two competitive funding windows: the Economic Empowerment Window (EEW) and the Business Innovation Window (BIW). The strategy requires that all proposals are reviewed from a gender perspective to ensure that:

potential positive gender impacts are considered in the appraisal and selection of projects, differential impacts on women are identified and measured and that unintended harmful gender impacts are anticipated and addressed. This review is carried out by the facility's gender specialist. Applicants are specifically required to provide information in their applications on potential gender issues and impacts in their proposed projects.

In terms of dedicated programming on Women's Economic Empowerment, the gender strategy focuses on supporting:

- Implementation of the National Strategic Plan for the Advancement of Women – particularly through TA and management support to the Working Groups on Participation and supporting these working groups to establish priorities, objectives and workplans. DaNa is also involved in the Gender Equality and Women's Empowerment Development partner coordination group.
- "Gender friendly" business environment reform – initially through a review of current labour and social security laws from a gender perspective, planned in collaboration with the Gender Equality Network (GEN).
- Greater demand for gender aware and inclusive business environment reform from business and civil society organisations, as well as gender review and analysis of trade policies and reforms. A range of other possible activities are outlined in the Strategy and Action Plan, including support for networking between women politicians and business leaders, a gender review of the Myanmar government's PSD Framework and Action Plan, increasing awareness of NSPAW and other WEE issues at sub-national level, strengthening women's participation in business associations supported by the facility etc.

In terms of sector selection, there are strong nominal linkages with women's economic empowerment issues although it is less clear whether the strategies adopted in these sectors are likely to maximise gender impact. Garments and textiles, for example, is a labour intensive sector employing large numbers of women. Total employment in the sector in 2015 was reported by DaNa at 350,000 in 2016-7. However, DaNa has opted to focus particularly on the textiles sector and attempts to promote vertical integration with the garments sector through activities such as advocating for removal of tax advantages enjoyed in the 'Cut, Make, Trim' export garment sector. It is also planning to fund a number of handicraft projects through the BIW – supporting growth of high-value but niche textile products (e.g. silk production in Chin state with a weaving studio in Yangon; Myanmar Artisans Co. Ltd). This focus is due to existing heavy involvement of other programmes and donors in the garment sector, particularly on labour issues, including gender related labour issues. However, this focus on a less 'crowded' area of donor activity may also mean less potential to work to increase and improve the already large-scale employment opportunities for women in the garments sector.

Selection of 'financial deepening' as a key sector also has potential to score highly in terms of relevance to women's economic empowerment. With a highly compartmentalised financial sector, lower income, mass market clients are served mainly by a total of 162 microfinance institutions, serving an estimated 2 million clients (February 2017). Many MFIs specifically target women who form an estimated 85-90% of microfinance clients (interview, Senior Access to Finance Adviser - 25.6.18). Because of the crowded donor field, DaNa's work in the policy field on financial sector deepening is relatively limited to date. However, grants recently approved under the BIW include a project on digitisation submitted by Vision Fund – an MFI largely serving women clients – and a micro-insurance project submitted by Stonestep Myanmar also working with Vision Fund. Certainly, support to the microfinance sector may help to improve women's inclusion and access to these services but it does not necessarily progress women's agency or more transformational issues by addressing gender inequity more broadly, or indeed promote women's access to finance more broadly in the financial sector.

The agribusiness sector is clearly also highly relevant for women's economic empowerment, given high rates of female participation in the labour force, particularly in rural areas. Little work to date has been carried out on community forestry and the inclusion of this sector is currently under review.

While it does not have formal objectives related to women's economic empowerment, over and above promoting inclusive growth, the DaNa Facility has prioritised gender and women's economic empowerment in its strategy and design, promoting a mainstreaming approach within its work as well as supporting selected dedicated gender related activities. Sectors have been chosen that are highly relevant to women's economic empowerment issues but approaches selected have not necessarily prioritised addressing aspects related to agency or transformation.

## Implementation

In terms of implementation of gender mainstreaming and dedicated gender programming, it is, in many cases, too early to state whether the DaNa facility has done well, primarily because of the relatively slow overall pace of implementation, particularly due diligence and contracting processes. While there are cases of achievement in this area, the most common assessment made was that there was potential for success in some cases.

*Mainstreaming gender in the EEW and BIW projects.* In practice, EEW proposals were appraised with a view to gender issues raised and comments were provided by DaNa's gender specialist to encourage more comprehensive inclusion of gender issues in project design. Follow-up in terms of monitoring and support to project holders after approval has been much more limited. It will be important to ensure that lessons learned by DaNa on the need for continuous input through the project cycle are applied in the upcoming BIW projects.

Levels of awareness of gender issues amongst project holders and approaches to addressing these issues varies:

- The *ICCO P4 mung bean project* in Magway division is a very positive example of identifying the current role of women in the production process, ensuring participation in training, developing women's participation and leadership in farmer groups and seeking to measure impacts of project activities specifically through indicators that make up ICCO's women's economic empowerment index (see results measurement below). The project has sought to promote special input trading activities for groups of landless women labourers. Perhaps most telling was the thoughtful analysis of project staff in terms of the differing gender roles and relationships observed in different project areas (see box). The ICCO project shows evidence of seeking to work not only on inclusion and access but also on women's agency.
- The *Leprosy Mission of Myanmar's (TLMM)* project focuses on promoting employment and income generating activities for people living with disability, including those with leprosy, and families of disabled children – partly through developing a network of job coaches and partly through linkage to BRAC microfinance services, as well as other interventions such as developing accessible market places. TLMM did not recognise significantly different issues or solutions for male or female target groups. The common disadvantages faced by all those living with disability were deemed so overwhelming as to dominate any more subtle disadvantages specifically experienced by disabled women. Some recognition of difficulties faced by disabled women in terms of travel for employment purposes was voiced but clearly it was felt that gender equity issues, justifiably, were a comparatively lower priority. However, TLMM confirmed that it does have safeguarding policies in place for women living with disability who may be vulnerable to domestic violence and sexual harassment. The TLMM project also offers significant opportunities for other DaNa supported projects to learn about approaches to inclusion of people living with disability.

