



# Strengthening Women's Entrepreneurship in Agriculture in ASEAN Countries





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# Foreword

Developed by the OECD in partnership with the Association of Southeast Asian Nations (ASEAN), this report is the second addressing gender gaps in labour market participation and entrepreneurship in the region. Its precursor, *Strengthening Women's Entrepreneurship in ASEAN Countries*, took a broader perspective in analysing the general policy landscape for advancing the role of women in the labour market, as entrepreneurs and business owners.

*Strengthening Women's Entrepreneurship in Agriculture in ASEAN Countries* brings the discussion on the topic a step further. It does so, by focussing on how the combination between factors, such as gender discrimination, extensive unpaid work activities due to care obligations, the lack of adapted training programmes, barriers of access to quality jobs and to starting new businesses, hampers the economic prospects of women in agriculture and farming. It identifies the challenges that they generate and discusses the policies to support the creation of an environment where their employment and business opportunities can prosper, based on international practices.

The COVID-19 crisis and the associated lock-down measures have shed new light on pre-existing challenges and the primary role that that women living in rural areas face play in maintaining household food security. Without addressing the unequal work and entrepreneurial opportunities between genders, these women will continue to struggle to catch up with men's earnings and financial security.

The OECD and ASEAN have long championed gender equality. Building on the OECD's extensive work, the OECD Gender initiative examines existing barriers to gender equality in education, employment and entrepreneurship. The OECD actively promotes policy measures embedded in the 2013 and 2015 OECD Recommendations on Gender Equality in Education, Employment, Entrepreneurship and Public Life. ASEAN has emphasised gender opportunities for micro, small and medium enterprises (MSMEs) in the ASEAN Economic Community (AEC) Blueprint 2025. To tackle the remaining gaps in outcomes between men and women in the region's MSMEs, ASEAN has increased its focus on enhancing human capital development for women's entrepreneurship, particularly in the context of the ASEAN Strategic Action Plan for SME Development 2016-2025.

Informed by these initiatives, *Strengthening Women's Entrepreneurship in Agriculture in ASEAN Countries* puts forward a comprehensive policy strategy for greater gender equality in the region's rural areas. Following an overview of the evidence about the size of the women labour market in rural areas, it provides a discussion of the policies to reduce the barriers that prevent an equal access by men and women to quality jobs and to starting new businesses. To help the sharing of good practices, the discussion benefits the lessons from a series of selected case studies in ASEAN countries about local programmes to overcome gender barriers. The final chapter provides a review of the gendered implications of the COVID-19 pandemic on agriculture and farming in ASEAN countries and the coping strategies taken by ASEAN governments.

The objectives of *Strengthening Women's Entrepreneurship in Agriculture in ASEAN Countries* align to Goal 1 and Goal 5 of the UN Sustainable Development Goals for a better and more sustainable future for all, which contemplate ending poverty and achieving gender equality and empowering all women and girls.

For example, Target 1.4 advocates that by 2030, “*all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance*” while Target 5.a advocates for stepped up action to “*Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.*” Goal 5.b states the importance to “*Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.*”

# Acknowledgements

This report was developed by the OECD in partnership with the ASEAN through the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME), the ASEAN Committee on Women (ACW), the Senior Officials Meeting of the ASEAN Ministers on Agriculture and Forestry (SOM-AMAF), and the ASEAN Secretariat.

The report is the result of a horizontal effort involving the OECD Global Relations and the OECD Directorate for Employment, Labour and Social Affairs. Alexander Böhmer, Head of the South Asia – Southeast Asia Division, OECD Global Relations Secretariat and Alessandro Goglio, Head of Partner Countries, Directorate for Employment, Labour and Social Affairs, provided co-ordination and support.

The report was prepared by Alessandro Goglio (project leader), Miso Lee, OECD Directorate for Employment, Labour and Social Affairs and Nerlita Manalili of Nexus Agribusiness Solutions and OECD Consultant. Stefano Scarpetta, Director for OECD Employment, Labour and Social Affairs Directorate, Mark Pearson, Deputy Director for OECD Employment, Labour and Social Affairs Directorate, Monika Queisser, Senior Counsellor, Directorate for Employment, Labour and Social Affairs and leader of the OECD Horizontal Project on Gender Equality and Andreas Schaal, Director of OECD Global Relations, all provided strategic oversight for the project, as well as comments. Max Bulakovskiy (OECD Centre for Entrepreneurship, SMEs, Regions and Cities), Carlos Conde and Jorge Gálvez Méndez (OECD Global Relations), Charlotte Goemans (OECD Development Co-operation Directorate), Annie Norfolk Beadle (OECD Directorate for Education and Skills), Hyeshin Park, Gabrielle Woleske and Pierre De Boisséon (OECD Development Centre), Michael Ryan (OECD Trade and Agriculture Directorate), and the Editorial Board of the OECD Global Relations provided helpful comments to the draft report. The report benefitted from reviews and comments from ACCMSME, ACW, and SOM-AMAF.

Vanessa Berry Chatelain and Renata Helliott Tavares (OECD Global Relations), Brigitte Beyeler and Lucy Hulett (OECD Directorate for Employment, Labour and Social Affairs), provided invaluable support for mission organisation, report layout and design, publication planning, proofreading and editorial support.

The work and this report were made possible thanks to financial support provided by Canada through the Canada-OECD Project for ASEAN SMEs (COPAS).



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# Acronyms and abbreviations

ACCMSME	ASEAN Coordinating Committee on Micro, Small and Medium Enterprises
ACW	ASEAN Committee on Women
ADB	Asian Development Bank
AEC	ASEAN Economic Community
ASEAN	Association of Southeast Asian Nations
CARE	Cooperative for Assistance and Relief Everywhere
CCDKM	Center of Communication and Development Knowledge Management
CGIAR	Consultative Group for International Agricultural Research
COPAS	Canada-OECD Project for ASEAN SMEs
EPAG	Empowerment of Adolescent Girls Project
ERIA	Economic Research Institute for ASEAN and East Asia
ESCAP	United Nations Economic and Social Commission for Asia and the Pacific
FAO	Food and Agriculture Organization
FFS	Farmer Field School
ICT	Information and Communications Technology
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IGRF	Improved Group Revolving Funds
ILO	International Labour Organization
ITF	International Transport Forum
MSME	Micro, Small and Medium Enterprise
NGO	Non-Governmental Organization
NWBSP	National Women-led Business Start Up Program
OECD	Organisation for Economic Co-operation and Development
PACT	Private Agencies Co-operating Together
PDR	People's Democratic Republic, Lao
PISA	Programme for International Student Assessment
PRONOEI	Programas No Escolarizados Educacion Inicial
SME	Small and Medium Enterprise
SOM-AMAF	Senior Officials Meeting of the ASEAN Ministers on Agriculture and Forestry
TWoSA	Thai Woman SMEs Association
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
VWU	Viet Nam Women's Union
WSD	Women Start-up Day

# Executive summary

There is still a long way to go before women living in rural areas meet their social and economic potential in ASEAN countries. Overall, women in rural areas still suffer from various social and economic barriers that entail substantial economic and social costs. The COVID-19 pandemic has shed light on the compounding burdens that women living in rural areas face with regard to their roles in maintaining household food security. The labour and business inclusion of women in rural areas should therefore be prioritised on the ASEAN policy agenda.

This report provides a comprehensive discussion of policy challenges and practices to support the creation of an environment in which rural women in ASEAN countries can prosper in terms of employment and business opportunities. It confirms that gender discrimination, extensive unpaid work activities due to care responsibilities, a lack of adapted training programmes, barriers to accessing quality jobs and starting new businesses, hamper the economic prospects of women in agriculture and highlights best practices for more inclusive environments.

While the health aspects of the COVID-19 pandemic have not affected rural areas as much as urban centres, the pandemic has disproportionately affected women living in rural areas compared to men in a number of ways. More time spent on domestic responsibilities due to school closures, additional care needs of sick household members, alongside water and fuelwood hauling, additional cleaning and laundering, has resulted in less time for economic activities in agriculture and farming. In addition, women working in agriculture and farming generally have less access to savings and credit than their male counterparts do and the pandemic has meant a sharp drop in remittances. Further, COVID-19 has been associated to increasing gender-based violence.

**Women in rural areas stand for a sizeable group and a significant proportion are youth.** On average, 45% of the female population of working age (between 15 and 64 years old) live in rural areas in the ASEAN region – about 107 million women. The average share is even larger if Singapore, a city-state, does not enter in the calculation, reaching about 50%. In the ASEAN Countries, more than a quarter of the female rural population of working age is between the age of 15 and 24 years, which compares to less than a fifth in the OECD countries. In addition to keeping young women disenchanted and discouraged, jobs and income uncertainty can have serious long-term effects on employment, entrepreneurship and innovation, reducing the potential for economic growth.

**Agriculture remains an important source of employment for ASEAN women.** On average, the agriculture sector employs 26.7% of all working women in ASEAN, compared to an OECD average of 3.5%. In addition, ASEAN women living in rural areas are more likely to be self-employed than women living in urban areas. Indeed, there is a significant gap between rural and urban areas in the proportion of self-employment among female workers. A large share of rural women are self-employed that is partly due to the fact that there are fewer opportunities for formal employment in rural areas than in urban areas.

**There are, however, important differences across ASEAN countries.** The share of rural female population in a working age ranges from 21% in Brunei Darussalam to 76% in Cambodia. They still outnumber urban dwellers in five ASEAN countries – Cambodia, Lao PDR, Myanmar, the Philippines, and

Viet Nam. The share of female employment in agriculture relative to total female employment is particularly high in Lao PDR, at 70%, followed by Myanmar and Viet Nam, at 45% and 41%, respectively. The same share ranges between 15% and 30% in Cambodia, Indonesia, the Philippines, and Thailand and it is less than 10% in Malaysia. It is less than 1 percentage point in both Brunei Darussalam and Singapore.

**Access to information, knowledge and training programmes is essential.** Rural women in ASEAN countries face strong difficulties to participating in training or other networking events reflecting to a range of barriers, with overburdened domestic responsibilities, travel difficulties, financial barriers, discriminatory social norms and lack of information about the opportunities available. The adoption of gender-sensitive approaches in the design of education and training programmes is a key pre-requirement to reach out to a broad and diverse pool of potentially interested women farmers. Networking and mentoring guidance such as the creation of women farmer's associations and forums are important vehicles for disseminating market information and facilitating knowledge sharing on agriculture techniques and entrepreneurship. Interactions with peers ensures that the knowledge acquired during training affects actual behaviours.

**Social policies play a key role in reducing the time that women in rural areas spend on unpaid work.** Overburdening unpaid care work is a major factor explaining women's under-representation in paid work activities in rural areas. Comprehensive support is needed to ensure a better sharing of paid and unpaid work within the household: investing in public infrastructure for day care centres, water infrastructure and energy, or drilling well near women's homes; implementing responsive and accessible social protection, on childcare, elderly care, health care and other necessities; and introducing maternity and paternity leaves. Awareness raising campaigns can also help in reallocating responsibilities for unpaid work between men and women and reshaping traditionally defined gender roles.

**Women's voices and representation in decision-making needs to be raised in rural areas.** Women's participation in collective actions, farmers' associations and decision-making groups significantly enhances the impact of projects and programmes to eliminate the barriers to gender equality in agrarian contexts. It orients choices by supporting the development of essential infrastructure, such as safe public transportation, safe public spaces, childcare services and early education programmes. Women can play a leadership role in the shift towards renewable energy consumption, safer public service facilities and public utilities given their primary responsibilities in securing stable access to fuel sources, safe drinking water, and sanitation facilities for the households. The well-being of the entire rural community will benefit.

**Supportive actions could effectively unlock women entrepreneurial activities in rural areas.** One promising approach to tackle gender stereotypes and discrimination is by integrating elements of gender de-biasing into training. This requires expanding the focus of training programmes to include the importance of equal treatment between men and women farmers as economic actors, including concerning land rights and the mechanisms to secure them. Developing safe transportation infrastructure in rural areas allows farmers to establish stable upstream and downstream links along value chains. Digital technologies facilitate women's access to new market opportunities and market information. Social enterprises provide an additional vehicle of market access, with the capable of resulting in win-win strategies for both women farmers and the enterprise.

**Opening up access to credit and financial services for rural women is key.** Women farmers should be able to compare financial products and make decisions based on a clear understanding of the characteristics and conditions of the available products. This requires meeting schedules and communication channels tailored to women's limited mobility and time constraints. Some countries have set up co-operative initiatives to group village savings and create loans associations to make micro-finance more accessible to members of the community, particularly women who face travel constraints. Options for gender rebalancing include sufficient financial education for women, the engagement of women investors in the creation of venture capital funds led by women and targeted investment in women-owned

enterprises. Women from rural areas can gain access to financial services through digital technologies and branchless banking, and reducing their dependence on the interactions with the branches.

**A holistic approach to foster the development of women farmers in ASEAN countries.** The above findings and policy insights depict the elements of a holistic approach for promoting more sustainable and inclusive farming and agribusiness in ASEAN countries through sound gender policies. The approach could be further developed by the ASEAN-Secretariat and partner countries, with the support of the OECD, to form a structured framework of principles to guide the development of country-level action plans by ASEAN countries. A co-ordination platform could assist implementation by facilitating peer learning and peer review exercises, as well as monitoring mechanisms to measure effectiveness, and disseminating good practices.

**The COVID-19 pandemic and resulting lockdown measures have dramatically underscored how rural women were already responsible for an untenably broad range of paid and unpaid activities prior to the outbreak of the pandemic.** In the short run, this highlights the importance of applying an agriculture and farming lens whenever possible when thinking of the emergency policy measures to address gender inequalities. A further concern is that, despite the great diversity of entrepreneurship opportunities in agriculture and farming, the outbreak puts a hold to some gender-transformative policies and reforms by diverting resources away from women's historical needs. In the longer run, this means that governments must ensure that all policy responses aimed at agriculture, food security and nutrition need to go through robust gender and sectoral analysis allowing for the assessment and planning of differential effects on women and men in rural areas. The holistic policy framework for strengthening women's entrepreneurship in rural areas and the illustrative case studies and practices put forward in this report can guide the application of a gender perspective towards a more integrated vision for sustainable policies in agriculture and farming.

# 1 Review of evidence

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Women in rural areas in Southeast Asia still stand for a sizeable group with a significant proportion being youth. This chapter briefly reviews the evidence about the size of the women labour market in these areas. Although agriculture remains an important source of employment for women in Southeast Asia, there are important differences across countries. For example, the share of rural female population of working age ranges from 21% in Brunei Darussalam to 76% in Cambodia. Women outnumber those living in urban areas in five ASEAN countries: Cambodia, Lao PDR, Myanmar, the Philippines, and Viet Nam.

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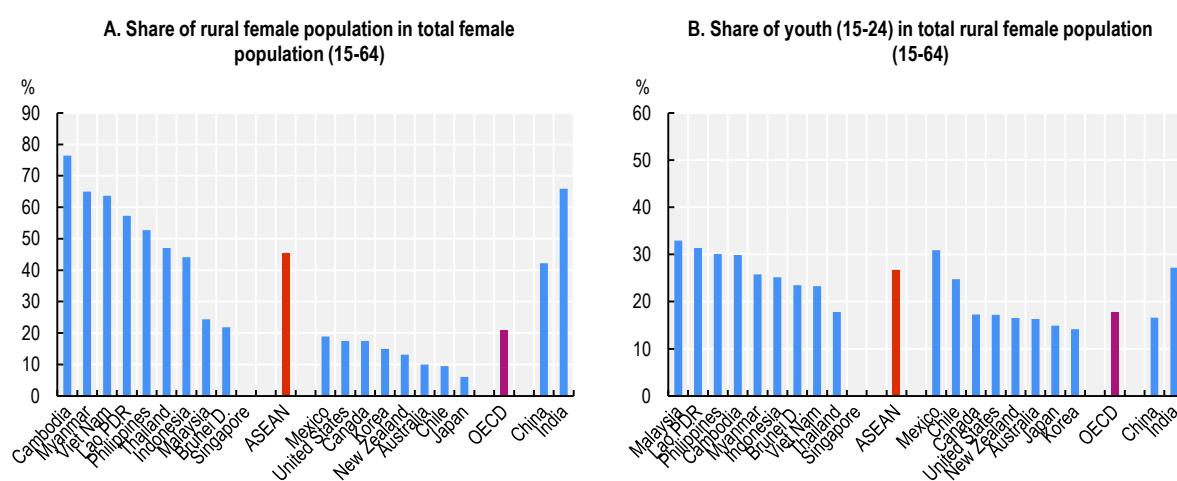
## A comparatively high proportion of ASEAN women live in rural areas...

An important part of the ASEAN population of working age lives in rural areas. According to recent UN data, 45% of ASEAN women aged between 15 and 64 live in these areas, compared with 46% of ASEAN men from the same age group. Although any comparisons with the OECD average need to be carefully nuanced, due to differences in levels of per capita-incomes, the share of female living in rural areas in ASEAN countries is more than twice the OECD average (20%). This makes for about 107 million women. Leaving aside Singapore, reflecting the fact that it is a city-state, the simple (arithmetic) regional average gives about 50%. This appears shown by Figure 1.1 (Panel A).

It is important to note, however, that there is a significant variation across ASEAN countries, given that the share of the female population living in rural areas ranges from 21% in Brunei Darussalam to 76% in Cambodia. Working age women living in rural areas outnumber those living in urban areas in five ASEAN countries – Cambodia, Lao PDR, Myanmar, the Philippines, and Viet Nam.

The youth make for a significant proportion of the overall rural female population in ASEAN countries. About 27% of the ASEAN female rural population are in the age bracket between 15 and 24 years old, which compares to 18% in the OECD countries (Figure 1.1. Panel B). This suggests that the potential gains from the policies and programmes to raise the employment opportunities for ASEAN women in rural areas can be highly beneficial to the region. In addition to keeping young women disenchanted and discouraged, jobs and income uncertainty can have serious long-term effects on employment, entrepreneurship and innovation, reducing the potential for economic growth.

Figure 1.1. Rural female population in ASEAN



Note: Data refers to year 2015. Share of rural female population is calculated as ratios of females (15-64) living in rural areas among total female population (15-64) (Panel A). Share of youth is calculated as ratios of females aged 15-24 in rural areas among total female aged 15-64 in rural areas (Panel B). ASEAN and OECD are unweighted averages of 9 and 36 countries respectively. The calculation of the ASEAN average does not include Singapore, reflecting the city-state nature of the country.

Source: ILOSTAT, UN estimates (July 2017).

## ...however, their participation in labour markets remains limited

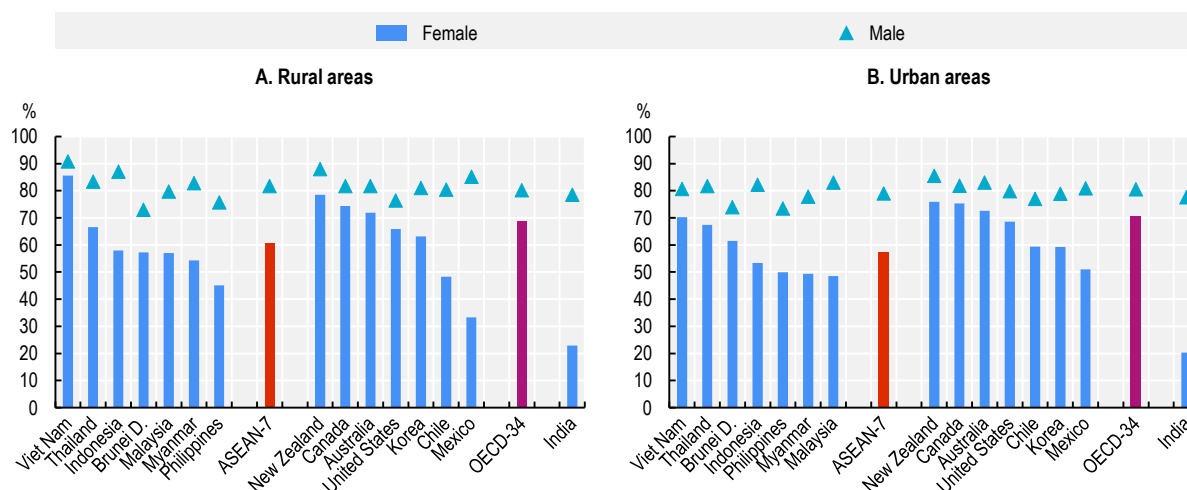
In order to put these initial considerations in better perspective, it is important to observe that the labour force participation of female workers in rural areas is relatively low in the ASEAN countries (Figure 1.2). In seven ASEAN countries for which the data is available, the labour force participation rate of rural women



averages 60.5%, which compares to an OECD average of 68.6% and a rural men participation rate of 81.7% in ASEAN countries. In other words, the rural female population is relatively more sizeable in the ASEAN than in the OECD countries. In addition, the scope for making the ASEAN formal labour market in rural areas more inclusive by increasing the participation of women is considerable.

**Figure 1.2. Labour force participation rates in rural and urban areas by gender**

2018, or the latest year available



Note: Labour force participation rates are calculated as the total number of males and females aged 15-64 participating in the labour force in percentage share of the total corresponding population. ASEAN is unweighted average of 7 countries and OECD are unweighted average of 34 countries for which data are available (Japan and Turkey are not included in computation due to data availability).