### **Gender issues in mung bean cultivation – Minbu and Magway districts**

Despite the two places being quite close together, women's participation in mung bean cultivation in Magway and Minbu differs considerably due to different agronomic systems and social and economic contexts.

In Minbu, women's participation in bean cultivation is higher. The growing style is more systematic, growing crops in straight lines. Minbu, situated on the banks of the Ayeyarwady, is a more fertile area compared with Magway – which is a drier, upland area. Magway's economy is more focused on sesame and groundnuts. Mung beans are cultivated less intensively – with the seed broadcast rather than planted in rows. Seed broadcasting is typically carried out by men.

Also, women's participation in Minbu is greater as women are rarely involved in seasonal migration. There is farming work available for more than 6 months in the local area. In Minbu, it is also possible to grow a second, mid-winter crop of laplap beans. In Minbu – women do sometimes do wage labour in neighbouring villages, tending to rotate labour around local villages.

In Magway, many women migrate for 3 months a year to the Yangon area or to pick tea in Shan state. As water is scarce, there is only work available locally for 4 months per year. There are no winter crops. The brokers or migrant group leaders are men while the migrant workers are mainly women, creating potential for abuse.

These differences translate into differences in women's degree of involvement in the project across the two areas. In Minbu, there is positive engagement – women attend training and are interested in spraying crops and applying Good Agricultural Practice (GAP).

*Source: Interview with DaNa Agriculture lead, Yee Maw (25.6.18)*

- The *Myanmar Fruit, Flower and Vegetable Producer and Exporter Association (MFVP)* project on developing markets for coffee, elephant foot yam and avocado in three remote communities in Southern Chin state is an example of a project with some potential to address stark gender inequities in this area, but where this potential has not been realised, due to relatively low levels of awareness amongst project leadership and staff. While women are involved in many stages of the cultivation process, they have not been involved in project training – as local cultural norms dictate that women cannot travel away from home for such purposes. Women are represented in the association's local executive committee, amongst local field staff and have been involved in attending trade fairs funded by the project but, in terms of project activities, so far there has been little emphasis on women's inclusion or access. This is one of the projects where further external support on gender analysis and mainstreaming is being arranged by DaNa through the Agriprofocus contract (see below).
- The *Myanmar Institute for Integrated Development (MIID)* project in the Pa O Self-Administered Zone in Shan State is promoting improved agricultural practice in the cultivation of ginger and turmeric in three villages through the farmer field school methodology. The training initially attracted few women but MIID addressed this issue through flexible timing and re-organising training in the evenings. This simple step has improved female participation to 70%.
- In a separate, DaNa funded, but non EEW project, MIID is also supporting a participatory village development planning process in the Pa O area, identifying priority issues amongst different groups in the villages as a foundation for future MIID support. This process has helped to increase the voice of women – partly through the inclusion of some local village women's community groups in the process. However while employment and training opportunities for youth are a major priority arising from the planning process, it appears that focus groups did not prioritise women's issues during the validation exercise.

The DaNa facility is in discussions with an organisation called Agriprofocus to provide technical support to the EEW grantees in terms of gender analysis, programming and results measurement. This would take the form of technical assistance to the grantees to effectively mainstream women's economic empowerment into value chain development activities. This is a promising approach which should particularly support those grantees with less experience or awareness of these issues. It will also form a concrete follow-up activity from DaNa during project implementation after initial gender related inputs at appraisal stage. There has, however, been significant delay in agreeing and contracting this support, which has slowed down delivery of potential benefits.

In some cases, scope for mainstreaming gender in the technical assistance and policy areas is less clear cut than in work funded through the two grant windows. In the garments and textiles sector, for example, DaNa has focused on tax policies and incentives for greater vertical integration of domestic textile producers with the garment sector (moving from 'cut-make-trim' CMT to 'free on board' FOB), as well as potential work on bonded warehouses for garment exporters and possible capacity building for producer associations. This work does not appear to have had any strong relevance to gender issues. In other TA areas, however, there may have been more potential to address gender issues. Under the business environment theme, DaNa has supported the Asia Foundation to undertake a company survey at sub-national level on the Business Environment Index. Gender issues do not appear to have been strongly emphasised in this work – for example by assessing specific constraints faced by women owned businesses through the survey. Similarly, work on investment promotion at the sub-national level, for example with the Chin State Investment Committee, does not appear to have had a strong gender component – such as promoting investment into sectors with strong female labour participation.