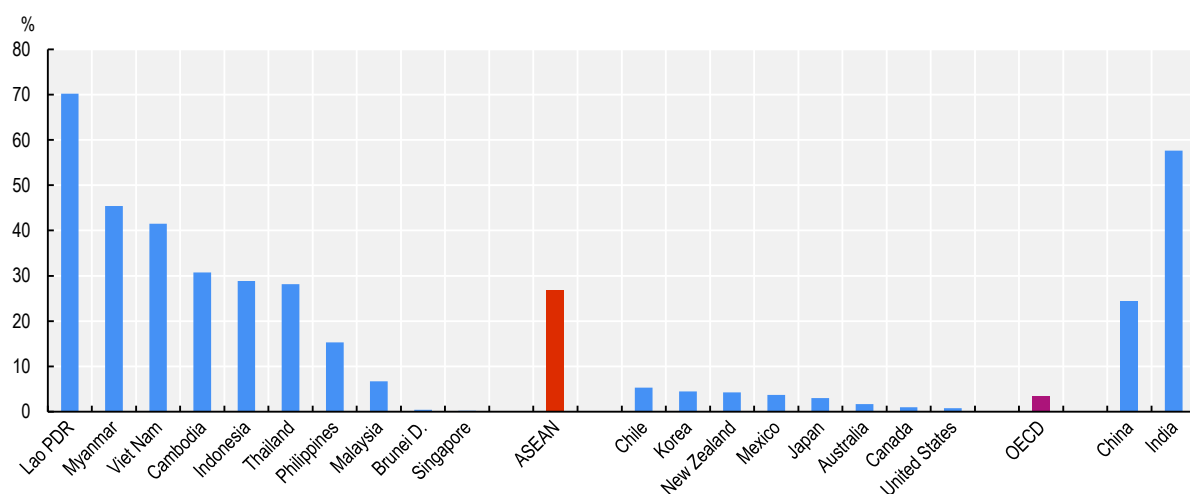
Source: ILOSTAT.

### Agriculture remains an important source of employment for ASEAN women

In most ASEAN countries, the agriculture sector is an important source of female employment: the share of female workers employed in agriculture is comparatively high in the ASEAN region. On average, the agriculture sector employs 26.7% of all of working women in ASEAN, compared to an OECD average of 3.5% (Figure 1.3). Yet (and again) there is a significant variation across ASEAN countries. At 70%, the share of female employment in agriculture relative to total female employment is particularly high in Lao PDR, followed by Myanmar and Viet Nam, whose shares are at 45% and 41%, respectively. The same share ranges between 15% and 30% in Cambodia, Indonesia, the Philippines, and Thailand and, whereas it is below 10% in Malaysia. It is much lower (below 1 percentage point) in both Brunei Darussalam and Singapore.

**Figure 1.3. Female employment in agriculture**

As a percentage of total female employment, 2017



Note: Shares correspond to the ratios of working women employed in agriculture to total number of working women. ASEAN and OECD are unweighted averages of 10 and 36 countries respectively.

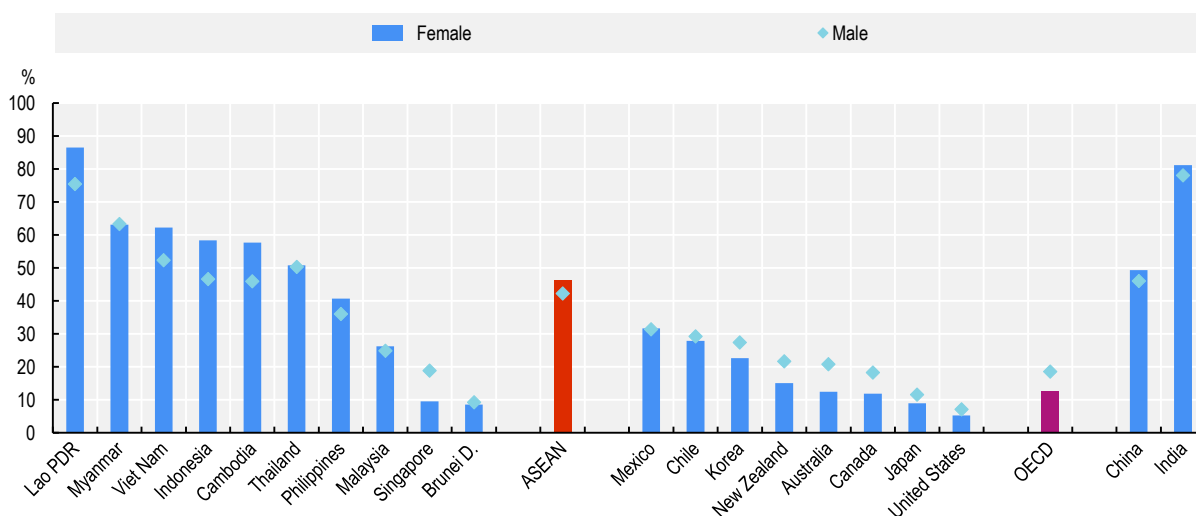
Source: ILO modelled estimates (Nov, 2018).

### ASEAN rural women are more likely to be self-employed...

When in employment, ASEAN women are significantly more likely to be self-employed than their counterparts in the OECD countries. The average share of working women who are self-employed amounts to roughly 46% in ASEAN countries, compared to 13% in the OECD countries. Again, a significant variability is observable across ASEAN countries, ranging from 86.5% in Lao PDR and 63.1% in Myanmar, to 9.5% in Singapore and 8.5% in Brunei Darussalam. Unlike the pattern that characterises many OECD economies, in most ASEAN countries, female workers are more likely to be self-employed than male workers (Figure 1.4).

**Figure 1.4. Share of self-employment in total employment by gender**

As a percentage of total number of employed males and females, 2017



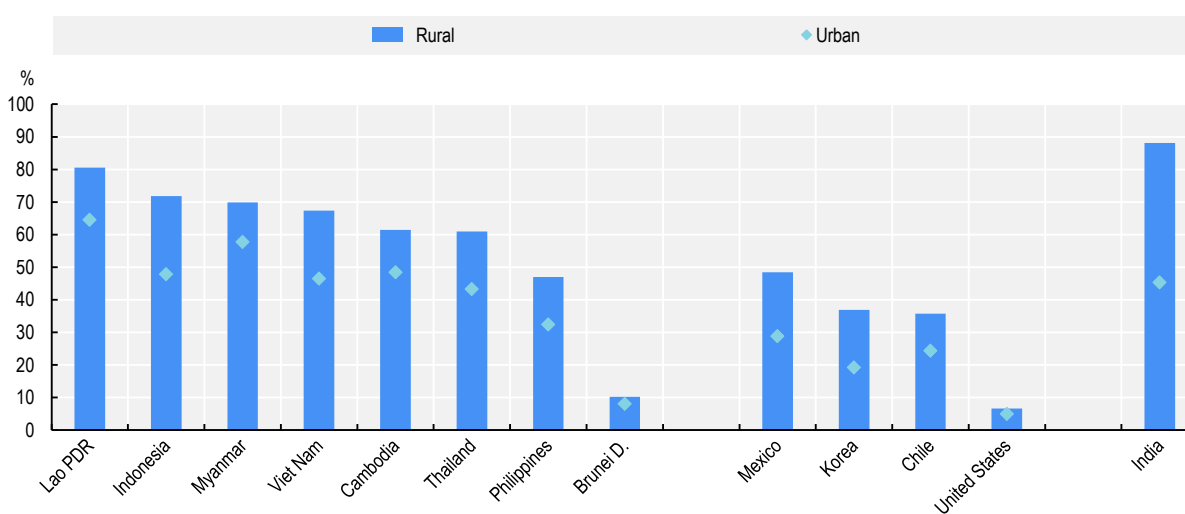
Note: Shares correspond to the ratios of self-employed to total number of employed males and females. Self-employed includes employers, own-account workers, members of producers' co-operatives and contributing family workers. ASEAN and OECD are unweighted averages of 10 and 36 countries respectively.

Source: ILO, ILO modelled estimates (Nov, 2018).

In addition, ASEAN women living in rural areas are more likely to be self-employed than women in urban areas (Figure 1.5). In fact, there is a significant gap between rural and urban areas in the proportion of self-employment among female workers. The extent of the gap is particularly marked in Indonesia and Viet Nam, where the share appears to be 24 percentage points and 20 percentage points higher in the rural area, respectively.

**Figure 1.5. Share of self-employment in total female employment by rural and urban areas**

As a percentage of total number of female employed in rural areas and urban areas, 2018 or the latest year



Note: Shares correspond to the ratios of self-employed to total number of female employed in rural areas and urban areas. Self-employed includes employers, own-account workers, members of producers' co-operatives and contributing family workers.

Source: ILOSTAT.

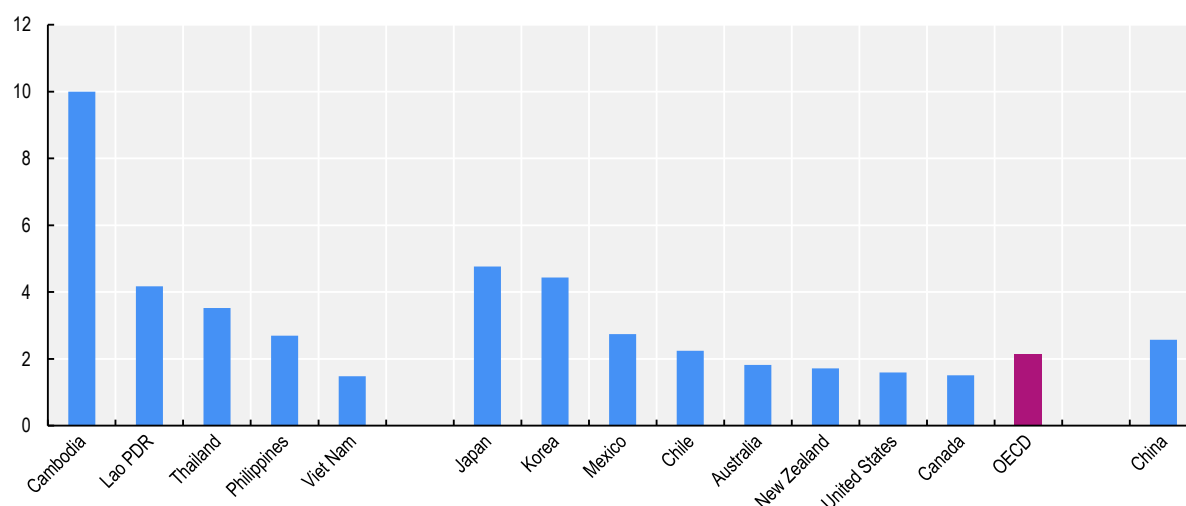
### ...at the same time, they tend to spend more time on unpaid care activities

In ASEAN countries, just as all around the world, men and women do not split paid and unpaid work equally. Women generally are less likely to work, and to work full-time hours, for pay. Instead, they typically spend more hours looking after children and elderly relatives, doing housework, shopping for food etc.

Compared with the OECD countries, the gender gap in time spent on unpaid care and domestic work is relatively large in ASEAN countries. According to recent data from the OECD's Gender Institutions and Development Database, the gender gap in unpaid care work is particularly high in Cambodia (where the time that women spend on these activities is ten times higher than their partners), Lao PDR (4 times), Thailand (3.5 times), and the Philippines (2.7 times). With the notable exception of Viet Nam (less than two times), these gaps are large compared to the average of the OECD countries, where the time that women spend on unpaid care work activities is twice that of men (Figure 1.6). The unequal division of working hours and of categories of work has consequences for women and men's relative educational outcomes and undermines women's capacity to expand their economic activities (OECD, 2017<sup>[1]</sup>; Kelley et al., 2017<sup>[2]</sup>).

**Figure 1.6. Gender gap in time spent on unpaid work**

Female to male ratio of average time spent on unpaid domestic, care and volunteer work in a 24-hour period



Note: Female to male ratio of average time spent on unpaid domestic, care and volunteer work in a 24-hour period.

Source: OECD Gender Institutions and Development Database (GID-DB), 2019, [oecd.stat.org](http://oecd.stat.org).

Early evidence from a wide range of countries at different levels of per capita-incomes suggests that the COVID-19 crisis and the associated lock-down measures may have further exacerbated the unpaid work burden of women: mothers have often ended up being the ones who picked up the slack of increased home schooling and child care duties. Moreover, women are more likely to work in service occupations, including in paid care work, which has at least initially made them more exposed to the risk to lose their job. This can lead to exacerbated gender differences in the distribution of paid and unpaid work.

### Box 1.1. Women employment and productivity growth in farming and agribusiness

Despite the fact that farming and agribusiness remains central to food security, job creation, and inclusive economic growth, the broader economic and social benefits of women workers in these activities are not well known and not enough appreciated in many low income and emerging economies. Recent work by the International Finance Corporation (IFC) takes a closer look at the issue.

As far as well-being considerations are concerned, the IFC has concluded that, in addition to the direct effects on poverty reduction, improving the quality and quantity of jobs for women in agriculture can help strengthen family and social welfare. Furthermore, it can generate positive spill-over effects on social cohesion at large, since increases in women's earning and bargaining power typically translate into greater spending on, and results for, children's health and education.

With regard to economic outcomes, the IFC has found that the established business case for private sector investment in women's employment strongly applies to farming and agribusiness. Indeed, there seems to be evidence suggesting positive links between women employment and the productivity of agriculture firms. For example, companies that invest in women can improve their labour and talent pool, while also lowering recruitment and re-training costs, due to the possibility to reduce employee turnover. Moreover, a more diverse workforce and management can strengthen the motivation of employees and enhance the cohesion of the team in which they work. These are important drivers, in turn, to innovation. Furthermore, high labour standards and quality employment can increase access to quality buyers.

From a company perspective, these gains appear well captured by the case of Vinaseed, a seed production company in Viet Nam – also one out of five business case studies considered by the IFC. It provides a telling, positive example of promoting gender diversity at the firm level:

- **Better decision-making at the top:** Vinaseed has been accepting more women to its board, and currently the share of women board members is about 42%. The company believes that increased gender balance has brought several benefits, since more diverse leadership and open perspectives tend to deliver better outcomes.
- **Conducive environment for innovation:** A more evenly balanced work setting between women and men, particularly inside the research team, has helped spark Vinaseed's capacity to adopt technological innovation. Over the period 2010-2014, the company has discovered, selected, and transferred 30 new varieties of seed, boosting revenues from innovative products.
- **Access to high-skilled and committed workers:** Vinaseed recruitment policy focuses on hiring the most competent candidates, regardless of gender.

Source: (IFC, 2016<sup>[3]</sup>).

## **2 A policy framework for strengthening women's entrepreneurship in rural areas**

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This chapter provides a policy framework for tackling the barriers that prevent the expansion of entrepreneurial activities in agriculture and the agribusiness sector by women living in rural areas in Southeast Asian countries. It identifies challenges and analyses policy options. It shows that discrimination, extensive unpaid work activities due to care obligations, the lack of adapted training programmes, barriers of access to quality jobs and to starting new businesses, hamper the economic prospects of women in agriculture and highlights best practices for more inclusive environments.

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The labour and business inclusion of women in rural areas should be at the top of the policy agenda in the ASEAN countries. This chapter discusses the constellation of social and economic barriers that prevent women living in rural areas in ASEAN countries from meeting their social and economic potential. A policy framework more supportive of women's entrepreneurship in rural areas would not only improve their social and economic well-beings directly but also benefit the whole country from higher productivity and stronger social cohesions. The chapter addresses the following main policy questions:

**How to expand the access to information, knowledge and training programmes by rural women?** A specific policy section presents a review of options to reduce the difficulties that rural women in ASEAN countries face to participate in training or other networking events. It reveals the presence of a range of barriers, with overburdening domestic responsibilities, travelling difficulties, financial barriers, discriminatory social norms and lack of information about the opportunities available, being frequently referred.

**What is the role that social policies play in reducing the time that women in rural areas spend on unpaid work?** Another section discusses the extent to which overburdening unpaid care work activities hinder the representation in paid work activities of ASEAN women living in rural areas. The options to help promote a more balanced share of care responsibilities between men and women include investing in public infrastructure – e.g. on day care centres, water reservoirs and renewable energy –, implementing responsive and accessible social support spending – e.g. on childcare, care of the elderly, health care and other necessities – and introducing maternity and paternity leaves.

**What policies can improve women's voice and representation in decision-making in rural areas?** The policy discussion also examines what governments can do in co-operation with the local communities to secure the greater inclusion of women from rural areas in decision-making. It identifies a range of policies, from collective actions and farmers' associations, to favouring the creation of decision-making groups, which have the potential to enhance the impact of projects and programmes to eliminate the barriers to gender equality in agrarian contexts.

**How can policies help unlock women's entrepreneurial activities in rural areas?** One section discusses how tackling gender stereotypes and discrimination can help raise the attractiveness of new entrepreneurial activities to rural women. Among other priorities, it points to the importance of using training programmes as a tool to promote the equal treatment between men and women farmers as economic actors, including concerning the rights on the property of land and the mechanisms to secure them.

**Where to look when considering options to open up access to credit and financial services?** The policy challenges addressed include the creation of a conducive environment where rural women entrepreneurs in ASEAN countries can access the financial resources needed to support the realisation of their projects. A specific section will discuss examples of co-operative initiatives, group village savings and loans associations to ease access to micro-finance that some countries have created, as well as option for supporting the expansion of branchless banking by taking advantage of digital technologies.

The above questions are central to the creation of a sound ecosystem of gender policies for sustainable and inclusive farming and agribusiness in the ASEAN countries. The ASEAN-Secretariat and partner countries could expand further this holistic approach, with the support of the OECD, to achieve a structured framework of agreed principles and guidelines that could inspire the development of country-level action plans by ASEAN countries. A co-ordination platform could assist the implementation of such action plans, using peer learning and peer review exercises, with the support of monitoring mechanisms to measure effectiveness and identify good practices.



## Information, knowledge and trainings

Access to information, knowledge and training opportunities is a key factor to support productivity growth and the income of rural farmers. Acquiring entrepreneurial skills, agricultural techniques and market information, can be particularly beneficial to improving the quality of agricultural outputs by easing the dissemination of knowledge and creating new opportunities for technological change (Asian Development Bank and The Asia Foundation, 2018<sup>[4]</sup>; Jost et al., 2015<sup>[5]</sup>). Many observers, academics and practitioners, underscore that access to quality trainings of reasonable duration, to mentoring guidance and to social networks can yield significant gains in farming and business practices. Furthermore, sufficient opportunities for training and networking play a pivotal supporting role to the empowerment of women farmers and their entrepreneurial initiatives (OECD/ERIA, 2018<sup>[6]</sup>), by allowing them to gain knowledge and skills in a range of technical (hard skills) and non-technical (soft skills) domains. These include the access to more productive agricultural techniques, best practices on agro-farming and sustainable businesses, for example. They also include more opportunities to acquire managerial competences and to strengthen financial literacy, as well as to foster some essential less visible competences, such as negotiating skills, which are important to reinforce self-esteem and assertiveness (ActionAid, 2018<sup>[7]</sup>; FAO, 2011<sup>[8]</sup>).

Research shows that rural women in ASEAN countries face particularly strong difficulties to participate in training or other networking events, reflecting a range of barriers of access. Overburdening domestic responsibilities, travelling difficulties, financial barriers, discriminatory social norms and lack of information about the opportunities available, are frequently reported barriers (Asian Development Bank and The Asia Foundation, 2018<sup>[4]</sup>; ActionAid, 2018<sup>[7]</sup>). In addition, evidence suggests that most agricultural training programmes give priority to men farmers. When they target women, the structure often fails to take into account women's specific needs and the greater constraints they face compared to men, such as the need for suitable time slots, for example.

As a result, most women farmers receive limited knowledge of new farming techniques. Scarce financial resources are often available through the husbands or other male family members in the case of unmarried women, who keep the control of the funding and often use informal channels (ActionAid, 2018<sup>[7]</sup>). This setting limits the circulation of good practices and partly explains why women farmers are more likely to end-up using lower-quality fertiliser. Moreover, the limited uptake of farming equipment that are designed to be women-friendly, including the use of ergo-refined rice seeding and transplanting equipment, or improved fruit harvesting tools, for example, undermines productivity growth and output diversification (ActionAid, 2018<sup>[7]</sup>; IFC, 2016<sup>[9]</sup>).

### ***Gender-sensitive approaches to improve women's participation to training***

The adoption of gender-sensitive approaches in the design of education and training programmes is a key pre-requirement to reach out to a broad and diverse pool of women farmers potentially interested in attending them. Not only this means that programmes should be adapted to the skills and literacy levels of all clients. It also means that the structure should take into account the existence of certain day-to-day needs, such as women's time schedules, for example, and the need for assistance at home, to maintain the continuity of care responsibilities, of the children and the elderly, during the time spent in training (OECD, 2019<sup>[10]</sup>).

Although the data show that school attendance by girls in ASEAN countries has improved recently, literacy rates remain relatively low among rural women (OECD, 2017<sup>[11]</sup>). A study finds that low literacy levels act as one of the main impediments hindering the uptake of agricultural and business trainings by rural women (IFC, 2016<sup>[9]</sup>). This suggests a need for more adaptation, by strengthening the focus on training materials and delivery approaches, which have to be accessible to all. These efforts also require the support of simple documentations to disseminate the objective and nature of the training, along with enrolment conditions that are both affordable and not too complex to fulfil (IFC, 2016<sup>[9]</sup>).

In order to increase the chances of a training programme to attract the interest of women farmers, it has to reflect their interests and preferences closely. Evidence suggests that women's participation is significantly higher when the training focusses on agricultural crops, tasks and techniques that women perceive as their prerogative. In Peru, a participatory potato research initiative attracted only about 12% female participation since women thought of potato as a "male" crop, rather than perceiving it as "women's work". However, participation peaked to 60% for the sessions addressing planting, harvesting and evaluating potato clones, because women play a central role in the execution of these tasks (FAO, 2011<sup>[8]</sup>).

The support of flexible education and training programmes is also important. This can require a preliminary assessment of gender-specific time, for example. Flexible training courses such as short courses, part time courses, online courses, training videos, and weekend courses could represent the right response, so long as they open up the training to women who would not consider participation otherwise because of lack of time (OECD, 2019<sup>[11]</sup>).

At the same time, the availability of affordable and secure transportation modes also plays a critical role. Taking into consideration travel constraints, securing the delivery of the training in locations not too distant from where the women live and arranging the proviso of affordable and safe transportation facilities, could significantly improve access to education and training (OECD, 2019<sup>[11]</sup>).

An example of good practice to encourage women's participation in training is the Ecom Agroindustrial Corporation in Indonesia. Implemented with the support of the IFC, this project encompasses several gender-sensitive approaches. For example, it adjusts the training schedules to accommodate women's needs, while also employing women trainers and women volunteers. It also encompasses a simple financial management tool to help women farmers better analyse household and farm expenditures. In addition, it reaches out to the leaders of farmers association and women union to develop gender-specific training materials. This combination of enablers raise the attractiveness of the training to women farmers (IFC, 2014<sup>[12]</sup>).

Another example is the programme "Improving Market Opportunities for Smallholder Farmers In the Pa-O Self-Administered Zone", which Myanmar has implemented. As detailed in the below review of case studies (see, **Case Study No. 1**), this programme aims to increase economic opportunities for smallholder farmers, paying particular attention to women. It delivers knowledge on good agricultural practices focusing on proper crop selection, seed treatment and crop management. To enhance women participation in training, the scheduling of training times takes into account women availabilities with the actual training taking place at locations that women can easily access. In a training setting usually dominated by men, enhancing the contribution of women to the discussions and sharing of views requires the support of proactive measures. As a simple and practical measure, the project allots to women the front row seats.

Looking beyond the Southeast Asia region, the Empowerment of Adolescent Girls Project in Liberia also included a strong attention to cutting travel times, by ensuring that skills training takes place in local communities. In addition, to cut down on girls' travel time, each training site offered free childcare services to allow women focus on the training sessions without having to worry about their children (Buvinic and O'donnell, 2016<sup>[13]</sup>).

Ensuring that a high proportion of local trainers and extension agents are female could be another way to raise the attractiveness of training to women participants. In some countries, female farmers feel more comfortable when they can enter in relation with female trainers and extension agents, whom they trust more (Buvinic and O'donnell, 2016<sup>[13]</sup>). In addition, women farmers' time preferences might simply match the time of their female trainers better, because daily routines and duties are the same. However, there is evidence that only 15% of extension agents are women, despite the fact that as much as half of the agricultural work is carried out by women, globally (USAID, 2010<sup>[14]</sup>). Encouraging women to build their career as agricultural trainers and recruiting more women trainers could be a way to facilitate the participation in training of other women.

In perspective, more female students should be encouraged to study agricultural science and related degrees and their access to the field facilitated. Young women are under-represented in the field of studies related to agriculture in many countries. Lack of women representation in the agriculture field reinforces the stereotypes that high-status and major tasks in farming is men's work, or misbeliefs that women's contributions to agriculture are minor and do not require agricultural education. Furthermore, it may hinder the expansion of the number of women trainers and agricultural extension agents (Beintema and Di Marcantonio, 2010<sup>[15]</sup>). Data from the OECD's Programme for International Student Assessment (PISA) educational assessment reveal that, by the age of 15, boys and girls expect to pursue careers in stereotyped gender-specific fields, regardless of the subjects in which they are proficient (OECD, 2017<sup>[16]</sup>). This evidence suggests that early educational guidance and incentives are necessary to prevent gendered expectations from driving educational choices.

### ***Networks, mentoring and role models***

Networking and mentoring guidance are effective vehicles of dissemination through, for example, the creation of women farmer's associations and forums. They can facilitate knowledge sharing, raise awareness of best practices and role models, ease access to markets and farm inputs and support information about modern farming and marketing techniques among women farmers. Evidence suggests that the role of networking and mentoring is particularly important during the start-up phase of a new farm business since it is in the early years that the transfer of expertise and new practices are particularly important, alongside the transmission of less intangible forms of help (such as, emotional support and encouragements, for example (OECD, 2017<sup>[11]</sup>). Upfront assistance may be particularly beneficial to poorer women, who are generally less empowered, have limited information, lack independence and self-confidence. Access to knowledge and the possibility to learn from other women who have gone through similar experiences in the past, encourages judicious business choices capable of limiting the risks of repeating mistakes (Cassar Alessandra and Katz Elisabeth, 2016<sup>[17]</sup>; Brody et al., 2015<sup>[18]</sup>). A research finds that young people in agriculture who have received mentoring through the network of Young Professionals for Agricultural Development (YPARD) are likely to be more business savvy, strengthen the opportunities to access funding – from seed funds, loans, to scholarship – and are more likely to adopt modern farming methods (Bishop, 2019<sup>[19]</sup>).

Women's union and business associations also play a supportive role. In a number of ASEAN countries, women increasingly participate in formal gatherings, which can take the form of entrepreneurs' associations and "clubs". These initiatives are opportunities for networking and information sharing, through the organisation of seminars and workshops, for example, further supported by the promotion of easier ways of access to financing in some cases (OECD, 2017<sup>[11]</sup>). Awareness that challenges are not unique but other women share the same challenges fosters, in turn, confidence building.

In Viet Nam, under the aegis of the National Women-led Business Start Up Program (NW BSP), the Viet Nam Women's Union (VWU) promotes the organisation of – and encourages rural women farmers to take part in – a regular event called "Women's Start-up Day" (WSD). This is an opportunity for women entrepreneurs to pitch their business ideas, build networks and exchange information. Importantly, VWU provides continuous and diverse trainings and supports to help them launch their businesses, especially those established to have a higher potential during the WSD. Many women beneficiaries are particularly appreciative of the fact that the supports come from other fellow women entrepreneurs, who face the same challenges and can therefore understand their concerns (**Case Study No. 2**).

In a similar spirit, the Thai Woman SMEs Association (TWO SA) devotes special attention to enhancing the promotion of new entrepreneurial activities led by women. TWO SA absolves this role by providing opportunities for training courses, supplemented by regular networking sessions among women entrepreneurs to share experiences and knowledge. Another example is Singapore's Mums@Work (Mumpreneurs network); created in 2010, this initiative pays special attention to women with children who

run home-based enterprises. It provides start-up workshops, bimonthly networking events, access to mentors, coaches and expert counselling (OECD, 2017<sup>[1]</sup>).

The above experiences point to the crucial role that the associations of women entrepreneurs can play through promoting synergies and positive interactions among business initiatives run by women, including based in rural areas.

### ***Supporting effective training and knowledge transfer***

The interactions with peers can play a critical role in ensuring that the tools acquired during a training programme translate into action. Women who can attend the training with a friend generally report better outcomes than participants who attend alone (Asian Development Bank and The Asia Foundation, 2018<sup>[4]</sup>). A study for the Self-Employed Women's Association Bank, for example, found that the women who had attended a 2-day programme on business counselling with a friend were significantly more likely to invest their loans in a business than those who attended the programme alone. Perhaps because the absence of peer support increases the exposure to the influence of their male relatives, the latter frequently use their loans for other non-business activities, such as home repairs. The positive effect of sharing the training with a peer on the quality of the loan seems stronger among women originating from groups where social norms are particularly restrictive (Field et al., 2016<sup>[20]</sup>). This suggests that peer support mechanisms can be particularly effective to support women farmers in rural areas, where traditional norms are typically relatively more entrenched than in urban areas.

In addition, there is evidence suggesting that “bundled” training approaches are generally more impactful and cost-effective than “isolated” ones, although bundled training could require larger time investment than isolated ones. Instead of focussing on one single training in isolation, such as financial literacy alone, “bundled training” combines the training on financial literacy with other services, such as mentorship and networking, for example (Buvinic and O'donnell, 2016<sup>[13]</sup>). In Viet Nam, the NWBSP is a telling example of the positive effect on women's rural entrepreneurship of training programmes that include a range of services, from knowledge transfer to network opportunities with investors and distributors, as well as financial support. The programme enables rural women to acquire skills, while at the same time increasing self-confidence, strengthening network capacities and ways of access to capital, which are essential to the launch of new businesses (**Case Study No. 2**). In Indonesia, the Agri-Fin Mobile programme combines a variety of services within one platform, which includes agricultural advice to farmers, market information and financial services (MercyCorps, 2019<sup>[21]</sup>).

Experiences with bundled service solutions extend beyond Southeast Asia. For example, in Zimbabwe EcoNet Wireless, the country's largest telecommunications services company, provides subscriptions to the EcoFarmers mobile platform, which in addition to innovative micro-insurance for farmers to insure inputs and crops against poor weather, delivers training in best farming practices and maize production or cattle rearing tips (The Technical Centre for Agricultural and Rural Cooperation, 2017<sup>[22]</sup>). The solution is the outcome of a partnership between EcoNet and the Zimbabwe Farmers' Union.

There is evidence supporting the case of informal education as a tool to empower poor women farmers and entrepreneurs in the agriculture with low literacy levels by transferring knowledge. One example of informal and farmer-centred learning is the Farmer Field Schools (FFS), which provide opportunities for hands-on, easy-to-access, group learning. In China, FSS delivers training combining direct experience in agricultural production and participatory discussions. Studies find that by fostering the capacity of poor or small-holder farmers to take autonomous and better adapted farming decisions, field schools significantly enhance the quality of their agricultural productions and sales, ultimately improving their livelihoods (FAO, 2011<sup>[8]</sup>). Thus, informal education can help circumventing the difficulties to reach out to low income women farmers through formal education. Overtime, some field schools have become more financially viable and affordable by progressively increasing the training of local project managers and trainers and reducing the

dependence on international experts. This pattern has allowed increasing participation (Van den Berg and Jiggins, 2007<sup>[23]</sup>).

### ***Addressing the interactions between training programmes and the rural digital divide***

The experience of the Research Center of Communication and Development Knowledge Management in Thailand (CCDKM, Case Study No. 3) provides an interesting illustration of the prerequisites that countries need to fulfil when implementing their training programmes, particularly the ones that aim to support the expansion of Information and Communication Technology (ICT) knowledge for improving agricultural productivity and raising smallholder incomes. During the past years, CCDKM has collaborated with key national bodies, international agencies, and private sector companies, to launch a series of projects and initiatives aimed at enhancing the knowledge of girls and young women farmers in Thailand on how to use ICT to improve agricultural productivity and raise smallholder incomes. One lesson of these activities is that their success depends critically on role played by the availability of a reliable educational and/or research partner, with a capacity to federate different stakeholders around concrete, common objectives (such as smart farming) and to identify the right training programme to support them. The second prerequisite is the possibility of the trainees to access quality and affordable broadband network technologies that bring new solutions to remote locations, or improve existing solutions, doing so at a lower cost than has previously been possible. In Thailand, this support came initially from the spreading of ICT telecentres and subsequently the gradual expansion of the Village Broadband Internet project to bring the high-speed internet network to the Thai population living in remote areas (*Net Pracharat*).

As is often the case in many regions around the world, people living in rural areas of Southeast Asia experience a digital divide, which despite the progress achieved, remains characterised by the lack of availability or reduced choice (OECD, 2019<sup>[24]</sup>). This divide stems from the generally higher investment costs needed to establish communication infrastructures in rural areas compared to the cost in urban locations.

### **Social policies for reducing the time spent on unpaid work**

In Southeast Asia, just as in other parts of the world, men and women do not split paid and unpaid work equally. Women usually are less likely to work, and to work full-time hours, for pay. Instead, they typically spend more hours looking after children and elderly relatives, doing housework, shopping for food, and so on. This reflects stronger discriminatory social norms and traditional gender roles. Additionally, in rural areas existing gaps in infrastructure compound the observed general pattern, reflecting more demanding care responsibilities in the absence of support facilities and labour-saving technologies such as devices to process food or fuel-saving stoves. As a result, women must spend additional time travelling to purchase necessities, or to collect safe water and fuel (OECD, 2019<sup>[10]</sup>). Where the electricity network is weak, the actual number of travels increases even further, reflecting limited storage capacities. Overall, women in rural areas spend more time in unpaid care domestic and domestic work in the comparison with both men and women in urban areas.

Available sources indicate that the time that women spend on unpaid care work ranges between two and half times the men's equivalent and ten times in the ASEAN region, although there is considerable variability across countries. In perspective, despite falling fertility rates, care for children will likely remain a pressing issue in many ASEAN countries, while rapid population ageing will add extra-pressure on the demand for services to take care of the elderly. Most Southeast Asian Governments report low public expenditure on essential care infrastructure such as public childcare, care services to the elderly, maternity leave and disability pensions (Brinton et al., 2019<sup>[25]</sup>).

## **Investments in infrastructure**

Investment in public provisions, such as building day care centres, reservoirs and renewable energy (e.g. solar panels) or setting up water infrastructure such as piped water and well drilling near women's homes could significantly broaden women's choices about the use of their time, making paid work more attractive to them (OECD, 2019<sup>[10]</sup>; ActionAid, 2018<sup>[7]</sup>).

While infrastructure investment and labour-saving technologies, more broadly, can significantly reduce the time and efforts that women devote to unpaid care work, these seldom represents the specific objective (ActionAid, 2018<sup>[7]</sup>). This suggests that there may be room for taking a more pro-active gender sensitive approach when designing and developing public services and infrastructure. Ensuring the proviso of easily accessible and affordable services and infrastructure is a key part of the policies to fill this gap. For example, higher investments in physical infrastructure such as electrification, improving access to running water, safe and dignified sanitation services, cleaner energy and the availability of efficient public and private transport can reduce the time and physical effort required to absolve domestic care tasks, freeing new time for training and paid work (UN Women., 2018<sup>[26]</sup>).

One dimension that deserves consideration during the design and implementation of these policies is the difference between rural and urban areas in services and infrastructure provision (Elke Loichinger and Wiraporn Pothisiri, 2018<sup>[27]</sup>). As mentioned above, there may be large gaps of access between urban and rural women to these provisions. For example, the bulk of formal public and private care services typically concentrate in the urban centres, while the rural areas have to rely more on community care, often building on informal relations. Another feature of the divide lies in the fact that many adult children leave the rural areas to attend education and/or find a job in the urban centres, implying that informal care services may be even more difficult to run in a sustainable way.

### *Childcare centres*

Reducing the burden of unpaid care work on women from rural villages requires the concurrent implementation of affordable day care centres (OECD, 2019<sup>[10]</sup>; Buvinic and O'donnell, 2016<sup>[13]</sup>). Work in Indonesia shows evidence, for example, of a positive relation between expanding the access to formal childcare arrangements and the growth of women's labour force participation (Halim, Johnson and Perova, 2019<sup>[28]</sup>). Access to public early childcare (preschool) facilities also plays a positive role. The same study finds that in Indonesia investment in additional public kindergartens in a given district with an overall capacity of 1 000 children has the potential to increase the employment of women with age-eligible children by 13.3% (Halim, Johnson and Perova, 2019<sup>[28]</sup>). Other examples from two very different contexts find that the first universal childcare programme implemented in China and the subsidised childcare services provided through community preschools in Chile have led to significant increases in the number of female paid jobs (Wang, 2015<sup>[29]</sup>; Martínez and Perticará, 2014<sup>[30]</sup>). In South Korea, the impact of the introduction of a universal childcare subsidy on female employment has been particularly beneficial for low-income and less-educated mothers. In Japan, access to childcare was particularly effective supporting the employability of women from families who lack the childcare assistance provided by the grandparents (Lee, 2016<sup>[31]</sup>).

Despite their positive impacts, there are insufficient childcare centres in many ASEAN countries, especially in rural areas (OECD, 2017<sup>[11]</sup>). According to a recent study, 66% of children aged four and under benefit merely the care of a member of the family in Southeast Asia (Hasnan, 2019<sup>[32]</sup>). Evidence suggests that non-formal and community-based approaches can be an option to reach these services out to the rural areas, where formal childcare and pre-schooling services are scarce. Outside the Southeast Asian region, Peru provides an interesting example with the development of community-based childcare services. The *Programas No Escolarizados Educacion Inicial* (PRONOEI) is a public community-based programmed for children living in rural areas, or marginalised urban areas. Unlike formal pre-schools, *Jardines*, which hires certified teachers only, PRONOEI relies on mothers from the community to act as teachers, provided that



they complete a special training in child development and teaching techniques, provided by a certified teacher hired by Ministry of Education of Peru. Although the provision of affordable childcare services is a key to enable rural women farmers devote more time on farming and agribusiness activities, the design must be adapted to the specific contexts of each country (Buvinic and O'donnell, 2016<sup>[13]</sup>).

#### *The co-ordination of care services for the elderly*

Care for older parents falls under the legal responsibility of their progenies or/and the family in many ASEAN countries (Indonesia, Cambodia, Myanmar, the Philippines, Singapore and Viet Nam; (Elke Loichinger and Wiraporn Pothisiri, 2018<sup>[27]</sup>)) with women acting as main caregivers of their olds. This extra-burden on women represents an important challenge in perspective, given that population is already ageing rapidly in several Southeast Asian countries.

Governments can play an active role in the creation of an accessible and affordable system of care services and support programmes for the elderly. One example of good practices is the initiative undertaken by the Government of Darussalam, whose system of support assistance to older persons encompasses the co-ordination and support of a broad range of actors, including care professionals, the local communities, volunteers, Non-Governmental Organisations (NGOs) and the private sector, as well as family members. The government organises regular trainings to enhance the capabilities and competencies of professional care providers of older persons. These include counselling on dementia, on one-on-one case management and welfare services targeting doctors, medical officers, social workers and pension officers (Elke Loichinger and Wiraporn Pothisiri, 2018<sup>[27]</sup>). Upcoming OECD work provides a comprehensive overview of the policies to support informal carers in the European Union countries by helping them reconcile their work and family responsibilities, while at the same time reducing negative health consequences and poverty risks (OECD, 2021<sup>[33]</sup>).

#### *Clean energy technologies and safe water*

As mentioned above, improved access to safe energy and water could considerably relieve women living in rural areas from the physical burdens of collecting energy fuels and water. The creation of cleaner and easily accessible water sources, such as powered water pumps, has significantly reduced the time spent by women on care work, especially for those who used to collect surface water (Ferrant and Thim, n.d.<sup>[34]</sup>) (Dutta, Kooijman and Cecelski, 2017<sup>[35]</sup>). For example, a village in Zimbabwe invested collectively in water pipes and sprinklers to irrigate crops and this enabled a significant reduction of the time spent by women villagers on fetching water.

The gains of improved access to clean energies such as electric grinding mills, water taps and biogas plants could also be important (OECD, 2019<sup>[10]</sup>). According to the International Energy Agency (International Energy Agency, 2017<sup>[36]</sup>), access to clean energy would save more than 100 billion hours per year globally of women collecting and hauling fuelwood, freeing women's time to pursue economic opportunities. For example, in Nepal, access to gas allowed women to save several hours daily from collecting firewood for cooking).

Evidence suggests that rural electrification could also reduce the time and efforts that women devote to unpaid care work. Recent research in the Philippines, for example, shows that access to electricity enables women to carry out care work and housework more efficiently, thus reducing the time necessary to accomplish these tasks (Rost and Koissy-Kpein, 2018<sup>[37]</sup>; OECD, 2019<sup>[10]</sup>). In Lao PDR, the Rural Electrification Programme and Power to Poor has supported progress in gender balance and inclusive growth. Thanks to the possibility to access electricity and stable light sources, women carry out their unpaid care work responsibilities in a much safer environment, while better managing the split of their time between care responsibilities and work on economic activities. Many poor women-headed households in rural areas could benefit from the project as it targets poor households, particularly women-headed households ([Case Study No. 4](#)).



The experience of countries from other regions supports these findings. Research on Nicaragua, for example, finds that electrification can increase rural women's likelihood of working outside home by 23% in the country (Grogan and Sadanand, 2013<sup>[38]</sup>). In rural Peru, both working time and earnings of women increased following electrification (Dasso, Fernandez and Ñopo, 2015<sup>[39]</sup>). However, some evidence suggests that electrification may not be enough to reduce time spent on care and domestic work or to raise the ability of women to devote more time to paid work activities. The impacts of infrastructure investments are context-dependent and might not always lead directly to desirable outcomes (OECD, 2019<sup>[10]</sup>; Van De Walle et al., 2013<sup>[40]</sup>). For example, research conducted in India suggests that gender biases and stereotypes in rural economies may limit the positive effects of electrification (Van De Walle et al., 2013<sup>[40]</sup>). Therefore, the provision of rural electrification should integrate an attention to these biases and social norms in order to achieve desirable outcomes on women's unpaid care work.