Overall, while the focus on gender mainstreaming has been introduced quite late in project implementation, progress has been made by DaNa, at least in its grant making activities. The increase of gender specialist staff input from 25% to 50% of a full time position has made a significant difference. DaNa has been able to recruit a well-qualified, experienced and committed gender expert to fill this role. A separate budget has been set aside for specific gender focused activities – though the reviewer is not aware of the scale of budget allocation. However, despite this progress, the main weakness in implementation remains the problem of long delays in appraisal and approval. In some cases, this is partly due to co-ordination difficulties and delays from external parties (e.g. NSPAW support). In other cases, however, the delays appear to originate from slow internal processes. This is an inherent potential problem when trying to supplement core processes of appraisal, approval and monitoring with means to address cross-cutting issues, particularly when there are multiple cross-cutting issues to include. However, it is recommended that DaNa closely review processes for integrating cross-cutting issues, particularly gender, to simplify processes, streamline co-ordination and reduce delays.

#### Planned activities

For most other activities, discussion on implementation is premature as agreement is either pending or very recent. However, some observations are provided below, based on documents reviewed and meetings held during the Yangon visit, on the potential for various activities to contribute positively to addressing women's economic empowerment issues:

*Business Innovation Window grants.* Similar plans are in place to ensure that gender and other cross-cutting issues are addressed during the appraisal, implementation and monitoring stages of the BIW projects as with the EEW projects. In this grant window, with funding eligible only to commercial enterprises, there may be less awareness of gender issues than among NGO grantees under the EEW. Commercial grantees are likely to place higher emphasis on commercial viability considerations and to be less familiar with social inclusion and impact issues than NGO grantees. However, initial experience has shown that businesses with a social enterprise approach and who have prior experience of working with donor funded organisations, are open to discussion

of mainstreaming gender in their projects. Discussions were held with the MFI grantee Vision Fund Myanmar on two projects approved under the BIW, managed by, or involving, Vision Fund:

- *The Stonestep – Vision Fund intervention on micro-insurance.* This project involves research on possible new micro-insurance products that could be developed by Stonestep and offered to Vision Fund clients in addition to the credit-life product currently offered internally by Vision Fund through their mutual assistance fund. This fund provides cover for outstanding debts to Vision Fund and funeral expenses for clients. The BIW project holds the promise of increasing access of their existing 185,000 clients, 87% of whom are women, to a wider range of insurance services. This is an ambitious project in many ways but potentially also high risk. Stonestep is a recent entrant to the Myanmar market and research on demand for, and potential options for supply of, insurance products is incipient. While credit life is a relatively straightforward product to offer, services of greater potential economic benefit to women clients will be much more difficult to develop, particularly given the very nascent stage of development of the mainstream insurance market in Myanmar.
- *The Vision Fund digitalisation project.* This project involves transforming Vision Fund’s operational systems from a largely manual, paper based system to a more fully automated digital system, thus improving efficiencies, reducing costs for Vision Fund and its clients and thereby improving services to its mainly female clientele. The aim is to enable loan officers to on-board and service clients using tablets at the client’s home. The project also envisages teaming up with a mobile money provider to enable mobile transactions (savings deposits and withdrawals, loan disbursements and repayments, as well as potential client to client transfers). This aspect of the project appears to be ambitious, given the very low level of agent coverage of any mobile money network to date in Myanmar. Suggestions to turn Vision Fund loan officers into mobile money agents seem impractical from a regulatory and commercial point of view and would provide questionable benefits to clients in terms of greater convenience. Automisation of Vision Fund operations, however, in general, is likely to increase operational efficiency and thereby generate indirect benefits, in terms of inclusion and access, to female clients.

*National Strategic Plan for the Advancement of Women.* DaNa report that “the Ministry of Social Welfare have requested development partners’ support with the co-ordination of the implementation of the National Strategic Plan for the Advancement of Women. This is a strategic opportunity to support effective co-ordination of the main national mechanism for women’s empowerment, including economic empowerment, and reaching SDG 5. This support will be in line with DFID’s previous support to the process, led by Ben Powis. The DaNa Facility will provide one full time national technical working group co-ordinator to be based in the Department of Social Welfare in Nay Pyi Taw to coordinate government and civil society efforts on participation. We are liaising closely with the other development partners, UN Women, VSO and AISC providing the other coordinators.” (Gender at the DaNa Facility Update May 2018, p. 1). Recruitment of this co-ordinator is now in process.

In theory, this intervention by the DaNa Facility is one of the few activities aimed at ‘transformational change’ – the approach furthest along the WOW spectrum of women’s economic empowerment. The intervention aims to develop national government capacity, improve public-civil society-private co-ordination and ultimately to influence public policy effecting women’s economic empowerment. Of course, this is a highly ambitious aim, particularly in the context of: limited management and administrative capacity in government, relatively weak position of the Ministry of Social Welfare vis a vis other departments and the, as yet, unclear policy focus of the working group. Some stakeholders appear to view the development of a Women’s Development Centre to be the priority for this working group rather than specific policy changes.