On the other hand, there seems to be evidence suggesting that access to electricity or other time-saving equipment is also associated with a more equal division of care work between men and women. Those households where men spend more time on care work are also likely to invest more in time- and labour-saving equipment. Men seem more willing to spend time on water collection if the household owns the water-related equipment, for example. Likewise, they seem more inclined to devote more time to primary care tasks if the household has more fuel-related equipment (Rost and Koissy-Kpein, 2018<sup>[37]</sup>). More research to disentangle how technology interacts with social norms and the formation of perceptions about gender roles would be welcome.

### **Social protection programmes**

Although social protection policies and programmes aim to reduce and prevent poverty and vulnerability throughout the life cycle, evidence suggests that globally, social protection coverage is lower for women than for men (ILO, 2017<sup>[41]</sup>; UN Women, 2015<sup>[42]</sup>). These policies and programmes can take diverse forms, including cash transfers (e.g. childcare grants), public works (e.g. employment guarantee programmes), social security and social protection floors, and income security for children and their families. They also involve family policies, including the regulations governing paid maternity, paternity and parental leave (UN Women, 2015<sup>[42]</sup>; ILO, 2018<sup>[43]</sup>). These provisions and policies influence women's decisions with regard to the split of their time between paid and unpaid work activities, ultimately affecting their participation in the labour market (OECD, 2019<sup>[10]</sup>).

#### *Health and social insurance*

Affordable health care is particularly important for women because they have less access to personal income, face costly health conditions such as pregnancy and childbirth, and are often responsible for the health care of family members. A number of health and social insurance programmes have shown progress in covering event over the life cycle events that put women in a more vulnerable position. These include health insurance programmes that specifically include family planning; cover pregnant women and/or childbirth and/or waive the premiums for pregnant women; and offer maternity insurance. There are also pension programmes that amend the calculation of pension benefits, which leads to women benefiting even when they live longer on average (OECD, 2019<sup>[10]</sup>).

Over the past two decades, several countries have started to roll out universal health coverage reforms, using a variety of approaches and funding sources to enhance affordability for the poor and workers in the informal economy. For instance, in rural areas of People's Republic of China, the Rural Medical Co-operative Scheme had enrolled more than 830 million people by late 2009. Another example is a pilot project in Rwanda, the community-based health insurance Mutuelle de Santé, initiated in 1999/2000: by 2012, 90% of the population was covered (Holmes and Scott, 2016<sup>[44]</sup>).

### *Public works programmes*

Public works programmes, or employment-guarantee programmes, can provide poor or unemployed women and men with an important source of income in the face of persistently high levels of unemployment, widespread rural poverty, and economic crisis. Some programmes, such as the National Rural Employment Guarantee Scheme in India, may offer better conditions for women than other employment alternatives (UN Women, 2015<sup>[42]</sup>). However, women are often paid less than men in the same jobs are, and women's representation in public works-related decision-making structures is often inadequate (Holmes and Jones, 2010<sup>[45]</sup>).

To alleviate the burden of unequal caring responsibilities on women employment, some public works and social protection programmes have a clause that ties the job to the access to care services. In India, for example, the Mahatma Gandhi National Rural Employment Guarantee Act, which mandates that rural households have the right to 100 days per year of unskilled employment, establishes the proviso of childcare at worksites, organised by women workers. The Expanded Public Works Programme in South Africa incorporates training and job accreditation on early childhood development at home or within the premises of the care facilities provided by the community. In addition to resulting in new job opportunities for women, the benefits include the increased supply of affordable care services (Penny Parenzee and Debbie Budlender, 2016<sup>[46]</sup>).

### *Cash transfer programmes*

The COVID-19 pandemic has revived the policy attention on establishing mechanisms that make social protection more accessible. The Universal Basic Income (UBI) debate is one prominent example and universal cash transfers have advantages especially in contexts characterised by high levels of poverty, labour-market informality and a fragmentation of existing social support across numerous poorly co-ordinated programmes. However, comprehensive “no questions asked” payments to everyone also pose long-term fiscal challenges and can produce unintended losses among vulnerable groups. There are other policy options to make social protection more accessible, including less comprehensive types of universal transfers, e.g. for key population groups, such as families with children. These include universal child benefits or basic old-age pensions that exist in a number of OECD countries. Cash-for-care benefit systems, such as cash transfers and voucher systems, for example, can be another way to better recognise and compensate unpaid care work. The system can provide possibilities and incentives to unpaid carers to participate in paid work, as financial supports can provide women with extra free hours, by enabling them to purchase public or private childcare services, or to hire domestic workers (ILO, 2018<sup>[43]</sup>).

Securing that the women receive the transfer directly, as the holder of the right, benefits their decision autonomy. This can raise, in turn, their bargaining power within the household (OECD, 2019<sup>[10]</sup>). Existing evidence also indicates that, to optimise impacts on women empowerment, cash transfer programmes can encompass other entitlements, such to participate in trainings, or awareness sessions on the gains of achieving a balanced split of unpaid care work tasks within the household. What is important is that both fathers and mothers be part. In the Philippines, the nationwide programme *Pantawid Pamilyang Pilipino Program*, which provides cash assistance to poor families, includes access to a Family Development Session (FDS) to raise awareness and address concerns about women's unpaid care work and women's rights. The attendance to the session is required for fathers, as well as mothers (Rost and Koissy-Kpein, 2018<sup>[37]</sup>).

### **Tackling traditional gender roles and social norms**

By perpetuating the disproportionate balance of paid and unpaid work between men and women, gender stereotypes and gendered norms limit access of women to productive resources, opportunities and markets. These dynamics exacerbate, in turn, unequal power relations, ultimately reinforcing patriarchal

attitudes (OECD, 2021<sup>[47]</sup>; FAO, 2015<sup>[48]</sup>; International Solutions Group and Genese Innovantes, 2017<sup>[49]</sup>). In many South East Asia countries, strong patriarchal social norms continue to play an important part in shaping gender roles, with men, especially from rural areas, often reporting a fear that performing ‘women’s chores’ will result in social stigma (ActionAid, 2017<sup>[50]</sup>). Changing deep-rooted social norms requires combining legislative and policy incentives, on the one hand, with, on the other hand, public awareness raising campaigns, supported by the media, and community dialogue (OECD, 2019<sup>[10]</sup>).

Awareness raising campaigns could help shifting responsibilities for unpaid work and reshaping traditionally defined gender roles (ActionAid, 2017<sup>[50]</sup>). Several OECD countries have recently introduced national campaigns to tackle gender stereotyping and norms, using the support of both traditional and online media channels. In Australia, for example, the “Equilibrium Man Challenge” is a joint public-private campaign that aims to raise awareness about the beneficial effects on the work-life balance of both partners of a more equal distribution of care responsibilities. It consists in the diffusion of a series of online micro-documentaries, which follow a group of men who have taken up flexible work arrangements to care for family members (OECD, 2017<sup>[16]</sup>).

Media, such as TV programmes and radio, can be adapted to target a public living in rural areas. For instance, TV programmes could show how women can become successful farmers or agribusiness owners. By conveying positive messages about women’s experiences with farming and their achievements, they could help challenging the presumption that these activities are a prerogative of men (Kidder, Bright and Green, 2014<sup>[51]</sup>; OECD, 2019<sup>[10]</sup>). The UN Convention on the Elimination of All forms of Discrimination against Women has been ratified by several South and Southeast Asian countries, among which Bangladesh, Nepal, India and Pakistan. General Recommendation 34 states the rights of rural women, while Article 14 highlights the legal responsibilities of governments to address unpaid care work. Governments have legal responsibilities to take actions to ensure that women’s unpaid care work does not reduce their ratified human rights (UN Committee on the Elimination of Discrimination against Women, 2016<sup>[52]</sup>).

As mentioned above, the willing participation of both partners is a key. For example, training programmes that aim to address the balance of care work activities or health care issues during pregnancy are more likely to achieve desirable results when both men and women attend (OECD, 2019<sup>[10]</sup>; ActionAid, 2018<sup>[7]</sup>). There is evidence from India and Pakistan suggesting that men’s participation in training related to pregnancy health resulted in higher engagement with domestic work and improvements of family planning (Levtov R et al., 2015<sup>[53]</sup>). *Promundo*, an NGO based in Brazil, operates a programme that aims to train health care providers to encourage men’s involvement in household chores before and after childbirth. The project ActionAid’s POWER (Promoting Opportunities for Women’s Empowerment and Rights), implemented in Bangladesh, Ghana, Pakistan and Rwanda, aims to make men more knowledgeable about the economics and social costs of unequally shared responsibilities within the household. Evidence shows that this initiative has led men to take greater responsibility for domestic tasks, such as cooking and cleaning, for example (ActionAid, 2018<sup>[7]</sup>).

## Voice and representation

One concern that many women in ASEAN rural communities share in common is the lack of voice and representation in decision-making processes. This situation not only raises a broader issue of rights, but also, and more specifically, affects the capacity of women to orient policy choices towards their needs. As discussed above, women farmers and men farmers do not always have the same views. Priorities as to training needs and infrastructure facilities may differ, reflecting the fact that women and men farmers often specialise in different stages of a crop production, when not different crops altogether. Sometimes, they also have different preferences as to the inputs and services to enhance their agricultural production. There is evidence suggesting that the availability of agricultural and infrastructure policies more responsive to

gender needs can enhance farmers' productivity (Asian Development Bank and The Asia Foundation, 2018<sub>[4]</sub>; ActionAid, 2018<sub>[7]</sub>).

Many agricultural and infrastructure policies are set out to benefit men more than women. A study finds that in South and Southeast Asia agricultural policy to support the rice value chain primarily targets and benefits professions in the downstream parts of the chain, such as processors and traders, for example, which are mostly prerogatives of men (Stockholm Environment Institute, 2019<sub>[54]</sub>). In Viet Nam, certain policies that affect the market of rice, for example, benefit men-dominating jobs, such as rice traders, rather than small rice producers, who are mainly women (Chen et al., 2013<sub>[55]</sub>). Strengthened women's representation and voice in decision-making could play a role in addressing these imbalances (OECD, 2019<sub>[10]</sub>). More broadly, the active participation of women leaders and representatives at all levels of negotiations, decision-making and planning processes can also enrich the understanding of the barriers that women typically face, thereby contributing to the identification of more innovative and workable solutions to overcome them (Fletschner and Kenney, 2011<sub>[56]</sub>).

The ultimate beneficial effects of these efforts are general, extending to both women and men. Yet, implementation requires the backing of a supportive framework to mainstream them across a range of public governance practices, across ministries and levels of government, from development and design, to the monitoring of results and accountability (OECD, 2017<sub>[16]</sub>).

### ***Enhancing participation in decision-making***

The pay-offs of stronger women's voice and awareness of its capacity to influence decision-making in villages benefit the well-being of the entire community. The example of the interactions between gender policies and environmental sustainability, which appear to be strong, based on the evidence available, is a case in point. Given the primary responsibility role that they play in securing a stable access to safe drinking water, sanitation facilities and fuel supplies for the households, women can play a fundamental expert and leadership role in accelerating the shift towards renewable energy consumption, safer public service facilities and public utilities. Rural women have direct exposure to the risk of environmental harm, since droughts and global warming caused by deforestation and over-farming forces them to travel even longer distances for the collection of water, fuel and edible plants. The increasing time and extra-physical efforts required to fulfil these responsibilities triggers "first hand" consciousness about environmental risks and priorities (OECD, 2018<sub>[57]</sub>; ActionAid, 2018<sub>[7]</sub>).

Recent evidence suggests women's participation in forest and fishery management groups can result in better resource governance and conservation outcomes. In addition, the involvement of women in water, sanitation management and budgeting decisions can help orientate scarce funding towards sustainable local solutions (Leisher et al., 2016<sub>[58]</sub>). An illustrative example is the case study on Women Farmer Champions in Cambodia, a platform allowing women to join their forces to make environmental concerns heard by the government, while promoting the launch of concrete actions to stop environmentally harmful activities (**Case Study No. 5**). For example, they use the platform to promote signed petitions and launch campaigns to raise awareness against illegal fishing. In addition, the increased attention on the challenges stemming from the lowering of water levels and pollution not only improves the villagers' health status but also acts as an opportunity to enhance the level of the policy debate on the introduction of more innovative and productive agriculture practices.

Perspective studies reveal a strong aversion of women against environmental risks (ActionAid, 2017<sub>[50]</sub>; ActionAid, 2018<sub>[7]</sub>). Indeed, the most vocal environmental organisations seem to have a strong women representation among their memberships and countries with higher proportions of women in parliament seem to be more likely to endorse policies that entail positive spill over effects on the protection of the environment (OECD, 2018<sub>[57]</sub>). In Rwanda, for example, land tenure reform, which pursued the reduction of gender barriers to land ownership as primary objective, has led to significant gains in terms of soil

conservation, reflecting higher investment by female-headed households (Ali, Deininger and Goldstein, 2014<sup>[59]</sup>).

Including more women in decision-making is also likely to facilitate the development of essential infrastructures, such as safe public transport services, safe public spaces, childcare services and early education programmes. By supporting the fight against violence against women, safe transports are an integral part of the efforts to raise the labour market participation of women from rural villages and to keep their girls at school.

### ***The use of platforms as tools for collective actions***

Recent work by the OECD on strengthening women entrepreneurship in ASEAN countries highlights the importance of policy dialogue with women entrepreneurs and their representative organisations (OECD, 2017<sup>[11]</sup>). The establishment of formal mechanisms to ensure that women entrepreneurs participate in public and private policy gives continuity to the dialogue, which is essential to influence the legislative and policy reforms. Policy analysis work conducted by the Stockholm Environment Institute on women's empowerment in agriculture in South and Southeast Asia concludes that enhancing the impact of projects and programmes to eliminate existing barriers to gender equality requires increasing women's ability to organise and participate in collective actions (Stockholm Environment Institute, 2019<sup>[54]</sup>). Such collective actions represent a key catalyst for bringing to the fore gender equality challenges in the region, building solidarity, providing mutual support and developing business plans in relation to agricultural value chains. This includes through building capacity platforms that women's groups can use to leverage challenges, to identify leaders and to envision actions.

The mentioned above Cambodian Women Farmers Champion Forum (WFCF), absolves the function of strategic platform where female farmers raise their voice by sharing experiences, learning from each other, creating and discussing innovative initiatives in the domain of agriculture development. Women Farmers Champions play a key role in the implementation of the Gender Mainstreaming in Agriculture Policy and Action Plan 2016-20, in close co-ordination with thematic Ministries. They influence and support a variety of activities, including budget transparency and accountability, construction of new irrigation systems, dissemination of techniques for addressing climate change challenges, development of local markets for organic products and training programmes for rural women on agricultural techniques (**Case Study No. 5**).

### ***Promoting women farmer associations***

Farmer associations and women's group are essential institutions for supporting empowerment, poverty alleviation and well-being of women farmers. The role that they play in agricultural decision-making ensures that the needs of women farmers and their views are heard by policy makers and the general public (FAO, IFAD and ILO, 2010<sup>[60]</sup>; Akter et al., 2017<sup>[61]</sup>). For example, the Quinluban Islands Agutaya Fisherfolk Marketing Co-operative in the Philippines, led by women, plays an instrumental role in raising the voice of women farmers who use it to broaden the markets of their products and to achieve better price and sale conditions. By supporting the bargaining power of seaweed women and their representation in the seaweed industry, the co-operative has opened the way to more diversified retail markets, leading to reduce dependence on one dominant buyer, to generate more stable revenues and household incomes and to intensify the search for more innovative techniques of production (**Case study No. 6**). In Lao PDR, the contribution of Lao Women's Union has been instrumental in informing both men and women about the labelling requirements and related legal rights, as well as helping the shift towards gender-sensitive processes and training local field staff to their application (FAO, 2011<sup>[8]</sup>).

The establishment of young farmers' organisations in various Asian countries has greatly supported the advocacy role played by social movements. In Cambodia, for example, the Network for Farmers and Nature includes a committee of young people that sits in the organisation's executive. Likewise, the Filipino

National Federation of Peasant Organisations, *Pambansang Kilusan ng mga Samahang Magsasaka*, has set up a young people's assembly, which operates as a formal setting within the Federation. The assembly actively contributes to the design and implementation of the training strategies provided by the Federation, making them more accessible to the youth (Bishop, 2019<sub>[19]</sub>).

For farmer associations with both women and men members, it is important that women farmers have equal access to the services provided and can influence the decision-making, for example with regard to knowledge and training opportunities provided by the associations. Establishing gender quotas could be a useful means to engage women in all activities and ensure that they influence decisions. Quotas can help support the establishment of a critical mass of women, both as members and leaders within the associations. Gender quotas, ranging between 30 and 50%, could successfully increase women's participation to farmer's forums or farmer's association (FAO, IFAD and ILO, 2010<sub>[60]</sub>).

## Unlocking entrepreneurship

Although women in ASEAN countries make a significant contribution to agriculture and their participation as self-employed is important, there is still a way to go before their role meets full acceptance as entrepreneurs. This reflects various forms of discrimination, which entails substantial social and economic costs, including by undermining the potential for women farmers to engage in new and more innovative entrepreneurial activities (Buvinic and O'donnell, 2016<sub>[13]</sub>).

Discrimination can be the outcome of entrenched stereotypes and cultural biases. For example, many women find that the marketing of their products is penalised by the fact their business partners and customers often prefer to engage with men (Asian Development Bank and The Asia Foundation, 2018<sub>[4]</sub>). In addition, a research suggests that the lending officers of banks often have different attitudes towards female and male borrowers, which implies that they can be less willing to provide women with the financial services that they need (World Bank, 2014<sub>[62]</sub>).

In addition to the role played by biases, discrimination may stem from explicit rules and social and cultural norms that limit the access of women to land or business ownership. As a result, although several ASEAN countries recognise the legal rights of women on both matters, women often have to struggle to assert their rights. This reflects the fact that cultural norms still require that men inherit and own the land, so that the only way for women to gain access to land is through the consent of the husbands or male relatives (FAO, 2011<sub>[8]</sub>; International Solutions Group and Genese Innovantes, 2017<sub>[49]</sub>). In addition, the registration of administrative procedures to start a business often takes place in the husband's name as the head of the household, notwithstanding the fact that the business belongs to the wife (MCA-Indonesia, 2016<sub>[63]</sub>) (ADB, 2016<sub>[64]</sub>). In Indonesia, for example, two-thirds of women farmers participating in focus group discussions mentioned that although they own the land they are unsure that the formal registration of the land is under their names (Akter et al., 2017<sub>[61]</sub>). In India, even when the land is registered jointly under both names of the husband and the wife, the woman often has no control over the use of the land. Some rural women often ignore their ownership right over the land (Ghosh, 2015<sub>[65]</sub>).

The economic benefits of tackling discrimination materialise in enhanced opportunities for productivity growth. In Bangladesh, a country where men are six times more likely than women to be registered as a landowner, the productivity of women farmers is set to increase significantly when women themselves own the land (Kieran et al., 2015<sub>[66]</sub>). This reflects the strong motivations of women to improve technical skills, to invest in new productions and to adopt innovative work practices (International Solutions Group and Genese Innovantes, 2017<sub>[49]</sub>; Seymour, 2017<sub>[67]</sub>). Indeed, owning the land and playing a prominent role in carrying out the business provides women farmers and women entrepreneurs with greater autonomy and freedom when taking investment decisions (OECD, 2017<sub>[11]</sub>). Furthermore, it facilitates the access to financing, given that financial institutions often require a collateral.

Rural women farmers are also penalised by the limited access to wholesale markets for their agricultural products. Digital technologies play a potentially important role in providing market information to rural women who do not have access to safe transport facilities or lack the time to travel to markets due to care responsibilities (Asian Development Bank and The Asia Foundation, 2018<sup>[4]</sup>; IFC, 2016<sup>[9]</sup>).

### ***Addressing gender stereotypes and discrimination***

One approach to tackle gender stereotypes and discrimination is by integrating elements of gender de-biasing into training. For example, the focus of trainings programmes could be expanded to raise awareness about the importance of equal treatment of men and women farmers as economic actors, including with regards to the rights on the property of land and the mechanisms and tools to safeguard them (FAO, 2011<sup>[8]</sup>). Such awareness raising trainings should involve both men and women and at all levels of organisational responsibility, in order to ensure that they lead men and women entrepreneurs to work as business partners (FAO, 2011<sup>[8]</sup>). For example, some financial institutions use de-biasing training materials to prove that female clients are as creditworthy as male (Fletschner and Kenney, 2011<sup>[56]</sup>). However, there is also strong evidence showing that gender stereotypes take hold early in life (OECD, 2017<sup>[16]</sup>). This suggests that, ideally the recourse to de-biasing training approaches is not a substitute for more comprehensive strategies to tackle gender stereotypes and gender roles at the early stage of education, such as primary and lower or upper secondary school.