*Gender review of key business laws.* An important proposed activity is the review of key business laws such as the Investment Law, Company Law and possibly the Special Economic Zone law through a gender lens. This is planned in co-ordination with the Gender Network – GEN. To date, however, planning of this activity does not appear to have started and seems likely to be cancelled

## Results Measurement

As outlined in the ‘design’ section above, the formal log-frame objectives relating to DaNa activities under the BSP do not include specific women’s economic empowerment objectives over and above promotion of inclusive economic growth. However, two log-frame indicators and targets at the impact level do seek to measure aspects of women’s economic empowerment as an element of inclusive growth, as follows:

Impact: Inclusive economic growth and poverty reduction through increased incomes and opportunities for the poor.	Impact Indicator 2		Baseline (2015)	Milestone 1 (2017)	Milestone 2 (2018)	Milestone 2 (2019)	Milestone 4 (2020)	Target (2021)
	Male to female labour force participation ratio	<b>Planned</b>		1.6	1.5	1.4	1.3	1.2
	<b>Achieved</b>							
	<b>Source</b>	Labour force participation rates by gender in 2015 are based on: “Myanmar labour force, child labour and school to work transition survey 2015” conducted by GoM and ILO, at Table 10 page-11 (See: <a href="http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-yangon/documents/publication/wcms_516117.pdf">http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-yangon/documents/publication/wcms_516117.pdf</a> ); the ratio changes over the years are based on expected increases in women labour force participation rates						
	Impact Indicator 4		Baseline	Milestone 1 (2017)	Milestone 2 (2018)	Milestone 3 (2019)	Milestone 4 (2020)	Milestone 5 (2021)
Adults in poorest 40% with increased access to finance	<b>Planned</b>		Male: 29% Female: 17%	Male: 30% Female: 18%	Male: 31% Female: 19%	Male: 32% Female: 20%	Male: 33% Female: 21%	Male: 34% Female: 22%
	<b>Achieved</b>							
	<b>Source</b>	World Bank reporting from Global Financial Inclusion Database (By: FINDEX (every 3 years) and CBM (every year).						

It is questionable whether impact indicator 1 on the male/female labour force participation rates is a particularly helpful measure of women’s economic empowerment or indeed whether there is likely to be any clear attribution to DaNa Facility activities, given there is no clear link from the outcome level. Certainly, this measure focuses only on the most basic ‘inclusion’ aspect of WEE, without considering issues of equity in income derived from labour participation or the conditions of work (precarity, safety etc). (Note that in the overall BSP log-frame recently uploaded to Devtracker, these two impact indicators have been removed).

At the output level, women’s economic empowerment features only in output indicator 1.8 on government and private sector capacity to address inclusion of women in business.

Output Indicator 1.8		Baseline	Milestone 2 (June 2017)	Milestone 3* (2018)	Target (2021)
Awareness and capacity of government and private sector to address inclusion of women and disadvantaged groups in business.	<b>Planned</b>	N/A	1. At least two stakeholder engagement meetings held 2. Training initiated to build gender integration into BER reform activities. 4. Gender inclusion action plan developed. 5. Initiate advocacy training for key champions to lead on proposed reform initiatives.	1. Strategy developed to support NSPAW and relevant working groups on inclusive reform in the business environment. 2. At least two initiatives designed to influence key areas of business environment policy or practice.	1. At least four inclusion initiatives delivered with BEE policy and private sectors stakeholders. 2. NSPAW working groups supported to define issues, identify solutions and advocate for change within their institutions/ sectors.
	<b>Achieved</b>				

*\*Milestones 4 and 5 not included here.*

Within the DaNa facility's own project monitoring system for the EEW and BIW grants, however, an attempt is being made to measure women's economic empowerment results – and at a more in-depth level than disaggregated participation data. This monitoring system is at an early stage of development and is being gradually applied retrospectively to the EEW grantees, with a view to adoption for BIW grantees as well.

The Facility has adapted a grantee measurement system for women's economic empowerment which monitors five domains of change at individual/household level: economic advancement; decision making and influence; workloads; access to opportunities; access to assets, services. The grantees assess whether the project is likely to impact each of these five domains and provide a 'yes/no' answer. If the answer is 'yes', and the domain is relevant, DaNa will provide guidance on how to collect baseline data and then track the indicators over time. For example, to measure changes in women's workloads, the facility might recommend the adoption of time use surveys. These indicators are being rolled out now to EEW grantees as part of DaNa's wider results measurement approach. This retrospective roll out may entail difficulties, however, such as lack of baseline information.

DaNa therefore is taking results measurement of women's economic empowerment seriously and applying in areas where adoption is most easily implemented, such as the EEW grants. The approach, however, is as yet untested, being applied retrospectively and may face greater challenges when replicated with other grantees of the Business Innovation Window which are companies rather than NGOs.

## 4. Doing Business Reform Fund

### Financial Sector Reform Programme

Currently, the Financial Sector Reform Programme, managed by the World Bank, is the only active programme under the Doing Business Reform Fund. This project, to which DFID has committed £5 million, aims to modernise the Central Bank of Myanmar, restructure State Owned Banks, and build microfinance and insurance regulatory and supervisory capacity. Based on the initial telephone discussion with DFID on the terms of reference for this assessment, it was agreed that this component would not be included in the assessment, due to the limited relevance of the programme to women's economic empowerment issues. However, it was agreed that a short meeting would be held with Ms. Smita Wagh, team leader for the project, to discuss possible gender linkages.

The project will remain focused on supporting capacity development and restructuring efforts in the Central Bank and the state owned banks – with the aim of addressing severe institutional and policy problems which have made the financial sector 'deeply unsuited for purpose'. Given the context, promoting the reform agenda itself has been very challenging. Institutionally, the World Bank globally is giving increased emphasis to promoting financial inclusion and gender equity. In terms of the Financial Sector Reform programme, this emphasis has potential to be realised in the following ways:

- Analysis and policy work planned on the microfinance sector and its regulation. Currently there is an absence of a long term vision for the sector, with issues such as cross-borrowing and widespread un-collateralised lending, despite larger loan sizes, increasing risk levels in the sector. Services tend also to be focused on Yangon and Mandalay. This policy analysis should reassess the sector and can focus also on issues of widening access to women clients and promoting gender equality in accessing microfinance services.
- The World Bank may seek to use additional DFID trust fund allocations to finance technical assistance work on the payments system, including mobile money, currently funded from other sources. This work would also have strong relevance to financial inclusion issues and access to finance for women.

The World Bank is aware of a 'glass ceiling' in the Central Bank which results in all male top leadership of the institution. Women are well represented up to Director-General level, with women usually very well represented in meetings and training sessions held by the project. The top leadership positions are political appointments which may explain the 'glass ceiling' effect. This is not an issue which the project can influence.

### UNCDF Women's Economic Empowerment and Financial Inclusion Project

DFID has very recently approved a £3 million Women's Economic Empowerment and Financial Inclusion project proposal submitted by United Nations Capital Development Fund (UNCDF) to be implemented over three years. This is an example of an activity where there is clear potential for BSP to demonstrate successful interventions to promote women's economic empowerment.

The project aims to "increase 200,000 women and girls' awareness of, access to, and use of agency over appropriate financial products and services responsibly provided by diverse and sustainable service providers in a well-regulated environment with a focus on conflict-affected areas of Myanmar" (project concept note) The project seeks to work on the demand and supply side of financial service provision, as well as the regulatory environment, specifically from a women's economic empowerment perspective. On the demand side, the

project seeks to work with women's organisations and other providers of non-financial services "to address women's agency issues relating to women's capabilities, asset ownership, time, mobility, and security". On the supply side, UNCDF will "promote gender sensitive financial products, services and delivery channels and support non-financial services", partly by promoting collection of gender disaggregated data by financial service providers, demonstrating the business case for widening access for female clients and by piloting tailored products and services. On regulation, the project will seek to identify and address specific constraints effecting provision of services to women and their uptake.

On DFID's encouragement, the project will focus on women and girls from conflict-affected and/or post-conflicts areas of the country, including Kachin, Kayin, Kayah, Mon, Taninthari, Sagaing, Chin, Shan and Rakhine states, as well as women and girls living with disability

One strength of the project design is that it is based on comprehensive national level research. In 2017, UNCDF applied a country assessment toolkit which diagnosed "critical supply, demand and enabling environment related constraints to women and girls' financial access, usage and agency in Myanmar". Secondly, the project design draws on analysis of issues relating to women's economic empowerment and financial inclusion carried out by UNCDF regionally and on other global evidence. UNCDF can also draw on a wealth of experience of work on financial inclusion in Myanmar. This includes an assessment of financial service providers, banks, telecommunications companies and co-operatives to determine how much they are serving the women's segment and their awareness of women clientele. UNCDF already completed an assessment of 10 financial service providers and will provide technical assistance on product development, data analysis and use, training on career development for women etc.

If successful, this is a project which will seek to address not only women's inclusion and access to financial services but also their agency – through stimulating awareness and knowledge of financial products amongst the target group. The project can claim also to pursue a transformational approach through its focus on regulatory barriers to women's financial inclusion.

Nevertheless, this project is a risky proposition, particularly because of its focus on conflict- or post-conflict-affected areas, which tend to be remote and poorer areas where UNCDF has not yet carried out detailed survey and analysis. Not only will the environment for project implementation be new and challenging for UNCDF – for example in IDP camps – but also the availability of active partners may be limited. These challenges apply both in terms of the range of financial service providers active in the relevant areas and non-financial service providers and women's organisations that may be able to provide the 'demand' related training and support. Intervention on regulatory issues is also likely to be challenging, due to the crowded nature of donor support in this area (e.g. Financial Sector Reform Project above) and the very limited capacity of the regulator to absorb policy and technical advice. The project necessarily relies on initial surveys in the target states as well as a 'challenge fund' approach to identifying potential partners.

### **ITC – National Export Strategy Project**

A third project which is currently under detailed planning and appraisal which has significant potential for impact in terms of women's economic empowerment is an International Trade Centre project to refresh the National Export Strategy of Myanmar. This is a two-year project with proposed £4 million funding from DFID, working with Myantrade, the investment promotion agency. The project has four proposed outputs:

- *Export competitiveness* - updating and refreshing of the National Export Strategy. The current strategy ends in 2019. Target sectors include rice, pulses beans and oilseeds, fisheries, wood and timber, rubber, tourism, textiles and garments. The strategy also involves trade support functions: trade information and

promotion; logistics; quality management (food safety, standardisation) and access to finance. The refresh may add up to five sectors. The current strategy has a full chapter on women's economic empowerment but only at a diagnostic level. Following the refresh, the project will support Myantrade with strategies and materials for trade promotion in the target sectors.

- *Investment promotion strategy.* The project will support drafting of related investment strategies for the focus sectors. Currently the Directorate of Investment and Company Administration (DICA) has a broad framework but does not target particular markets. The project will provide capacity building on investor targeting capacities for DICA. ITC will help them to identify where the best sources of technical support are for specific capacity building needs.
- *Public private dialogue (PPD) and strengthening sector associations.* The project will work at the industry level, targeting the development of PPD fora in specific sectors.
- *Support for the states and regions.* The project will seek to support trade and investment promotion activities in the states and regions - in conjunction with work already been conducted in this area by the DaNa facility.