Recognising the positive influence of public awareness campaigns (OECD, 2017<sup>[16]</sup>), ASEAN launched in November 2017 the ASEAN HeForShe Campaign in partnership with the United Nations, which aims at raising awareness of the benefits of gender equality for society as a whole and at eliminating violence against women by promoting a culture of respect for women (ASEAN Secretariat News, 2017<sup>[68]</sup>). OECD countries have carried out national public awareness campaigns recently against gender stereotyping and norms, using both online and offline channels (OECD, 2017<sup>[16]</sup>).

### ***Helping women farmers to expand access to markets***

The role played by the transport infrastructure is a key to the establishment of stable upstream and downstream links along the value chains, connecting farmers to the suppliers of agricultural inputs and equipment and retail markets. From a gender parity perspective, achieving this objective involves securing the safety and personal security of women farmers in public transports (ITF, 2018<sup>[69]</sup>). Recourse to service standards, the implementation of security technologies, the support of public awareness campaigns and the dissemination of good practices, are the tools (ADB, 2015<sup>[70]</sup>).

Even when the transport infrastructure is safe, women farmers often have a number of additional difficulties to overcome (Mannava et al., 2020<sup>[71]</sup>). For example, they may lack the knowledge of emerging markets. In addition, the financial capital available may be too scarce to cover the transport costs for delivering the products to these new markets. In the past years, the digital technologies have played an essential role to help women overcoming these constraints by providing new ways of identifying market opportunities and the information needed to access them promptly at more affordable costs (IFC, 2016<sup>[9]</sup>; OECD, 2019<sup>[24]</sup>). Thanks to the digital applications, it is possible to connect women farmers with faraway markets and suppliers, without a need to engage in distant traveling. Mobile phones, SMS-based services, and mobile alerts can help women farmers approach customers and collect information from their homes or workplaces, directly (OECD, 2019<sup>[24]</sup>). The Groupe Speciale Mobile Association, for example, which represents more than 750 operators worldwide with almost 400 companies in the mobile ecosystem, offers a variety of Agri-services via mobile phone to improve the linkages of rural women to their markets. It connects rural women with buyers, either directly or through collective sales, while also providing them with diverse information on weather, crop management practices and market prices, in addition to basic services (e.g. telephone, SMS and data) (GSMA, 2014<sup>[72]</sup>). Another example is the e-commerce facility Bayu Harvest, which Malaysia launched in 2019. It allows women farmers selling directly their products to



end users from home. Using a smartphone application, they can collect the orders from distant urban markets, including Kuala Lumpur. To ensure that women farmers can take full advantage of Bayu Harvest, training workshops provide information on how to use the digital application, as well as certain required standards with regard to the packaging, branding and marketing of the products (Case Study No. 7).

The social enterprises are additional drivers to market access and stable sources of community revenues (IFC, 2016<sup>[9]</sup>), by creating critical masses of small scale farmers and women farmers capable of purchasing agricultural inputs (e.g. feedstuffs, fertilisers and plant protection) and some essential services (e.g. soil preparation, veterinary for livestock and farm management) at favourable prices. In Bangladesh, for example, the social enterprise Krishi Utsho negotiates with key input providers the purchase of affordable and quality inputs (e.g. fertilizer) in relatively small sizes, which is ideal to meet the needs of small women farmers. Krishi Utsho has also introduced the technique of micro-franchising, which consists in the establishment of easily accessible local shops, allowing entrepreneurs from rural farming communities to own and operate the shop, while using the brand name and meeting certain standards for quality. In addition, the franchise location can host several providers of essential services to allow women farmers accessing veterinary care, or sales points for dairy farmers, for example (IFC, 2016<sup>[9]</sup>).

Another interesting example, in this context, is the Fisherfolk Enterprise (FE), a women-led social enterprise based in Thailand. It establishes a Blue Brand using a number of established standards to guarantee customers safe and responsibly sourced food. In addition, it provides training and mentoring to women fisher-members to raise the quality of fish preparation following pre-defined standards and protocols for processing and packaging. FE's label for certified organic and responsible fish products depicts an innovative strategy to improve seafood value chains. In addition, FE allows small fisher entrepreneurs receiving promptly information about market opportunities, in large organic food markets such as Bangkok. Finally, the FE helps the local fishing communities address environmental challenges by promoting responsibly-sourced and formalin-free fish products (Case Study No. 8).

### ***Supporting role of business partnerships***

The ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME) on its ASEAN Strategic Action Plan for SME Development 2016-2025 expressed concerns about the limited information that the micro, small, and medium enterprises (MSMEs) in the region have on how to access markets (ASEAN Secretariat, 2015<sup>[73]</sup>). Lack of technical knowledge prevents these enterprises from participating in the global value chains, and reflecting this SMEs' contribution to exports remains small. In this setting, providing information platforms and capacity building programmes can play an important role in enhancing the market access of agriculture SMEs, both from the regional and global perspectives. Promoting inclusive business partnerships to engage rural women entrepreneurs in the supply chain of large agribusiness enterprises would be a way to creating new opportunities for market access. These partnerships could take the form of strategic networking between SMEs and large enterprises through on-line platform and business matching, for example, alongside the development of mentor and mentee programmes between large enterprises and SMEs.

Recent analyses by the World Bank on transforming agriculture in Southeast Asian countries suggests that while partnership and contract farming is primarily private-sector led, government support for such arrangements can contribute to more effectively meet some broader policy objectives such as inclusive growth, food security, or the protection of natural resources (World Bank, 2020<sup>[74]</sup>). Government assistance to help frame such partnerships may be particularly desirable where there is a need for putting in place an effective traceability system for the products and raw materials, for using economic incentives, building technical and institutional capacity, and educating counterparts about potential benefits (World Bank, 2016<sup>[75]</sup>). Besides improving an enabling agribusiness environment (the rule of law, the quality of infrastructure, health, and education, inclusive financial markets, for example), the public sector can also support the creation of gender-sensitive partnerships amenable to support women farmers in moving up



the value chain ladder, including the production of inputs, marketing, processing, and logistics. Past experience with contract farming arrangements suggests the importance of addressing public sector needs carefully so to avoid pushing for arrangements that are not in line with existing capacities, or that put development objectives ahead of business viability (World Bank, 2016<sup>[75]</sup>).

### ***Tailored technological solutions***

Work by the Consultative Group for International Agricultural Research (CGIAR), a global partnership between international organisations engaged in research about food security, points to a pattern of increasing agricultural mechanisation in rural areas. Insofar as this dynamic can help saving the time of small-scale farmers, it represents a welcome development. However, implementation by the communities often neglects to take into account the needs and interests of women farmers (CGIAR, 2018<sup>[76]</sup>). The fact that males play a dominant role in the design and construction of the equipment implies that making them suitable for women farmers – size of the body, physical strength and limited experiences of using them – often requires adjustments. The Cereal System Initiative of South Asia, created in partnership with RFL, a private sector company in Bangladesh, has developed a new, more performing, seed cum fertilizer drill that rural women can purchase, or rent, at subsidised prices. To ensure that rural women use the machinery in the right way, the project includes a special training (IFC, 2016<sup>[9]</sup>).

Moreover, there might be room for adopting more responsive rural infrastructure strategies to support the economic activities of women farmers in contexts characterised by the presence of discriminatory social norms. In Bangladesh, for example, the Ministry of Local Government and Rural Development and Co-operatives supports the construction of shops and sections of markets for use by women sellers, while building the rural road network (ADB, 2010<sup>[77]</sup>).

The innovative potential of the interactions with the research community is important but they may inadvertently generate undesirable outcomes, if the intervention omits to include women farmers. The CGIAR makes the example of a project in Peru where women farmers refused a potato drying equipment because during the planning stage male researchers talked to male farmers and concluded that the installation of modern drying equipment would accelerate the potato drying process and improve the efficiency of the overall system. However, the women in the community were satisfied with their traditional method of sun-drying. These suggests that more awareness of gender factors would have helped (CGIAR, 2018<sup>[76]</sup>).

Launched in 2015, the project “Gender-Responsive Organic Vegetable Production Livelihood Enterprise for Low-income Communities”, based in Los Banos Laguna, the Philippines, provides a more encouraging example. This project engages women farmers in sustainable production of organic vegetables as a way of raising households’ incomes. One important characteristic of Los Banos is the role it plays as a hub for science and technology agriculture research. It houses the University of the Philippines Los Banos (UPLB), a premier agricultural academic institution, as well as several international development organisations and national government agencies specialised in the adoption of science based technologies in the sector. In this context, the collaboration builds on the proximity to several leading agricultural research centres and academic institutes to adapt their technologies to the needs and interests expressed by women farmers (Case Study No. 9).

### **Access to credit and financial services**

In ASEAN countries, and the emerging economies, more generally, accessing loans and debt financing is often challenging. Not only are levels of financial literacy low, in addition, women lack the assets (land, for example) that they can use as collateral when borrowing from traditional financial institutions. Moreover, the lack of bank branches in rural areas exacerbates problems of accessibility to women farmers (IFC, 2016<sup>[9]</sup>). Furthermore, as discussed above, there is evidence of gender stereotypes and biases among

financial institutions (Carter et al., 2007<sup>[78]</sup>). Although banks may not intentionally discriminate against women, their employers behave insensitively to gender issues, and are reluctant to lend to SMEs owned by women (OECD, 2017<sup>[16]</sup>).

Formal banking in Asia and the Pacific is often ill equipped to meet the diverse needs of women entrepreneurs. Most insurance programs that take into account weather, livestock and crop conditions pay little attention to gender differences in farming activities and crop selections. There is evidence that many women farmers in Asia face greater risks due to limited access to adapted insurance schemes, which limits their capacity to secure a safety net for women farmers (Huyer, 2016<sup>[79]</sup>; World Bank, 2011<sup>[80]</sup>). Limited access to finance and financial services prevents, in turn, women farmers from expanding their business, from hiring and training new employees and purchasing quality agricultural inputs. This exacerbates inefficient land uses and reduces the opportunities for job creation (IFC, 2016<sup>[9]</sup>).

Research suggests that the economic pay-offs of closing the gender credit gap for women-owned SMEs in emerging economies are potentially important. According to the Global Market Institute, it could lead to a 12% increase in per capita income by 2030 (IFC and Goldman Sachs 10, 2019<sup>[81]</sup>). In Viet Nam, where credit gaps in the formal SME sectors are wide, the gain could be as large as 28% (Goldman Sachs and Global Markets Institute, 2014<sup>[82]</sup>).

### ***Targeted financial services***

Research underscores the importance of enabling financial programmes that meet the needs of women farmers and are easy to access. Application submissions should be adapted to literacy and numeracy levels that prevail in rural communities and simple to administer (FAO, 2011<sup>[8]</sup>). In order to ensure that financial services prioritise women, a number of financial institutions provide loan programmes targeted to women costumers. In Bangladesh, for example, the Grameen Bank provides loans for purchasing land or houses that require registration in women's names. In India, the Credit and Savings Household Enterprise provides loans to parents to buy assets for their girls, enabling to delay their marriages and acquire assets that they can contribute to the household when they marry (IFAD, 2009<sup>[83]</sup>).

The delivery of information about financial programmes needs to be culturally appropriate, easily understandable and relevant to the needs of women. Women should be able to compare financial products and make decisions based on a clear understanding of the characteristics and conditions (IFAD, 2009<sup>[83]</sup>). To this effect, it is of high importance to disseminate this information using schedules and communication channels that are suitable to women, taking into account their limited mobility and time constraints. For example, information meetings could be organised in the village directly and paying attention to scheduling them at times that do not conflict with domestic responsibilities (Fletschner and Kenney, 2011<sup>[56]</sup>). Some countries make recourse to radio programmes, again broadcasted at suitable times. The Grameen Bank's Village Phone initiative in Bangladesh, leases cellular mobile phones to successful members, as a way to improving women's access to key information on financial programmes (Fletschner and Kenney, 2011<sup>[56]</sup>).

Some countries have set up collective systems to group village savings and create loans associations to ease access to finance by members of the community. They sometimes pay special attention to target women who face travel constraints. The Mondelez International's Cocoa Life Programme in Indonesia, which puts particular emphasis on closing gender gaps and empowering women in cocoa production and trade, provides access to finance by rural farmers through village savings and loans associations (IFC, 2016<sup>[9]</sup>). The initiatives Women in Micro and Small Business Groups and Micro Small Business Women's Networks, which operate at village and district level, respectively, again based in Indonesia, provide microfinancing along with training opportunities to women entrepreneurs. The combination between financing and training empowers women with greater decisional autonomy concerning the businesses (Asian Development Bank and The Asia Foundation, 2018<sup>[4]</sup>).

The options to support gender rebalancing on financing matters include engaging women investors in the creation of venture capital funds led by women and targeting investment in women-owned enterprises. In some countries, public policies encourage the formation of women-focused venture capital investments. In the United Kingdom, for example, the programme Aspire Fund offers matching funds for investment in women-owned or women-led businesses, at both the early stage of the start-up venture and the expansion stage (OECD, 2017<sup>[16]</sup>). In Morocco, Caisse centrale de garantie, the country's credit guarantee agency, launched in 2013 the ILAYKI facility programme, which guarantees 80% of a bank loan to start-ups fully owned by one or more women with loan values of less than MAD 1 million (approximately EUR 90 000) (OECD, 2017<sup>[16]</sup>).

Providing weather insurance coverage to agribusinesses allows women farmers and entrepreneurs to hedge weather-related risks, which is particularly important to secure more stable cash flows in light of the effects of climate change. When offering insurance coverage to women farmers, it is important to reflect the diversity of specific women's needs and constraints, since the activities or assets that women farmers seek to cover may differ from that of men farmers. Women farmers often work on different types of crops, privilege different livestock investments and different networks of processing enterprises, for instance. Expanding customised assistance and insurance contracts, the support of easy-to-understand and transparent procedural requirements to make claims, are no less important than the speed of the pays out (Fletschner and Kenney, 2011<sup>[56]</sup>).

Index-insurance is one way to provide agribusiness and disaster insurance to small-scale farmers and women farmers in emerging markets. This scheme foresees the disbursement of the benefits taking into account a predetermined index for loss of assets and investments – resulting from weather and catastrophic events, such as abnormal rainfall, temperature, wind, livestock mortality, for example – without requiring recourse to an insurance claims assessor. The Global Index Insurance Facility is a dedicated World Bank Group's programme that facilitates access to finance for smallholder farmers, micro-entrepreneurs, and microfinance institutions through the provisions of catastrophic risk transfer solutions and index-based insurance in developing countries. It supports affordable index-insurance programmes and rapid payment of benefits to protect women farmers (World Bank, 2015<sup>[84]</sup>). BASIX, a large microfinance institution in India, offers weather insurance to women's self-help group members in drought-prone areas (Fletschner and Kenney, 2011<sup>[56]</sup>).

As discussed, bundling financial services with other services could be particularly indicated (Buvinic and O'donnell, 2016<sup>[13]</sup>). This can take the form of lending initiatives integrated into broader approaches whose aim is to help women farmers strengthen their entrepreneurship by accessing skills training, workshops and business counselling, coaching and mentoring at the same time. What is important to ensure quality is that the services that go along with the loan packages be provided by certified entities (Quisumbing and Pandolfelli, 2009<sup>[85]</sup>; World Bank/Food and Agriculture Organization/International Fund for Agricultural Development, 2008<sup>[86]</sup>).

### ***Alternative lending***

The expansion of broadband in Southeast Asia, complemented by the support of integrated solutions between telecommunication and financial service providers, means that increasingly rural customers in the region are now able to make payments or transfer funds directly from their mobile phones. Combined with other services, such as prepaid cards and biometric cards, for example, these patterns considerably simplify loan and re-payment operations, leading to lower transaction costs. For rural women the beneficial effects of these patterns are not only visible in terms of fewer transaction costs. They also materialise in fewer travel costs and greater autonomy from the control of men relatives). In areas less served by the telecom network, financial services reach rural customers at lower costs through post offices, gas stations and stores (World Bank, 2007<sup>[87]</sup>).

A range of options is available to assess the creditworthiness of borrowers, using less demanding conditions than the tight collateral requirements applied by traditional lending programmes. In Indonesia, for example, psychometric testing is used to assess a borrower's risk creditworthiness on the basis of non-financial data, which helps to unveil relevant traits of a borrower's personal character that are critical for good borrower behaviours. These traits, such as responsibility and trustworthiness, for example, are critical to good loan re-payments over time. By providing lenders with a different credit information than traditional data information about the extent of the collateral, psychometric testing is particularly well suited to serve rural women who are at high risk of being underbanked (Asian Development Bank and The Asia Foundation, 2018<sup>[4]</sup>).

In addition, banks can choose to expand the menu of acceptable collateral to include forms of social collateral. For example, borrowers from the same community of small farmers can agree to pledge their social capital (e.g. joint liability), while also agreeing on the creation of elements of peer pressure. Some lending institutions have introduced mechanisms of incremental loans, which allow borrowers to qualify to a new term loan (tranche), or generate revolving credit loan commitments under an existing loan facility. Up to a pre-defined amount, the extensions do not need a lender's supplementary assessment, or formal consent, since they take into account the track repayment record of the individual.

The above traits fit well the case of farmers who typically lack access to traditional forms of credit and encounter difficulties to provide collaterals, including women farmers (Fletschner and Kenney, 2011<sup>[56]</sup>). In Argentina, *Sociedades de Garantía Mutua*, a mutual guarantee scheme, has greatly helped overcoming women's difficulties stemming from their lack of creditworthiness (Claudia Piras, Presbitero AF and Rabellotti R, 2013<sup>[88]</sup>). One often-acknowledged example is the Grameen Bank of Bangladesh, a village-based micro-finance organisation that provides small loans to poor farmers without requiring collaterals. It applies a group-based credit approach, using a mechanism of peer-pressure within the group to discipline borrowers and to ensure that they apply caution in conducting their businesses. Through promoting community development, Grameen Bank has greatly helped poverty eradication, with an overwhelming majority of its borrowers being women (Kabir Hassan and Renteria-Guerrero, 1997<sup>[89]</sup>).

Inspired by the experience of Grameen Bank, KOMIDA in Indonesia is a lending scheme that aims to target the specific needs of a broad range of women from disadvantaged communities. KOMIDA follows a solidarity approach whereby a group of five individuals provides the collateral, or loan guarantee, through the establishment of a group repayment pledge. As soon as the first two members in the group have reimbursed the debt, within a period of 50 weeks, the others follow suit. Operating in this way, the solidarity mechanism creates a sense of collective responsibility, enhancing the incentives to repay the loan. At the same time, KOMIDA regularly collects feedbacks from clients, which serves to improve the range of loans available. Thanks to these interactions, members can access tailored services, beyond credit alone, including trainings on financial literacy, business development and reproductive health, for example ([Case Study No. 10](#)).

In Cambodia, the Project for Agriculture Development and Economics Empowerment aims to improve agricultural productivity by providing the rural communities with alternative banking system, financial education and technologies. The project promotes the establishment of inclusive, village-based Improved Group Revolving Funds (IGRFs), each worth an initial fund of USD 4 000. An IGRF consists of 50 members, overseen by a 7-person board with the authority to decide on the interest rate, the approval or rejection of loan applications and responsibility over the bookkeeping and the loan repayment schedules. An external service provider conducts regular monitoring visits. If the IGRF passes the annual auditing, it qualifies to receive an additional fund of USD 4 000 (or USD 80 per person), until the maximum level of USD 12 000 is reached. The monitoring visits are also an opportunity to collect feedbacks from the IGRFs and to discuss options to address possible issues for concerns ([Case Study No. 11](#)).

Several NGOs have developed variants of the saving group approach that more specifically target low literacy villages. Sometimes these initiatives aim to reduce the exposure of illiterate villagers to the risk of

usury. Examples include Savings for Change developed by Oxfam, Freedom From Hunger (FFH) and the Stromme Foundation; the Private Agencies Co-operating Together (PACT) Worth project and the Catholic Relief Services model for Savings and Internal Lending Communities. Their thrust varies reflecting the characteristics of the local environment and the time horizon. Savings for Change in West Africa, for example, uses a simple methodology based on memorisation and oral record keeping because it mainly targets rural illiterate women. The PACT Worth project uses a more comprehensive record-keeping system, again with a focus on the low literacy rural population but involving some literacy training. Because of the time required to familiarise with the record-keeping system, PACT groups normally take longer (around two years) before becoming independent (Gabriëlle Athmer and Ellie Bosch, 2014<sup>[90]</sup>).

### ***Partnership approaches***

There are examples of global corporations that have chosen to collaborate with NGOs to develop alternative project funding programmes with a view to enhancing the participation of women farmers into global supply chains. Mars Chocolate, for example, has promoted a partnership with the Co-operative for Assistance and Relief Everywhere (CARE), a major humanitarian organisation, to create a programme extended to 20-five communities specialised on cocoa productions. Using CARE's framework methodology – called Village Savings and Loans Association, which contemplates the creation of groups of farmers who agree to contribute their savings to a common fund – this initiative helps to provide small savings and loan facilities to a community normally unable to access financial services using the formal channels (Schaefer, 2016<sup>[91]</sup>). While these partnership approaches may have benefits, it is also important to recognise that these types of partnerships also involve concerns, stemming from possible situations of diverging expectations between actors involved and power imbalances. Indeed, the fact that private sector engagement in development co-operation is quite new and perceptions of objectives and results between actors may differ.