This project has strong potential to address women's economic empowerment issues at a strategic level – well within the definition of 'transformational' change. Examples include:

Criteria for sector selection. Government of Myanmar will lead selection of target sectors for the refreshed National Export Strategy, but ITC will help facilitate and shape this process through consultative workshops to be held in Naypyidaw. There is clear scope for including relevance to women's economic empowerment in the criteria for selection, focusing particularly on sectors with high female labour market participation and opportunities for women to move into higher productivity activities further up the value chain.

Further detailing of women's economic empowerment measures within sector strategies. The current National Export Strategy makes generic mention of 'poverty alleviation and gender inclusiveness related issues' as part of its 'four gear' analysis of export competitiveness. However, within the target sector strategies, there is scope for further policy analysis and recommendations relating to women's economic empowerment, particularly in those sectors where there is an obvious business case for improving recruitment, retention and promotion of women due to widespread skills shortages or other human capital deficiencies. Garments and textiles is an example. ITC's sector strategies focus on promoting all-round sector competitiveness, not just export promotion, and draw on the knowledge of global experts in each sector.

Promoting voice and agency of women business leaders in sectoral public-private dialogue fora. As part of this component of the project, there is potential for ITC to place particular emphasis on strengthening the participation and leadership of women business leaders in these dialogue groups.

## 5. Recommendations

- i) Consideration should be given to adding Women's Economic Empowerment as a thematic priority within the DaNa Facility. While DaNa has placed emphasis on women's economic empowerment as a cross-cutting issue within its programme, it is one of quite a wide range of cross-cutting issues, including political economy, conflict sensitivity, environmental and social sustainability and, more recently, modern slavery. There is an inevitable tendency to treat cross-cutting issues as boxes that need to be ticked rather than as substantive areas of programme focus. Given that work on women's economic empowerment is such a high priority for DFID and the DaNa programme, that there is staff capacity (50% full time), that a body of stand-alone activities and new project ideas have been developed, there would appear to be potential to give this area of work higher prominence and potentially more significant budget allocation by upgrading women's economic empowerment to a thematic priority for DaNa. Some suggestions for further areas of work are given below.
- ii) Allied to this recommendation is a suggestion that the priority given to gender and women's economic empowerment in the BSP business case is concretised further in the overall project log-frame, for example with a specific outcome relating to women's economic empowerment (e.g. implementation of NSPAW elements, specific legislative provisions etc.) or with specific gender related milestones and targets attached to outcome indicator 1 (Number of beneficiaries directly benefitting from the programme with improved livelihoods/income, in target sectors disaggregated by gender and disadvantaged groups). Supplementary output indicators could be considered that contribute to achievement of these outcomes. Inclusion in the log-frame in such a way could also be used to mandate a formal focus on women's economic empowerment within all BSP components.
- iii) If this increased emphasis on gender and women's economic empowerment is adopted, discussion with a number of current project partners and other external business association representatives revealed a number of potential areas of work that BSP could pursue that might significantly further this agenda:
  - a. Direct engagement with companies on gender governance, management and human resource issues. Current research being conducted by IFC and DaNa on bullying and sexual harassment in the workforce in Myanmar is likely to build a strong evidence base on costs to businesses in the agribusiness, tourism, banking and retail sectors and could form a basis for further engagement directly with companies on these issues.
  - b. Exploration of market development work by the DaNa facility or other DBR Fund recipients in service sectors which may impact particularly on women's economic empowerment issues, including the private childcare/pre-school sector (as in DFID Dar es Salaam Jobs programme) or vocational education sectors.
  - c. Social norms campaign. Both main industry bodies consulted during this assessment (the Myanmar Women's Entrepreneur Association [MWEA] and the Myanmar Youth Entrepreneur Association [MYEA]) confirmed that one of the greatest constraints to women business people in Myanmar were negative social norms and cultural assumptions about women, their role in wider society, travel outside the home and involvement in business activities generally. While sometimes controversial due to lack of immediate, concrete and measurable results, donor support can be effective in gradually and indirectly influencing social attitudes and behaviours on sensitive matters such as gender equality. If suitable champions could be found in government,

media and civil society circles, BSP could consider supporting a campaign that could mobilise people and funds from other sources to promote the depiction of positive models of women's involvement in business in a culturally appropriate format. The GIZ supported Econowin project in Egypt, Jordan, Morocco and Tunisia is an example of a project which has incorporated social norm change in its work on women's economic empowerment, as has the DFID funded MUVA project in Mozambique. The campaign would need to be focused and targeted on specific social norm issues and be carried out in conjunction with other on-going activities rather than as a stand-alone activity.

- d. Related to this issue of social norms is the difficulty faced by women entrepreneurs to develop and utilise personal and professional networks in the same way as their male counterparts. This issue was also highlighted by both entrepreneur associations consulted during the review. BSP could support MWEA and MYEA to further develop networking opportunities for women entrepreneurs. In practice, MYEA, though not purposefully focusing on women members, attracts a lot of female business people to its networking events – highlighting the special demand for such opportunities amongst women.
- e. Unequal access to formal land title was also mentioned as a significant constraint to women entrepreneurs and to women in wider society, including in a recent Myanmar Centre for Responsible Business briefing on land issues. Whilst legislation provides for women's names to be included on land and property titles, enforcement of these rights in practice is reported to be extremely difficult, with severe consequence in terms of women's access to finance. However, despite the importance of this issue, land administration is likely to be an area too politically complicated for a donor programme such as BSP to help bring about change.

iv) Existing mechanisms for mainstreaming gender and women's economic empowerment within overall programme objectives and delivery can be streamlined and strengthened:

- a. Clearer enforcement of requirements to address gender issues and strengthen women's economic empowerment measures in all stages of project selection and delivery within the DaNa Facility's Economic Empowerment and Business Innovation Windows – including during the appraisal phase, during inception workshops, through project supervision and results measurement e.g. through extension of Agriprofocus support to BIW grantees
- b. More rapid decision-making and processing of cross-cutting activities such as the Agriprofocus work with EEW grantees.
- c. Proactive awareness and interest raising – for example through learning events for grantees.

v) Some new opportunities for mainstreaming gender and women's economic empowerment issues look particularly promising. These include:

- a. Emphasis on gender mainstreaming in the ITC work on the National Export Strategy. Examples have been given in the section above including criteria for sector selection and concrete action plans for women's economic empowerment within sector strategies.
- b. A major emphasis on representation of women business leaders in the Public Private Dialogue fora that will be further developed by DaNa Facility and ITC under the aegis of the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI).
- c. Analysis of constraints faced by women owned enterprises from data collected through the Asia Foundation survey to inform the sub-national Business Environment Index and the upcoming World Bank survey on women entrepreneurs.

- d. Within DaNa Facility's technical assistance work, there is potential to include gender review or audit of various pieces of legislation relevant to project objectives, including the Investment Law and the Special Economic Zone law and their implementation. Such a review could identify specific regulatory and policy constraints and opportunities related to women's economic empowerment.
  - e. Special focus on gender issues within the forthcoming World Bank assessment of Myanmar's microfinance strategy and regulatory framework under the Financial Sector Reform project.
- vi) The conduct of this assessment itself provided an opportunity for greater information sharing between programme components and with other stakeholders which could be further widened and regularised, particularly as new partners such as UNCDF and ITC come on board. This could be promoted through the development of a Women's Economic Empowerment group within BSP for exchange of information and ideas through digital channels and include both gender specialists and interested non-specialists. Such a group could also ensure linkage with other important external resources, including the entrepreneur associations and projects such as the DFAT funded 'Investing in Women' project. The group should be light-touch and not seek to duplicate existing networks such as the Gender Working Group. Organising such a group could fall within DaNa Facility's secretariat role for BSP.
- vii) Staff resources for gender and women's economic empowerment work should be reviewed based on any increase in scope of work or activities planned as a result of these recommendations. Half a full time position in the DaNa Facility may no longer be sufficient. Gender specialist representation on the facility's management team would also help to ensure commitment and follow through on implementation.



# Annex 1: Terms of Reference

## Terms of Reference: *Business for Shared Prosperity Programme (DFID Burma) – WEE Review*

### 1. Background and purpose of the work

The Work Opportunities for Women (WOW) Helpdesk is a new research advisory and knowledge service launching in March 2018, to support DFID and potentially wider HMG programmes to improve outcomes on women's economic empowerment (WEE).

The Business for Shared Prosperity (BSP) Programme (DFID Burma) is seeking external WEE expertise to review its current work on gender and WEE. The programme is already addressing WEE in a number of its components, but is interested in taking stock of its work on gender and WEE to date; considering what is working well, and where there are opportunities to scale up successful WEE components; and analysis of what is working less well, and recommendations for different approaches, and how to challenge the programme around WEE.

In parallel, the programme's 2018 Annual Review will take place in the final week of May 2018, though will focus on other issues.

### 2. Key Questions

The Helpdesk support will respond to the following questions:

1. What is the BSP programme doing well on gender and WEE?
2. What is working less well in these areas?
3. What are recommendations for how to challenge the programme a bit and push the programme's approach on WEE, in particular:
  - a. Where there are opportunities to scale up successful components?
  - b. What are different or more innovative approaches that might work better?

### 3. Deliverables

This support should be delivered through a desk review of programme documents, and an in-country visit, during which time the consultant(s) can meet with the BSP SRO and key members of the programme implementation team.

The WOW Helpdesk will submit the following deliverable(s):

- A briefing session with initial findings in country;
- An overview report with narrative analysis across the three key questions;
- A one-pager of 'key findings/messages' that DFID Burma can use to feed into their response to the 2018 Annual Review,

## 4. Timeline

This support is to be delivered in June/ July, with the in-country visit during week of 25<sup>th</sup>-29<sup>th</sup> June. An indicative timeline is noted below, though this will be finalised once the final timeline is agreed with DFID Burma and the delivery team.

<b>Tasks</b>	<b>Deadlines</b>
<i>Kick-off meeting</i>	11 <sup>th</sup> June
<i>Pre-visit call between delivery team and DFID Burma</i>	11 <sup>th</sup> June
<i>Expert reviews programme documents</i>	By 20 <sup>th</sup> June 12 00 UK time
<i>QA reviews methodology</i>	By 21 <sup>st</sup> June
.....	
<i>In-country visit</i>	25-29 <sup>th</sup> June
<i>Expert shares draft for QA</i>	By 20 <sup>th</sup> July
<i>QA</i>	By 8 <sup>th</sup> August
<i>Submit draft to DFID for feedback</i>	10 <sup>th</sup> August
<i>DFID reviews draft and provides feedback</i>	19 <sup>th</sup> August
<i>Expert incorporates DFID feedback</i>	21 <sup>st</sup> August
<i>Final QA</i>	22 <sup>nd</sup> August
<i>Submit final report to DFID</i>	24 <sup>th</sup> August
<i>DFID review and sign-off</i>	31 <sup>st</sup> August

## 5. Delivery team and roles

The WOW Helpdesk will identify an expert (or two experts combined if this is required to provide relevant expertise/ VfM) to deliver this support. The team should have the following expertise:

Required:

- Expertise on WEE;
- Expertise on private sector development;
- Expertise on women’s financial inclusion;
- Expertise on business environment reform
- Expertise on trade and investment;
- Experience working in Burma;
- Strong analysis and writing skills (can provide two good, recent examples of written work);
- Experience of advising DFID (or other major donor) programmes and staff;

- Availability to travel to Burma for up to one week.