Some financial institutions are developing agri-finance instruments, such as risk sharing facilities at the community level. By sharing risks related to financing, they can broaden their risk pool, qualifying, in turn, more farmers for loans. For instance, IFC has partnered with Nib International Bank S.C. to provide a risk-sharing facility – worth up to 10 million dollars to NIB – to 70 coffee farmer co-operatives in Ethiopia (IFC, 2016<sup>[9]</sup>).

Another emerging approach to facilitate finance for women entrepreneurs is to improve their access to public procurement markets by using special provisions for contracting with women-led businesses. By promoting more opportunities for the expansion of women-led businesses in public procurement markets, governments can foster the growth of women-owned businesses and introduce qualified women-owned business into the supply chain, potentially leading to increased productivity (OECD, 2017<sup>[16]</sup>; Carmen Niethammer, 2013<sup>[92]</sup>).

# **3**

## **The impact of COVID-19 on women workers in agriculture and farming**

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This chapter addresses the gendered implications of the COVID-19 pandemic on agriculture and farming in ASEAN countries and the coping strategies implemented by ASEAN governments. It focuses on social assistance measures for the poor and vulnerable groups, the measures of financial assistance to micro, small and medium enterprises (MSMEs) and the efforts to promote sustainable food production and consumption, including through recourse to new digital technologies. Governments have also taken measures to support victims of violence whose means of communication or mobility are under close control by the abuser with whom they live.

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The outbreak of the COVID-19 pandemic has caused widespread economic distress in ASEAN countries (FAO and ASEAN, 2020<sup>[93]</sup>). Analysis by the ASEAN-Secretariat suggests that although social distancing, quarantine measures, and travel restrictions helped to contain the spread of the virus, these measures also entailed economic costs, especially in countries relatively more dependent upon trade, retail distribution services and tourism (ASEAN, 2020<sup>[94]</sup>). The Asian Development Bank projects that regional economic growth could have declined by between 3.8 and 5.5% in 2020, although the impact of the pandemic should vary across countries (GEM, 2017<sup>[95]</sup>). Numerous factors influence this variability of impacts, ranging from the strength and capacity of reaction of public health systems, to the size of the informal sector, from the extent of countering containment measures, to the fiscal space available for economic stimulus responses.

## Food disruptions and risks of poverty

There are still many unknowns about the multiple effects of the pandemic on agriculture and farming in the ASEAN region. In rural areas, the population infection rate has generally been lower than in urban centres. Yet, the economic impact has likely been significant, given that 70% of poor people in Southeast Asia live in rural areas and most of this population work in agriculture (FAO and ASEAN, 2020<sup>[93]</sup>). Moreover, it is important to mention that COVID-19 is not the only crisis having an impact on women farmers. Numerous disasters regularly hit the ASEAN region – such as, typhoons and earthquakes, for example – which add to the challenges faced by the agriculture sector. Therefore, women farmers also need heightened training on disaster risks.

Analysis by Gregorio and Ancog suggests that the aggregate volume of agricultural production in Southeast Asia could have contracted by about 3.0% in the first quarter of 2020, a dynamic associated to the decline in the agricultural workforce (Gregorio and Ancog, 2020<sup>[96]</sup>). Although it does not seem that the COVID-19 crisis has translated into a full-blown food crisis, disruptions in upstream food supply chains (planting, crop management and harvesting, for example) have been widely reported in countries across the region (FAO, 2020<sup>[97]</sup>).

Several patterns have drawn attention on the specific vulnerabilities of the rural population (FAO, 2020<sup>[97]</sup>) (FAO and ASEAN, 2020<sup>[93]</sup>). First, the disruption of food supply chains and the emergence of price tensions in the markets for some key agriculture inputs have severely hit the incomes of smallholders and farming workers. Most of these workers are either own employed (small-scale farmers) or employed through informal arrangements and many are women. This large population does not contribute to the system of social protection and therefore has no access to sickness, or unemployment benefits, for example, which means that they simply cannot afford to lose livelihood or get sick; even staying in self-quarantine would be too costly for them. At the same time, there are also emerging long-term threats, as suggested by the emergence of new consumption patterns, in response to the COVID-19 crisis toward less expensive food staples. Insofar as these changes could deter the demand for perishable and nutritious food, they could drive to permanent losses in the sale revenues of small producers, if confirmed. The starting of new entrepreneurial activities in agriculture and farming could suffer.

## Paid and unpaid work

Following the outbreak of the pandemic, many agriculture workers in the region have been out of work because of school and childcare facility closures and/or the need to stay home to care for sick or elderly family members. Given strong patriarchal gender roles across the ASEAN region, women in rural communities have shouldered much of the care burden at home, alongside the need for more water and fuelwood hauling, additional cleaning and laundering (Decker, Van De Velde and Montalvao, 2020<sup>[98]</sup>; Nichols et al., 2020<sup>[99]</sup>; FAO, 2020<sup>[100]</sup>). Although disentangling these effects in detail will require more

analysis, the information available suggests that the COVID-19 pandemic has not only brought to the fore pre-pandemic vulnerabilities and gaps between men and women in the distribution of paid and unpaid agriculture work responsibilities. It also points to the likelihood that pre-existing gaps could worsen even further because of COVID-19.

As a start, one key aspect that COVID-19 has put in the spotlight is the role that migrants have played in agriculture and food systems. There were 6.8 million intra-ASEAN migrants in 2015, out of 10.2 million international migrants in the region, according to the International Labour Organization (ILO, 2015<sup>[101]</sup>). Myanmar-Thailand, Lao PDR-Thailand, Cambodia-Thailand, Indonesia-Malaysia, and Malaysia-Singapore, were the main regional migration corridors. In spite of movement restrictions, the return at home of large numbers of male migrants with rural origins has fuelled extra pressure on rural women and their role as food preparers. Adding to home returns from abroad, the return of domestically migrant workers and of young students from the large cities also contributed to the need for more food prepares. Interestingly, survey evidence of the Maldives during the pandemic, carried out by UN Women, suggests that although men still got most help – not only from their spouses and daughters, but also from other family members – women’s partners and sons were helping more (UN Women, 2020<sup>[102]</sup>).

There are signs that the combination between falling hours devoted to paid work activities by women farmers and falling remittances from family members, due to job disruptions caused by lockdown measures in urban areas, has led to a sudden drop in the incomes of rural households. In 2018, remittances to ASEAN (excluding Singapore and Brunei Darussalam) totalled USD 74.6 billion and were especially high in the Philippines (USD 33.8 billion), Viet Nam (USD 15.9 billion), and Indonesia (USD 11.2 billion) (ASEAN, 2020<sup>[94]</sup>). In Cambodia, Lao PDR, and Myanmar, the income that the remittances provided served as an important lifeline to many households, even though their absolute magnitudes were lower. According to the World Bank, the flow of remittances to low- and middle-income countries could fall by approximately 13% in 2020 for the East Asia and the Pacific region, due to the COVID-19 crisis (World Bank, 2020<sup>[103]</sup>).

Massive home returns at a time of great uncertainty have likely led to strengthening of household togetherness, alongside the sense of belonging to the communities of origin (Nichols et al., 2020<sup>[99]</sup>). In many villages, the immediate economic manifestation of stronger togetherness has been the increase of farming responsibilities of returning men workers, thus offsetting, at least in part, the reduced farming responsibilities of women. This trade of paid for unpaid tasks between men and women could have helped, in turn, income and consumption smoothing, thus mitigating the short-term effects of the COVID-19 crisis on agricultural households across Southeast Asian countries. Since many returning workers were women, originally employed abroad as domestic workers, also these women might have provided additional help at home. From a longer-term perspective, however, the combination between the increased breadwinner roles of men, on the one hand, and, on the other hand, the increased labour market inactivity of women workers raises important gender equality concerns. The fundamental downside lies in the fact that, given the context of strong pre-existing attitudes and stereotypes, a coping solution disproportionately supported by women’s unpaid care labour carries a high risk of becoming entrenched, rather than being temporary. By exacerbating the homemaker role of women farmers it could halt the progress towards gender equality already achieved, opening the way to stronger women’s vulnerabilities and gender gaps in the future.

## Mental health

At a time when the money to meet basic needs was becoming scarcer, the need to fulfil extra caring responsibilities and food preparations for more people at home has likely put women farmers in front of difficult decisions, with rationing and a decline in dietary diversity two possible outcomes. This situation has been an accelerator of frustrations. Moreover, qualitative fieldwork analysis for India and Nepal, based on survey interviews across villages, finds evidence that these patterns coincided with tensions in food supplies, the latter stemming from the fact that the lockdown began at the end of March, that is, a point in



time close to the depletion of monthly rations (Nichols et al., 2020<sup>[99]</sup>). The same authors find evidence of widespread concerns in some villages that vegetables and rations coming from distant markets could be holding virus particles, generating unfounded anxieties around virus contraction. In response, many women had to go to extra lengths to secure vegetables for the households (Nichols et al., 2020<sup>[99]</sup>). Overall, the pernicious combination between real income developments and speculative beliefs have triggered a surge in cases of stress.

## Land rights and access to credit

The pandemic provides a “test case” of the importance of pre-existing legal barriers and gender differences about land rights and access to credit. Many women farmers do not hold land titles to their farms. Accordingly, the land they typically farm on belongs to the families or clans or their partners or spouses. Where women’s property rights are conditional on marriage, women farmers who become widows due to COVID-19 face an immediate risk of disinheritance (Decker, Van De Velde and Montalvao, 2020<sup>[98]</sup>). These factors make it more challenging to access credit.

Further, the return to the villages of migrant family members who lost their jobs due to business closures in urban areas exacerbates the competition over land. In perspective, this dynamic could weaken women’s already fragile land tenure security even more, leading the gender gap in investments, productivity, and incomes to widen.

By end-March 2020, women farmers and women market vendors had started experiencing a significant downturn of their business activities (UN Women, 2020<sup>[104]</sup>). The related reduction in incomes has compounded the already limited capacity of these women to accumulate savings. Together with the fact that women farmer workers typically have an informal status, these developments have strongly undermined their capacity to qualify for commercial lending (Decker, Van De Velde and Montalvao, 2020<sup>[98]</sup>). It seems reasonable to expect that with less savings to draw upon more women farmers have struggled to buy the seeds and fertilizers needed for the next planting season. Some of them might have sought the make recourse to payday lenders, often with significant interest payments.

## Gender based violence

By most measures, violence against women represented a global pandemic well before the COVID-19 (OECD, 2020<sup>[105]</sup>): worldwide, more than one in three women have experienced physical and/or sexual intimate partner violence or non-partner sexual violence in their lifetime (OECD, 2020<sup>[105]</sup>). In South East Asia taken on average, 40% of women had experienced violence at the hand of their intimate partners before the outbreak of the COVID-19 crisis (UN Women, 2020<sup>[106]</sup>).

Evidence from past crises and disasters in all corners of the world suggests that confinement measures often lead to increased or first-time violence against women and children. For example, evidence from the Ebola outbreak in West Africa in 2014-15 shows that women and girls experienced higher rates of sexual violence and abuse during the outbreak than in the preceding years (UNDP, 2015<sup>[107]</sup>). In addition to devastating lives, fracturing families and communities, violence against women and girls is a major impediment to women’s economic empowerment and sustainable development (UN Women, 2020<sup>[106]</sup>). Women who experience intimate partner violence are more likely to be in vulnerable jobs and less likely to have formal accounts, savings or credit, while their earnings are significantly lower than women who do not experience violence (World Bank Group, 2018<sup>[108]</sup>). Women subjected to violence experience a loss of income and increased personal costs, due to the cost of seeking assistance and days off work. Women entrepreneurial activities can hardly prosper under the circumstances.

The cancellation of social events and the closure of social spaces, combined with the closure of schools, major losses of income and the strict enforcement of quarantine measures, often accelerate frustrations, triggering a surge in cases of rape and violence not limited to the household. In situations where women have primary responsibilities for procuring and cooking food for the family, such as in rural villages, these drivers appear further reinforced by food insecurity. Border closures, quarantines, supply chain and trade disruptions could restrict people's access to sufficient or diverse and nutritious sources of food and given with the core responsibilities that rural women shoulder at home placing them at heightened risk of domestic violence, disproportionately affecting women in vulnerable or marginalised groups (UN Women, 2020<sup>[104]</sup>). Furthermore, studies on the consequences of the Ebola crisis in Sierra Leone show that a significant share of girls who had lost relatives to the virus were forced into transactional sex to cover their basic daily needs, including food (Risso-Gill, 2015<sup>[109]</sup>).

An overarching theme across all countries is the frequently limited ability of survivors to access the justice system (often due to financial concerns). Many multiple and compound factors can hinder access, including cost-related barriers (e.g. direct costs of services), structure-related barriers (e.g. overly technical language in legal documents) and social barriers (e.g. judicial stereotypes and bias) (OECD, 2020<sup>[105]</sup>). Conditions created by COVID-19, such as mobility restrictions and lockdowns, have likely further exacerbated these factors. The crisis may also potentially strain the provision of key government services for survivors, including shelters, medical services, child protection, police and legal aid mechanisms. In addition, the pandemic also means that it may be difficult to collect survey data. Due to health and safety reasons, face-to-face interactions must be limited, reducing the ability to conduct regular surveys. Filling electronic surveys may place women at risk if under close surveillance.'

Analysis of helplines calls in South East Asia countries suggests a pattern towards heightened domestic violence, although the paucity of information implies that it is impossible to draw a comparison between urban and rural areas. Moreover, the fact that surveys may capture different data points, depending upon the time of their execution, reduces the comparability of results. These caveats notwithstanding, the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) finds evidence of increased call volumes of about 33% in Singapore (during the year to February 2020) and 44% in Malaysia (between February and March 2020) (ESCAP, 2020<sup>[110]</sup>). These figures likely underestimate the true incidence during lockdown periods, given the reduced capacity of women to call helplines, reflecting strict controls by abusers. ESCAP also detects increases in the number of domestic violence cases taken care by shelters and women's organisations in both Indonesia and Myanmar. Furthermore, rapidly increasing reliance on digital technology during confinement could also have led to more gender based violence. In the Philippines, for example, cases of online sex abuse against children increased by as much as four times between March and May 2020 (compared with the same period a year earlier).

## Coping strategies

In 2020, at their mid-April ministerial meeting ASEAN Ministers on Agriculture and Forestry expressed serious concerns over the consequences of the COVID-19 pandemic (ASEAN, 2020<sup>[111]</sup>). In the statement issued for the meeting, Ministers emphasised the importance to ensure that essential, safe and nutritious produce continue to reach ASEAN markets during the outbreak of COVID-19. In addition, Ministers urged the implementation of necessary measures to meet the immediate food needs of ASEAN populations, particularly vulnerable groups in society. Both the ASEAN Secretariat and the FAO have expressed concerns that the pandemic threatens to increase inequalities, possibly halting, where not reversing, years of sustained progress against poverty reduction and gender equality (ASEAN, 2020<sup>[94]</sup>; FAO and ASEAN, 2020<sup>[93]</sup>).

### ***Gender sensitive measures to support economic security***

The immediate policy responses of ASEAN countries have included gender sensitive measures and initiatives to counter the economic and social effects of the pandemic. While not primarily intended to support rural communities, the beneficiaries of such responses have accounted, directly or indirectly, many women and men working in agriculture as smallholder, own-account workers, vendors and farmers, along with repatriated individuals in rural villages.

Systematic analysis of these measures by the ASEAN Secretariat, reveals that the overwhelming majority of immediate emergency measures introduced by the Southeast Asian countries involved social assistance for poor and vulnerable groups (ASEAN, 2020<sup>[94]</sup>). Indeed, social assistance interventions approximated 82% of all measures undertaken across the region. Specific emergency measures most likely to have supported women's economic security include social assistance interventions aimed at ensuring food security and basic consumption requirements for households and individuals. Specifically, an inventory of these measures carried out by ASEAN (ASEAN, 2020<sup>[94]</sup>) shows that cash transfers approximated 68% of the overall number of social assistance response measures, either taking form of new emergency cash transfer programmes (typically one-off or time-bound), or extensions and adaptations of existing programmes (also time-bound). Almost every country introduced at least one cash transfer programme in response to the pandemic; many introduced several programmes.

The same analysis by ASEAN also highlights that 19% of social assistance response measures were utility fees or mortgage waivers, largely electricity waivers for all households (Indonesia, Malaysia, Myanmar, Singapore, and Thailand), and housing support for poor or low-income households (Indonesia, Lao PDR, and Malaysia) (ASEAN, 2020<sup>[94]</sup>). Food transfers accounted for 8% of all measures introduced (Cambodia, Indonesia, Malaysia, and Myanmar). In some countries, this involved one-time food distribution to poor households (Cambodia and Myanmar) or shelters for vulnerable people (Malaysia, targeting the elderly, people with disabilities, children, and homeless people). Indonesia expanded its existing food distribution programme and introduced an additional emergency food transfer.

### ***Employment support***

Some countries have introduced immediate employment support measures targeting informal workers. Countries with a history of post-disaster emergency relief using cash for work programmes have rapidly adapted their existing facilities to suit individuals who had lost jobs following the outbreak of the COVID-19 crisis (Cambodia, Indonesia, and the Philippines, (ASEAN, 2020<sup>[94]</sup>). The Philippines has provided informal sector workers the equivalent of 10 day's minimum wage in exchange for work, such as community cleaning and disinfection. Further, Lao PDR has introduced a three months tax exemption targeted to low-income workers with monthly income equalling less than 5 million Kips (USD 555). Similarly, Malaysia has introduced a monthly support of 600 Malaysian Ringgit (USD 138) over a half a year period for workers earning below 4 000 Malaysian Ringgit (USD 920) per month. In Thailand, the government has provided 10 million farmers with 5 000 Baht (USD 160) per month and extended over a period of three months.

To support business survivals and to help the retention of informal workers, immediate measures have also consisted of financial assistance to MSMEs (ASEAN, 2020<sup>[94]</sup>; OECD and ASEAN, 2020<sup>[112]</sup>). In the Philippines, the government has provided financial support to MSMEs and credit guarantee for small businesses. In Lao PDR the government has given microenterprises with profits between 50 million Kips (USD 5 555) and 400 million Kips (USD 44 400) exemption from profit tax, postponing, by three months, tax collection from tourism-related businesses and the payment of the road tax. Similarly, Malaysia is also providing wage subsidies to enterprises and grants to MSMEs. Complementary agro-fishery responses to COVID-19 are the Philippines' cargo land and food pass system, as well as "bulk buying" of farm produce from farmers in some localities in Malaysia, Thailand and the Philippines. The initiatives aim to encourage local governments to purchase goods directly from the farmers and therefore have also helped address transport challenges during period of movement restrictions (Gregorio and Ancog, 2020<sup>[96]</sup>). OECD works

on the measures to boost resilience in ASEAN countries finds that some regional governments have taken advantage of immediate support measures to promote the formalisation of micro-enterprises from a longer-term perspective (Malaysia and Singapore; (OECD and ASEAN, 2020<sup>[112]</sup>)).

Including with a view to alleviating recourse to payday lenders by cash strapped farmers and vendors, most Southeast Asian countries have introduced specific measures to defer loan interest rate payments and tax exemptions for entrepreneurs in the agribusiness sector. Beyond emergency, some countries are including specific medium-term objectives in their economic recovery programmes to support agriculture productivity and sustainable natural resources management, particularly targeting men and women smallholders, farmers and vulnerable groups (FAO, 2020<sup>[97]</sup>). The Government of Myanmar COVID-19 Economic Relief Programme (CERP), for example, includes a paddy seed project, establishing a capital fund managed by rural communities to develop small-scale infrastructure and the distribution of agriculture machinery.

### ***The supportive role of digital technologies***

Since the outbreak of the COVID-19 pandemic, a number of Southeast Asian countries have strengthened ongoing efforts to use the new digital technologies to support sustainable food production and consumption strategies. At the end of 2017, among the approximately 647.5 million people in the Southeast Asia region around 286.4 million were using the Internet – i.e. approximately 44% of the population, corresponding to a steep increase from just over 12% of the region's population at the end of 2007 (OECD, 2019<sup>[24]</sup>). There is evidence that the coronavirus has brought about a significant and likely permanent digital adoption spurt, with more than 1 in 3 consumers of digital services being new consumers. As many as 90% of these new consumers intend to continue their newfound habits after the recovery from the pandemic (Google, 2020<sup>[113]</sup>).

Concerning agriculture supply chains, the Southeast Asian region has experienced a surge in solutions providing digital records and traceability during the past years. These solutions enable monitoring produce from “farm to fork”, providing full visibility into food chains not only for consumers, but also for agribusinesses and processors to ensure greater food safety and sustainable production (GSMA, 2020<sup>[114]</sup>). As foreshadowed in the previous sections of this report, digitalisation is transforming services including e-payments, virtual agricultural markets, digital certification and traceability of food for household businesses, MSMEs and co-operatives. There is growing evidence that these digital solutions are helping farmers and other value chain actors adapt to the challenges of COVID-19 (GSMA, 2020<sup>[114]</sup>).