The WOW Helpdesk Lead and Manager (and person providing QA) will provide a full briefing to the selected expert(s), once approved. The expert's deliverables will be managed by the WOW Helpdesk Manager, with support from the Helpdesk Coordinator. The final products will be quality assured by the WOW Helpdesk Lead. DFID Burma will provide all background materials on the BSP programme and ensure access to relevant DFID and programme staff to facilitate the country visit.

## Annex 2: Programme Documents reviewed

### **DFID**

- Business for Shared Prosperity. Annual Reviews; 2016, 2017 and 2018
- Business case - Business for Shared Prosperity; DFID
- BSP Logframe – February 2018

### **DaNa Facility**

- Strategy and Action Plan (February 2018).
- Gender strategy (draft June 2018).
- Bi-annual report October 2017-March 2018.
- BIW selected applicants – Update 4<sup>th</sup> April.
- BSP Top Achievements - Draft 23 April 2018
- Grantee measurement system

### *ICCO*

- ‘Pulses, People, Planet and Profit (P4)’ (September 2017)
- P4 – Second Quarter Reporting November 2017 – February 2018

### *TLMM*

- Quarterly Progress Report – January – March 2018
- DaNa Facility project brief on TLMM project – December 2017

### *MFVP*

- ‘Economic Empowerment of Highland People through upgrading of Coffee, Avocado and Elephant Foot Yam Value Chains’ – September 2017
- Second quarter report – December 2017 – February 2018.

### *Myanmar Institute for Integrated Development*

- Six month report September 2017 – March 2018
- Summary of the political economy and governance arrangements in the Pa-O SAZ

### **UNCDF**

Project Concept Note - Women’s Economic and Financial Inclusion Project (WEFIP)

## Annex 3: References

Women's rights workers under CEDAW – Myanmar; University of Sydney; July 2017

Raising the curtain: cultural norms, social practices and gender equality in Myanmar; Gender Equality Network; November 2015

Investing in Women: Myanmar country context paper; S. Chandra.

Myanmar Labour force, child labour and school to work transition survey executive summary report; Ministry of Labour, Employment and Social Security and Central Statistical Organisation: 2015.

Myanmar Investment Climate Assessment: sustaining reforms in a time of transition; World Bank Group; January 2015.

National Strategic Plan for the Advancement of Women (2013-2012); Ministry of Social Welfare, Relief and Resettlement;

Women and the economy in Myanmar: an assessment of DFAT's private sector development programmes; DFAT; January 2016.

Business Environment Reform and Gender; Business Environment Working Group; Donor Committee for Enterprise Development; August 2016

Women, Business and the Law survey data- Myanmar; World Bank Group;

<http://wbl.worldbank.org/en/data/exploreeconomies/myanmar/2017>

## Annex 4: Meeting schedule in Yangon

<b>Monday, 25<sup>th</sup> June</b>	9:00	Peter Brimble (Team leader) MyoMyo Myint (Director of Strategy), Jana Naujoks (Gender specialist)	DaNa office
	10:00	Myo Myint, – Garments & textiles	
	13:00	Linn Maung and Tom Moyes – Investment and Financial Inclusion	
	15:00	Yee Maw(Agricultural lead)	
<b>Tuesday 26<sup>th</sup> June</b>	13:00	Ben Powis (Social Development Adviser/ Gender expert)	Alamanda Inn
	3:00	Charles Roberge/ ITC	DaNa office
<b>Wednesday 27<sup>th</sup> June</b>	9am	MIID:Su Lay May (Senior Agronomist) and Paul Knipe	12, Kanbawza Street, Bahan Township, H/P +95 9 423725162
	10:30am	The Leprosy Mission Myanmar	TLMM office, same road as LIFT, Pyi Thu Street
	14:00	ICCO: Marleen Brouwer (Country coordinator)	Skype: marleenbrouwer1986
	15:00	Rachel Yu, VisionFund (2x BIW projects)	DaNa office
	4:30 am	Khin Thet Maw	Myanmar Women’s Entrepreneur Association
<b>Thursday 28<sup>th</sup> June</b>	9 .00	Ellen Maynes (IFC), covering ICCP.	IFC office.
	11.00	Smita Wagh	World Bank office
	13:30	Giulia Zaratti, UNCDF	UNCDF, in the UNDP Compound Natmauk Road,
	15:00	Aung Thura, CEO Thura Swiss	Myanmar Young Entrepreneurs’ Association
<b>Friday 29<sup>th</sup> June</b>	10.00	Liz Patterson	DFID, Strand Road
	2.00	Myanmar Flower, Fruit and Vegetables Producers and Processors Association	DaNa office
	3.00	Mihaela Balan, DaNa M&E Lead	Skype (mihaelab2006)