With the threat of increased food insecurity looming, countries add information on COVID-19 prevention to existing digital advisories tools and initiatives as a way of helping farming communities adapt, as well as launch new services. In Indonesia, Olam, a leading food and agribusiness company, especially active in cocoa and coffee, has issued guidance on hygiene and social distancing to 20 000 cocoa and coffee farmers via its OFIS and OlamDirect platforms (GSMA, 2020<sup>[114]</sup>).

One of the global trends during the COVID-19 pandemic has been a surge in e-commerce for fresh agricultural products. One example of digitally assisted business practices since the COVID-19 is the Rumah Sayur Group, an Indonesian farming co-operative, which has ventured online to help 2 500 farmers from 89 villages selling their fresh produce. The group previously sold directly to supermarkets, hotels, restaurants and cafés in the Greater Jakarta area. When the pandemic hit, they turned to e-commerce. As another example, Singapore-based e-commerce platform Lazada connects flower producers in Malaysia with an online florist to sell their flowers to customers. This has allowed producers to stay connected to markets despite the effects of movement restrictions during the lockdown. In Thailand, Lazada has worked with the government to help local farmers who normally export their fruits find new buyers locally.

Although the mobile Internet of Things (IoT) in the agriculture sector can still be expensive and difficult to deploy, it can help the adaptation of existing smart farming solutions to new market needs. The need to

monitor operations remotely through sensors, drones and satellites, and for more accurate, localised data to feed the supply of smart advisory services, can stimulate innovation and growth of smart farming. For example, Indonesian IoT company Jala, which has an agribusiness focus, has added a trading feature to its shrimp epidemiology app, originally developed to collect and analyse data to reduce the risk of shrimp diseases. As a result, the company is now buying products through the app, reselling them to local buyers, thus helping farmers unable to access markets during the pandemic via traditional sales channels.

Publicly assisted initiatives include the “Plant, Plant, Plant” agri-fishery programme, promoted by Philippines’ Department of Agriculture, which involves the use of modern technologies to inform and support use of quality seeds and higher quality inputs as a way to increase the level of productivity in the long run (Gregorio and Ancog, 2020<sup>[96]</sup>). A complementary agri-fishery marketing programme aims to improve retailing and distribution linkages between farmers and urban areas. Viet Nam has also boosted investment in digital agriculture to upgrade the connectivity between farms and markets. Cambodia facilitates extension services for farmers through tele-based services, including skype calls, short messaging services or SMSs, and phone calls to assist them amid social distancing.

A number of countries increasingly use digital technologies to enable the expansion of social safety nets (FAO, 2020<sup>[97]</sup>). The Philippines are piloting e-payment systems for social transfers. Indonesia has used digital support technologies to expand the capacity of large-scale social programmes to reach out to needy people temporarily. With the financial support of businesses and donors, Viet Nam has seen the launch of several local initiatives for food distribution. For example, ‘Rice ATMs’ are dispensing machines that provide free rice to unemployed people unable to find a new job. Initially implemented in Ho Chi Minh City (April 2020), ‘Rice ATMs’ has inspired other similar initiatives in the capital of Hanoi, other cities and rural areas. ‘Zero VNDong supermarkets’, also operational in Viet Nam, distribute up to five items twice a week to needy people.

Although the COVID-19 crisis is putting into clear focus how important digital technologies will be to future economic recovery and private sector resilience against shocks, one key barrier identified by UN Women relates to the underrepresentation of women in technology solutions, such as fintech and e-commerce (UN Women, 2020<sup>[104]</sup>). In addition, emerging trends in the future of work, such as automation and digitalisation, could pose a disproportionate threat to jobs done by women. This highlights the importance to scale up future strategies to upskill women in digital technologies and to create pathways for strengthening the integration of women into technology drive agribusiness and farming solutions. UN Women recommends taking, and is directly promoting, measures to leverage co-ordination and convening roles for advocacy and accountability to women and girls in response to the COVID-19 crisis. It is also mobilizing women’s organisations to reach those left furthest behind with risk communication, and to ensure that women have equal voice, leadership, and access to information.

### **Care services**

Several countries have also taken measures to strengthen social care services (ASEAN, 2020<sup>[94]</sup>). The evidence available point to an increase of allocations to institutional care in some countries, namely for childcare centres (Malaysia), centres for people with disability (Singapore), elderly homes (Thailand), and of temporary accommodation and meals for homeless (Malaysia and Thailand). Most countries introduced some form of psychosocial and counselling support for vulnerable groups (e.g. migrant workers in Indonesia and Singapore, internally displaced people in Myanmar, elderly in Singapore, and women and children in Malaysia and Thailand).

### **Fighting violence**

Measures already taken by the Southeast Asian countries to reduce and prevent violence against women prior to COVID-19 include amending laws or established new legislation addressing violence against

women. The 2021 edition of the OECD Social Institutions and Gender Index (SIGI) Regional Report for Southeast Asia, finds that since the previous edition in 2014, Southeast Asian countries have introduced specific provisions for the investigation, prosecution and punishment of perpetrators (OECD, 2021<sup>[115]</sup>). For instance, in Cambodia, the law requires that authorities in charge of intervening in cases of domestic violence offer the appropriate assistance to victims of violence, including temporary shelters and urgent medical assistance. National action plans to support the implementation of the legislation addressing violence against women have also been endorsed and implemented.

In addition, the outbreak of the COVID-19 has led countries to devise complementary policy interventions to provide help and services in the context of the pandemic, often in consultation with United Nations agencies, which have issued guidance for governments to consult when addressing violence against women amidst the pandemic. For example, ESCAP recommended strengthening awareness campaigns, thorough social media while at the same time expanding capacity of in-person services such as shelters.

In terms of national approaches, all Southeast Asian countries have updated or strengthened reporting services, including by making recourse to dedicated helplines, often complemented by online counselling (UNDP, 2020<sup>[116]</sup>). In Malaysia, for example, counselling is available 24 hours and facilitated by 528 counsellors, in addition to the hotline. The Philippine Commission on Women, through the Inter-Agency Council on Violence Against Women and their Children Secretariat, performs referral services through email, social media, and mobile calls/messages. With support from the United Nations Population Fund, the Commission also established an online platform e-Report sa Gender Ombud to report gender based violence cases. The portal allows detecting cases according to location, violations and profile of victims, constructing “heat maps” of areas with the highest number of reports. In Singapore, three specialised centres provide one-stop services, from casework and counselling, to personal protection assistance, to information and referrals. The ‘iLAB chatbot’, provided by Singapore’s Ministry of Justice, gives tailored legal advice on situations of family violence and divorce. In Thailand, the government, in partnership with Facebook and a mobile phone company have promoted MySis Bot, an artificial intelligence chatbot that provides access to emergency support, legal and action-based knowledge, as well as linkages to various services that can help from non-profit call centre, police to family court and more. The Thai Health Promotion Foundation and the Safe City for Women Network has a “Neighbourhood Campaign” system, which uses digital and social media tools to help survivors of violence and to monitor sexual and domestic violence during COVID-19. In Cambodia, the staff of the Ministry of Women’s Affairs working at District Level has access to smartphones and tablets to enable urgent communication with survivors of violence against women during COVID-19. The Ministry of Women’s Affairs has also intensified training programmes for provincial service providers on Minimum Standards for Basic Counselling for Women and Girl Survivors of gender based violence during COVID-19. Taking into account that women may have limited access to internet or phones because of constant supervision during periods of movement restrictions, Cambodia has also introduced coded signals that can secretly act as a call for help. In Indonesia, the Ministry of Women’s Empowerment and Child Protection in co-ordination with other line ministries has developed a national protocol to ensure safe reporting and help seeking for violence against women in the context of COVID-19. Additional protocols for service providers developed with support of United Nations Population Fund and UN Women aim to protect migrant workers during the pandemic.

Countries have also taken measures to expand the capacities of shelters and or clinical and psychological assistance health care services (UNDP, 2020<sup>[116]</sup>). In Malaysia, for example, The Ministry of Women, Family and Community Development (MWFCD) ensures access to safe places and shelters to victims during movement restrictions. A number of countries have taken proactive measures to facilitate social assistance support for survivors at risk of further family violence. For example, in Singapore, the police can refer survivors of family violence to the nearest Family Service Centre or the Family Violence Specialist Centre if they request social assistance, and to one of the four crisis shelters funded by the Ministry of Social and Family Development if they request shelter. In Indonesia, the government has introduced

mechanisms to ensure integrated and comprehensive reporting mechanism for victims against women and children, involving the National Police and the Ministry of Women Empowerment and Child Protection.

## Ensuring benefits from entrepreneurship during challenging times

This section has provided a review of the gendered implications of the COVID-19 pandemic on agriculture and farming in ASEAN countries and the copying strategies taken.

The COVID-19 pandemic has shed light on the compounding burdens that women living in rural areas face with regard to their roles in maintaining household food security. While the health aspects of the pandemic have not affected the rural areas as much as the urban centres, in a number of ways the pandemic has affected women living in rural villages disproportionately, compared to men. The counterpart of more time spent in domestic responsibilities, due to school closures, additional care needs of sick household members, alongside water and fuelwood hauling, additional cleaning and laundering, has meant less time for economic activities in agriculture and farming. In addition, women working in agriculture and farming generally have less access to savings and credit than their male counterparts do and the pandemic has meant a sharp drop in remittances. Further, COVID-19 has been associated to increasing gender-based violence.

To limit current and future income insecurity, ASEAN governments have implemented numerous gender sensitive measures and initiatives. These have involved social assistance for poor and vulnerable groups, with virtually all countries introducing at least one cash transfer programme in response to the pandemic. To support employment some countries have introduced immediate measures targeting informal workers. Measures have also consisted of financial assistance to MSMEs, mainly intended to support business survivals and to help the retention of informal workers. A number of Southeast Asian countries have responded by further strengthening ongoing efforts to promote sustainable food production and consumption strategies, including by taking advantage of the tools offered by the new digital technologies. With women having faced increased risks of violence during times of crisis, governments have taken measures to support women victims of violence.

More fundamentally, in addition to having exacerbated gender inequalities the COVID-19 and the lockdown have dramatically underscored how rural women were responsible for an untenably broad range of paid and unpaid activities already before the breakout of the pandemic. In the short run, this highlights the critical importance of the efforts to collecting consistent and internationally comparable data surveys on time-use, as a valuable asset, with or without a crisis. It also points to the relevance of, wherever possible, applying an agriculture and farming lens when thinking of the emergency policy measures to address gender inequalities. A further concern is that, despite the great diversity of entrepreneurship opportunities in agriculture and farming, the outbreak puts a hold to some gender-transformative policies and reforms by diverting resources away from past needs of women. In the longer run, this means governments must ensure that all policy responses aimed at agriculture, food security and nutrition go through robust gender and sectoral analysis, so that differential effects on women and men in rural areas can be assessed and planned for. The policy framework for strengthening women's entrepreneurship in rural areas and the illustrative case studies and practices put forward in the previous sections of this report can guide the application of a gender perspective towards a more integrated vision for sustainable policies in agriculture and farming.

# Case studies

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This chapter provides a review of 11 selected case studies highlighting concrete practices across ASEAN countries and possible lessons for overcoming the barriers to entrepreneurship by women farmers in the region. Following a brief introduction, each case study focuses on a discussion of implementation challenges, the main outcomes and potentially relevant lessons that can inspire other countries interested in similar programmes. The choice of the case studies mirrors the five thematic areas discussed in the policy framework: Information, knowledge and trainings; Social policies for reducing the time spent on unpaid work; Voice and representation; Unlocking entrepreneurship; and Access to credit and financial services.

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## 1 – Market opportunities for smallholder farmers in Pa-O, Shan State, Myanmar

### **Introduction**

Fourth-fifth of the population of the post conflict Pa-O Zone, Shan State, Myanmar, depends upon agriculture for their income. Reflecting the presence of pervasive double standards and gender stereotypes (DaNa, 2017), agricultural trainings prioritise men, disregarding the fact that women carry out a wide range of productive farming activities – crop productions for both sale and livestock feed, for example, the purchase of seeds, harvesting, packaging and quality control. This implies that women can hardly contribute to the introduction of new farming practices and to the expansion of sale markets.

Launched in 2017, the programme *Improving Market Opportunities for Smallholder Farmers in the Pa-O Self-Administered Zone* depicts a case study on gender sensitive education and training in the fields of farming and agro – SMEs. The programme aims to increase economic opportunities for smallholder



farmers, with the main thrusts being strengthening the role of women in the adoption of more productive agriculture practices and the creation of new markets opportunities. The programme benefits the financial support of the United Kingdom Foreign, Commonwealth and Development Office (FCDO), worth a total USD 400 000. The Myanmar Institute for Integrated Development (MIID), whose mission is the promotion of people-centred approaches for the inclusion of ethnic communities, plays a leading role in the implementation of the programme in collaboration with DaNa, a facility of the FCDO that works to reduce poverty and increase incomes by fostering inclusive economic growth and private sector development.

The programme pursues threefold objectives around the following pillars: i) Training farmers to develop good agricultural practices (GAP) through farmer field schools (FFS); ii) Strengthening the bargaining power of these farmers through the creation of producer groups; and iii) Enhancing their capacity to access markets through the establishment of collective selling centres.

### ***Implementation***

MIID works with community leaders to implement training courses to improve agriculture practices with a focus on crop selections and seed treatments, for example, as well as the preparation and use of bio-pesticides and compost. New practices in these areas enhance the quality and volume of yields along with crop management, leading to spur, in turn, overall productivity and products' marketability. To secure the participation of women in training, scheduling is planned during times when women can easily attend and at accessible location. Proactive solutions ensure that women are not just mere observers but rather participate actively. This includes by allotting front row seating to women and using specific training provisions to enhance self-confidence as a way of encouraging women to share views and defend ideas in men dominated environments.

In order to leverage the bargaining power of women farmers, support the expansion of their networks, and improve access to emerging markets, the programme makes extensive recourse to the creation of producers groups. The presumption is that in dealing with distributors, for example, women farmers' capacity to defend their interests is stronger when they pool their forces together, rather than acting in isolation. In addition, groups of producers collaborate with private businesses to disseminate information among women farmers. As one example, with the support of MIID they encourage visits to organic markets to expose women farmer to advanced practices, knowledge sharing and opportunities for technology transfers. The latter also stems from Pa-O farmers' participation in international food processing fairs, such as the Packaging Technology Exhibition.

Women leaders in producer groups also practice peer pressure responsibilities by ensuring members' attendance to training and meeting. Moreover, they facilitate the dissemination of information within the group with regard to retail prices and technical know-how on GAP, for example.

### ***Outcomes***

Women's participation in Farmer Field Schools has increased, reaching 260 women, more than half the initial number of trainees. Gains materialise in the acquisition of soft skills, such as self-confidence, assertiveness and a capacity to communicate good practices, share experiences and knowledge more confidently. "In the past I was shy to talk to people because I am scared that people will criticise me on what I said. Now I am able to talk in public with confidence", said Daw Hmwe, of Hse Hseng Township, Shan State (DaNa, 2017), after participating in FFS and producer groups activities.

The gains generated from the adoption of GAP include better quality and higher yields, as well as considerable savings on input costs, thanks to reduced use of chemical pesticides and herbicides. Enhanced market information and market access through the establishment of collective selling centres, resulted in improved livelihoods for both women and male farmers from particularly disadvantaged communities of Pa-O. Overall, since the start of the project, the 490 participating households have seen

their incomes rise by an average of 67%, “with increased yields and higher quality of ginger generating profits of up to MMK 1 062 779 (GBP 569) per acre,” said women leader, Daw Mie Nge.

### **Main lessons**

Widening training opportunities for women farmers are a key to access better quality jobs and to boost productivity gains including in traditional activities, such as crop production. Access to training contributes to reinforce women’s knowledge and technical competencies (hard skills), while at the same time raising their confidence to encourage them to become more assertive during group activities (soft skills). This helps reducing the negative effects that gender stereotypes have on the recognition of women’s workforce engagement and their capacity to take responsibilities in agriculture and farming businesses.

The Pa-O case study also highlights the importance of continuous efforts to strengthen the bargaining power of women farmers, to extend their networks and market opportunities. One approach to support this achievement foresees the creation of producers groups, where women farmers pool their forces together.

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## 2 – Women-Led Business Start Up, Viet Nam

### **Introduction**

Established in 2017, the *National Women-led Business Start Up Program* (NWBSBP) is a nationwide platform to boost women's entrepreneurship and promote gender equality. NWBSBP is a collaboration between the Viet Nam Women's Union (VWU) and SNV the Netherlands Development Organisation, a not-for-profit international development organisation that helps people living in poverty raising their incomes and accessing basic services. It operates under the umbrella of the initiative Enhancing Opportunities for Women Enterprises (EOWE), with financial support by the Dutch Ministry of Foreign Affairs. The objective of the platform is to raise the capacity of women to start their own agribusinesses by providing them with the opportunity to realise their project by accessing financial support, training and knowledge transfer.

### **Implementation**

NWBSBP carries out yearly selection processes to identify and support innovative business ideas led by women entrepreneurs operating in the agriculture sector. Each annual edition focusses on a particular pre-defined theme with the selection process culminating in a "Women's Start-up Day" (WSD), at which shortlisted candidates present their ideas to potentially interested investors/donors. In addition to qualify for financial support, the selected winners receive continuous and diverse assistance to translate their projects into actual business start-ups. For example, women entrepreneurs take advantage of the WSD to develop their business network, showcase their products or business projects and to strengthen their links with other entrepreneurs and possible trustful commercial intermediaries.

VWU plays a leading role in the implementation of the NWBSBP. A quasi-government body functioning at the national and local levels (provinces, districts and communities) throughout Viet Nam, the VWU serves 19 million members (FAO, 2020). For implementing the NWBSBP, it makes recourse to provincial task forces, which are in charge of the collection of the business ideas of rural women from Viet Nam's 63 provinces.

As part of an NWSBP annual round, VWU provinces also conduct exploratory surveys to uncover the difficulties women must overcome to launch their start-ups. Results are then processed and reflected in the design of training courses on starting and leading a business. In rural areas, employed women are in low quality jobs with low pay, and typically lack the confidence needed to present and implement their ideas. To address this, the activities of WU provinces include the upskilling of rural women in soft-skills domains such as assertiveness, self-confidence and self-esteem. One feature of NWSBP that women beneficiaries particularly appreciate is the opportunity to interact with fellow women who are well-placed to understand their concerns because in the past had to overcome the same challenges.

In 2018, Bin Thuan province hosted the WSD, with Innovation in Agriculture and Farming as the key theme. During the event, 16 out of 400 business ideas were shortlisted and presented to 100 would-be investors. Five business ideas in the field of agriculture and farming qualified for funding from the Binh Thuan Women Entrepreneur Club and other investors, namely, Lingzhi mushroom production, chicken breeds with biological padding, eel farming, organic vegetables farming and greenhouse strawberry production models. The theme for 2019 was about Women and the Future of the Green Economy, supported by the Ministry of Science and Technology. The selection led to award three green business projects with a strong potential to result in economic and social benefits for poor women and ethnic minorities. Each winner received USD 10 000.

NWSBP also encompasses a number of follow up activities to maintain the engagement with winning women whose project succeeded to attract the interest of business partners. Again promoted by the WU provinces, this includes the proviso of training, knowledge transfer, networking opportunities with investors

and distributors, along with financial support to ensure that they can successfully implement their business ideas.

### **Outcomes**

38 415 rural women running business start-ups have been involved since 2017. More than 25 000 women entrepreneurs received supports including specialised technical advice, training and connection to loans, amounting to over VND 148 billion, and more than 13 000 women have been provided loans of about VND 237 billion. The mobilisation of VWU provinces provided knowledge and encouragement for rural women to develop business ideas. Without on the ground guidance from WU provinces, WSD would not have been as successful in increasing the number of women-led business in rural areas.

The gains women entrepreneurs achieve in terms of self-confidence and well-being are seen to spill over to the families, the rural community and society at large. They likewise serve as sources of inspirations to other women by fostering the creation of role models. In addition, WSD provides a platform to connect together women entrepreneurs, policy makers and the local governments. By facilitating knowledge sharing about good practices (SNV, 2020), these interactions can stimulate the development of relevant policies to support women business start-ups in the region and help designing them effectively. For instance, Bin Thuan province authority pledged more efforts to support local women entrepreneurship after holding WSD in 2018.

### **Main lessons**

The programme provides a good practice example with regard to the implementation of a comprehensive package of assistance to potential women entrepreneurs, using a wide range of tools, from financial assistance to networking, knowledge transfer, training and skills development, including and importantly, the acquisition of soft skills. The opportunity for would-be women entrepreneur to pitch their business ideas in front of an audience of potential investors facilitates the identification and dissemination of role models. The approach is highly appreciated by both women beneficiaries and policy makers, since, in addition to encouraging women to start their own businesses, it also contributes to the economic development of the local communities. The engagement of local actors – VWU, in this particular case – is a key to encourage participation by women from all geographical areas.

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### 3 – The Programme for Girls and Women Smart Farm Start Ups, Thailand

#### ***Introduction***

The Research Center of Communication and Development Knowledge Management (CCDKM) based at Sukhothai Thammathirat Open University, Thailand, was established in 2006 with a mandate to help bridging the digital divide and increasing the social and economic impact of information and communication technologies in marginalised communities in Thailand and the ASEAN region.

Since 2016, CCDKM has collaborated with key national bodies, international agencies, and private sector companies, to launch a series of projects and initiatives aimed at enhancing the knowledge of girls and young women farmers in Thailand on how to use ICT to improve agricultural productivity and raise smallholder incomes. The ultimate objective is to empower Thailand's women with ICT skills amenable to the adoption of innovative “smart farming” solutions – from advanced drone technologies, to smart watering, fertilizer and solar systems, from ecological and healthy farming, to smart marketing and marketing, and so on – and using them in an integrated and reciprocally reinforcing manner. The initiative responds to a growing demand for smart entrepreneurial solutions in agriculture powered by ICT operations and the expectation that their uses will keep expanding in the years to come.

Examples of this broad partnership engagement are with the Ministry of Digital Economy and Society (DES), the Ministry of Information and Communication Technology (ICT), the Women Farmer Association of Thailand under the Ministry of Agriculture and Co-operatives, and the National Broadcasting and Telecommunications Commission. The international partners include the Food and Agriculture Organisation, the Economic and Social Commission for Asia and the Pacific (ESCAP), the Asian and Pacific Training Centre for ICT for Development, a regional institute of ESCAP and the International Telecommunication Union. Private sector partners include Microsoft Thailand and CISCO.

#### ***Implementation***

CCDKM has emerged as a leading partner in the use of ICT capacity development for the promotion of entrepreneurship among girls and young women farmers in Thailand. For example, it regularly plays the role of expert focal point in conducting digital skills training programs to impart digital skills to girls and young women at the annual celebrations for the Girls in ICT Day, whose main objective is to raise awareness of the role of ICT and its applications in business functions. Young women and girls from low-income, remotely located, rural villages are the main target beneficiaries.

The training programme Empowering Rural Women through Mobile Technology and Smart SME Business Solutions provides another interesting example, which aims to strengthen Thai rural women's capacities in Smart SME Business solutions and entrepreneurship. Women in three provinces in Northern Thailand (Lampang, Chiangrai and Sisaket) have received training on ICT and entrepreneurial skills and competencies to promote and sell their products online, reach new markets and join international supply chains. Online dissemination initiatives have increased such as the Smart Farm Women Start Up and Women Smart Farmer Thailand programmes.

Overtime, Thailand's network of ICT Community Centres, which is widely spread across Thai villages, has played an instrumental role in supporting the digital economy initiatives and campaigns of CCDKM. This pattern has largely reflected the Thai approach to the development of ICT telecentres, which typically offer more than a computer lab or an internet café to involve a space where people can access to training and learning. This approach has considerably enhanced the capacity of Thai women who earn their living as small farmers to appreciate the potential of digital literacy.

To boost the objectives of Thailand 4.0 strategy, a new development has been the expansion of the Village Broadband Internet project to bring the high-speed internet network to the Thai population living in remote

areas (*Net Pracharat*). This has led to widen the opportunities for using digitalisation in the development of smart farming even further. It is bringing trust in the economics and social benefits of digitisation, particularly among the young generations, including thanks to the help of more accessible training options for girls and young women farmers. Online or hybrid forms of learning are increasing, a pattern that has tended to reinforce even more during the COVID-19 pandemic.

### **Outcomes**

Helped by the partnerships promoted by CCDKM and the expansion of faster internet connectivity, more than 50 000 girls and young women have received innovative training on the use of ICT for “smart farming” since 2016 in Thailand. More than 50 successful cases of smart farms were identified led by the emergence of a new generation of “digital native” girls, aware of their business but also increasingly conscious of the importance of adopting solutions that can preserve and protect the environmental heritage of their communities.

In addition to the production of the fresher and greener farm products, the benefits of the adoption of smart farming approaches have included an increased diversification of the services provided, such as the expansion of smart farm tourism. In addition, these gains are not limited to the implementing farms. They generally spill over to neighbour farms in the villages (e.g. The Organic Island, Phetchaburi, Central of Thailand “Organic Island”). In many instances, trained girls volunteer to transfer their knowledge of, and experience with, ecological farming to the youths in the school of their village.

“I have got trained from the ICT Community Learning Centre nearby. We use ICT to facilitate our farming system from the beginning until its market’s outlet. Smart farming system is not that hard as it looks. I keep explaining among my networks, and many of them keep following our smart farm system”. (The “Liberal Farm”: the Smart SME Farm Family, East of Thailand). “We can be a smart farmer...with health & wealth at the same time. Our ecological farming system aims to be the Smart Green Hub for other green farmers nearby. The “Partnership model” as well as the “Social Enterprise model” is our testing strategy now”. (Safety Agri Burirum Farm: The Social Enterprise Farm Hub: Northeast of Thailand).

### **Main lessons**

ICT plays a fundamental role in supporting the promotion of entrepreneurship among girls and young women farmers. This case study points to two prerequisites for successful implementation of projects that aim to expand the use of ICT to improve agricultural productivity and raise smallholder incomes. The first prerequisite is the presence of a reliable educational and/or research institution, with a capacity to federate different stakeholders around concrete common objectives (such as smart farming) and to identify the right training programmes to support these objectives. The second prerequisite is the availability or increased choice of quality and affordable broadband network technologies to create solutions for the first time in some locations and improve existing solutions in others, doing so at a lower cost than has previously been possible.

### **For further readings**

The Communication and Development Knowledge Management Centre, the expertise research centre in ICT for marginalised in Thailand, STOU, [www.ccdkm.org](http://www.ccdkm.org)

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Smart Farm Women Start Up: Thai Tale Craft: <https://thaitalecrafts.com/>; Women Smart Farmer

Thailand: <https://www.facebook.com/WSFThailand/>

Farm Women Group Association of Thailand: <https://www.facebook.com/FarmWomenGroupAssociation>

## 4 – Power to the Poor (P2P), Lao PDR

### *Introduction*

Lao PDR has experienced one of the fastest economic development in Southeast Asia. Electrification has played an important role in supporting this pattern with Lao PDR now being an energy exporter. Access to electricity can promote gender equality and inclusive growth in a number of ways. Since women are responsible for the bulk of caring responsibilities, the substitution of old lighting sources (such as car batteries or kerosene-fueled lighting, for example) with grid electricity allows carrying out these responsibilities under much safer conditions. In addition, stable light means more flexibility in the allocation of time between unpaid caring responsibilities and productive paid activities. This can be particularly beneficial to support the incomes of rural households, since some important activities under women's responsibility, such as weaving mats and fishing nets, cannot be performed in the dark.

Although Lao PDR depicts a successful case of rapid electrification – itself an integral part of the broader strategy of national and rural development (World Bank, 2018) –, about one-third of the households were still not connected after electricity reached the villages, despite their proximity to the grid. This reflected the fact that the poorest rural households could not afford the upfront cost of grid connection and internal wiring (between USD 60 and 80). Addressing this particular gap was the objective of the second phase of Lao PDR's Rural Electrification Program, launched under the Energy Sector Management Assistance Program (ESMAP). This programme supported two main initiatives, both of which promoted by Lao PDR's national electricity utility, Electricité du Laos (EDL) – Power to the Poor (P2P) and the Productive Use of Electricity. These programmes have greatly helped increasing connectivity rates and to facilitate the expansion of small and medium enterprises. This note takes a closer look to P2P.

### *Implementation*

P2P was implemented with support from the Ministry of Energy and Mines (MEM) and funding from the World Bank. It targeted poorest households from already electrified villages who were still unable to afford connection fees. It provided a subsidised and affordable indoor wiring financing mechanism to these households, who had the possibility to connect to the grid at an interest-free loan. The monthly payment, for both electricity consumption and the repayment of the credit, equaled the cost of lighting generated by candles, diesel lamps, or car batteries.

The scheme was particularly beneficial to female-headed households. Approval of the applications by these households was automatic, while other households were subject to criteria based on poverty and a safety assessment. To enhance awareness and participation by women, community meetings were organised and scheduled during suitable times for women to attend. The dissemination of information material paid particular attention to highlight the benefits of electricity for women.

The initial pilot of P2P lasted between mid-2008 and March 2009 and involved three provinces Khammouane, Savannakhet and Champasak. It was subsequently scaled up gradually to encompass all unconnected households to the grid in all electrified villages.

### *Outcomes*

The project's financial assistance enabled beneficiary households to access a cleaner and safer energy source – compared to polluting and dangerous traditional sources – while spending the similar level of budget. Thanks to the project, connection rates increased from 78% to 95% in pilot villages. Among female-headed households, which comprised 43% of all poor households, the connection rate increased from 63 to 90% (Rex, H.C. and Tang J., 2012). By March 2012, close to 28 000 households – including 1 300 female-headed households – had gained access to electricity through P2P (World Bank, 2013).



Grid electrification meant the opportunity to free a significant amount of women's (unpaid) time, up-to-then spent in operating battery-powered lighting sources, replenishing kerosene for lamps, cleaning and maintenance. Furthermore, women no longer had to worry about stressful and time-consuming safety conditions, such as keeping children away from hot car batteries and combustible kerosene.

Ms. Pan, a widowed P2P beneficiary, said: "My life is normal now, not like in the past when we couldn't see well. Since we've had electricity, we can save 40 000 to 50 000 Kip (USD 5-6) a month because we can make more mats and fishing nets." (ESMAP, 2012). Like Ms. Pan, many women in Lao rural communities benefitted from the efforts to make sufficient, reliable, and affordable electricity widely available.

### **Main lessons**

Access to infrastructure is a key to development and social inclusion, particularly of women from rural areas. Simple solutions can help making infrastructure and technologies affordable. Extra effort to reach out to poor or female-headed households is important to ensure that no one is left behind in partaking benefits of a development project. From the words of a World Bank project initiator, "In the end, addressing gender issues constitutes a smart way of making a project more effective and its impact more inclusive".

Providing access to clean and safe energy not only reduces the time women spend on unpaid care work but also the mental stress associated to the need to keep their households safe and secure. It plays a crucial role in empowering women, by allowing them to devote more time to productive economic activities, including the launch of new businesses. Healthcare benefits stemming from the possibility to access a cleaner and safer energy source could be significant.

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## 5 – Women Farmers Champion, Cambodia

### *Introduction*

At about 75%, the share of Cambodian women working in agriculture is significantly higher than the men share (approximately 60%; World Bank, 2015). Despite the importance of the role that women play in agribusiness and farming activities, their voice and representation at the rural community level is limited. This hinders the capacity of women farmers to create and disseminate innovative and sustainable businesses. Entrenched gender gaps, for example, prevent the access of women to technical training on farming knowledge. Moreover, women usually have limited access to finance and market information. Reflecting burdensome housework responsibilities, women are significantly less mobile than their partners are. While an increasing number of Cambodian women supply local markets, women-initiated production and marketing activities are hardly recognised. When they prosper, the husbands often take over the control of the business.

The representation of women in the decision making process is also limited. The body in charge of promoting the policy dialogue between farmers, government and agriculture stakeholders is the Cambodia National Farmers Forum. However, a very small proportion of women farmers attend and those who attend rarely have the opportunity to speak. This contributed to explain the limited achievements of the Forum and the lack of participants' engagement in concrete decisions and follow up actions.

In 2015, the Gender and Child Protection Unit, affiliated to the Ministry of Agriculture Forest and Fisheries (MAFF), Oxfam and non-governmental organisations partnered together to create a new approach to encourage women participation in the policy debate to improve rural living standards. This resulted in the launch of the Women Farmers Champion Forum (WFCF) of Cambodia, a platform through which female farmers can raise their voice, by sharing experiences and learning from each other, by discussing common challenges and creating innovative initiatives in the domain of agriculture development.

### *Implementation*

The Forum operates in two levels, subnational and national level, respectively. On the most recent edition, the subnational level of the Forum involved the participation of 521 women farmers from all Cambodia's provinces. Assigned to five regional groupings – Mekong, Lowland, Coastal, Southern Tonle Sap and Northern Tonle – they were encouraged to share views on agriculture practices, pointing to successful experiences, as well as outstanding challenges. The latter included, as often referred issues for concerns, the difficulties of access to the water distribution network, the lack of capital financing, and the lack of information about emerging markets for agriculture products. At the end of these discussions, each regional grouping delegated 20 farmers to represent the region in the national Women Farmers Champion forum. The chosen 100 delegates were convened in a 2-day National Forum in March 2016, during which they had the opportunity to meet with potential donors, authorities and other stakeholders, who helped concretise and refine views and approaches.

Being a Women Champion Farmer is both an honour and a responsibility. Each Champion Farmer received an acknowledgment letter from the MAFF stating the importance of their role in supporting the improvement of Cambodia's agriculture sector. The main responsibility involves organising gatherings with other farmers from the community and passing on what they have learnt from the project. The idea is to generate a favourable momentum, enabling the community to become more resilient in the face of challenges as, for example, the effects of climate change.

How do Women Farmer Champions prioritise concerns at the community level? Sixty-year-old Chin Sokunthor, from the Mekong region, who considers herself as a river guardian, led her group in addressing the challenges of lowering water level and pollution, which affect agriculture productivity, in addition to villagers' health. "I will continue mobilizing people to stop any illegal fishing, I will continue to patrol and to

prevent any untoward activities in the Mekong River. Moreover, I will urge or request the government to stop the dam construction. I will also mobilise villagers to submit their petitions to the government if new dams are planned, because I don't want any bad things happening to our river, especially those which would badly harm the environment and species underneath the river like dolphins and fish." said Sokunthor (OxFam 2016).

### **Outcomes**

At the national level, the Women Farmer Champions agreed on a Champion's declaration, which is currently supporting the implementation of the Gender Mainstreaming in Agriculture Policy and Action Plan 2016-20, an initiative developed by the MAFF. The 24 points of the Declaration include pledges by the Farmer Champions to take a number of actions, in co-ordination with, and in support of, various responsible Ministries. These involve a broad range of priorities: creating help-groups at the community level, responsible for promoting training in finance and accountability; constructing performing irrigation systems; the dissemination of practices to address climate change; developing local markets of organic products; promoting affordable childcare; and, training village women to the use of fertilisers and pesticides.

At the local level, there are encouraging signs that the WFCF is bearing fruits as suggested by the experience of Women Champion Farmer Vichika, a 27-year-old resident in the north eastern part of the country. Damaged crops due to pests and extreme weather is common in this region. In addition, barriers such as differing culture/language and village remoteness limit access to basic social services and information – e.g. accurate weather forecasts, modern technology and assistance to respond to floods and droughts, which occur increasingly frequently. After participating in a training provided by the Agro-climate Information Services (ACIS), Vichika was able to develop a new farming technique to enhance yield resiliency. "I now know what crops to plant depending on the weather, for example, if there is going to be lots of rain I will plant cassava, but if there isn't then I will use a different crop that grows better in dry conditions", says Vichika (Care Cambodia, 2017). Since this has helped generating a more stable production and stream of income, her family feels better protected against the risk of financial shocks. In her role as Champion Farmer, Vichika actively shares her knowledge with the members of the community.

### **Main lessons**

The Women Farmer Champions initiative supplements the previous National Farmers Forum, building on the lessons drawn from its limits and pitfalls. This points to the importance of carrying out regular assessments of programmes as a key to the identification of gaps in implementation and possible areas for further improvements.

Entering in an open dialogue relation with local Champions, who know the issues personally and can bring their direct experience from the field, can facilitate finding shared solutions. NGOs and local partners can provide a valuable support to these efforts, by helping channelling voices, ideas and good practices on agriculture. From the perspective of the national government, keeping programmes accountable and a willingness to stay open to comments and criticisms from the local communities can open the way to important payoffs, measurable in terms of increased trust in government and awareness of the benefits of good governance.

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## 6 – Co-operative marketing of seaweeds in Quinluban Island, Palawan, Philippines

### **Introduction**

Although the Philippines is a major global seaweed producer, poverty remains prevalent among seaweed farmers. Alleviating poverty in the major seaweed producing provinces is at the core of the National Seaweed Development Program (NSDP), implemented under the aegis of the Bureau of Fisheries and Aquatic Resources (BFAR), which is part of the Department of Agriculture.

The programme aims at strengthening the condition of seaweed farmers by promoting the formation of marketing co-operatives. Such a “cluster approach” presents the advantage to allow production to take place at a larger scale, even though no participant has the capacity to invest in a big business activity. This ensures, in turn, that all local seaweed producers benefit from higher and more predictable sources of income. In addition, the benefits of participation include access to training opportunities, as on better techniques of production, for example. While men play a key role in the collection of seaweed plants from the sea, the time women from fishing villages can devote to the actual management of the co-operatives is potentially great (Fajardo, Ortiz and Ortega, 2019).

### **Implementation**

In 2015, the NSDP launched a new pilot project called the Quinluban Island Agutaya Fisherfolk Marketing Co-operative (QIAFMC). The island forms the principal seaweed producing area in the Philippines. About 95% of its 3 000 households are engaged in seaweed farming, whether full time or part time. Given the very small scale of each seaweed farmer, the limited volume produced does not warrant the development of an independent trade activity. Accordingly, as a vehicle to sell their products outside the island, farmers have to rely on local traders/middlemen. Fifteen traders/middlemen control the seaweed trade in Quinluban, including by running big stores where seaweed farmers can purchase intermediate inputs and goods of first necessity after selling seaweed harvests. Overtime, the traders/middlemen have become rich, while the seaweed farmers have remained poor (Fajardo, 2014). By enabling the small producers to join forces, the co-operative has led to increase the volume of production and to expand retail markets, while at the same time reinforcing their bargaining power in sourcing new financing capital.

The business case in favour of strengthening women’s engagement in the co-operative of a seaweed-producing village stems from the fact that the husbands typically spend very long hours working in production. After fishing overnight, they tend to spend the rest of the day in the seaweed farm. This implies that their wives are in a favourable position to represent their husbands in running the activities of the co-operatives.

Created by Ms. Mila Quiñones, a poor seaweed grower, QIAFMC started with 39 members, each contributing PHP 1 000. BFAR assisted the group in the preparatory stages, such as informing the community of potential benefits, and supporting the paperwork to register the co-operative. Still, QIAFMC’s initial financing capacity was way below the normally used benchmark level of capitalisation for this kind of activities (some PHP 800 000, corresponding to 10 ton maritime propagule). Therefore, BFAR intervened to help the co-operative, notably by raising a complementary grant of PHP 10 000 for each member. This required the support of the Department of Social Welfare and Development (DSWD), as part of the broader effort to assist the victims of typhoon Yolanda.

Despite a relatively low capitalisation, working collectively as QIAFMC helps women farmers raising the visibility of their production and at price conditions that reflect better the quality of the products. The co-operative initially linked up with a local distributor Mr. Tong Pe, who agreed to purchase even limited volumes of the seaweeds with the co-operative accepting the compensation after receipt of his own payment from the processor buyer. One advantage of this arrangement lies in the fact that it did not

preclude QIAFMC from continuing to look for better market opportunities by approaching different buyers. This flexible approach led to the signing of several supply contracts.

Implementing the project involved a number of challenges, as signalled by the fact that out of 400 initial participants to the community preparatory stage, only 50 fisher farmers chose to engage themselves after learning that participation would entail a financial provision. On the other hand, this upfront screening implied that those fisher farmers who ultimately decided to commit are the most motivated.

### **Outcomes**

Prior to the project, fisher farmers had no choice but to borrow from traders and informal lenders at high interest rates. Given traditional production and harvesting techniques, income from seaweeds were just enough to cover essential household needs and educational expenses of the children. With the co-operative accessing better markets (both in terms of higher volume demanded and higher purchase price), seaweed farmers felt encouraged to produce more and better quality seaweeds. Membership to the co-operative secured access to several joint initiatives, including training opportunities on proper seaweed production, harvesting, use of price information and marketing.

At the QIAFMC level, PHP 200 000 net earnings were distributed to members as income and in return for their participation to the investment, within five months of operation. The dividends reflect the quota of capital owned by each member and the amount of products sold. Not only seaweed producers decided to join; in addition, five small traders/middlemen are now members of QIAFMC, including the buyer who purchased the very first harvests. A percentage of the net surplus goes into a Community Development Fund for the benefit of the community. At present, QIAFMC has 200 members, of whom 84% are women, and employs a sales-lady and a porter for their co-operative's store.

The QIAFMC currently supplies seaweed to neighboring provinces and regions, including Palawan where the seaweed is processed. At the institutional level, BFAR supports the expansion of the project in other seaweed producing provinces. Thanks to the co-operative model – the possibility for members to invest, make decisions, and buy inputs and market products collectively – revenues that would otherwise go to the trader/middleman can now be shared among members, with benefits for the households and the community as a whole. “There is prosperity for all, shared prosperity and inclusive growth through co-operatives, there is no other way, according to Mr. Fajardo, BFAR's project co-ordinator.

### **Main lessons**

The success of the initiative lies in the capacity to create a critical mass of seaweed production so to enable producer farmers to negotiate better price deals for their high quality products and to reach out to more diverse and stable markets.

The adaptability of the environment in which the programme takes place is important to support women empowerment. In the context of this particular case study, the willing support of the fishing community was instrumental to the creation of a setting conducive to the increasing participation of women in the activities of the co-operatives and receptive of their ideas.

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## 7 – Women to Women Empowerment through ICT, Malaysia

### **Introduction**

Malaysia's Sabah state, located in the northern part of the island of Borneo, is host to many small farms specialised in some unique ingredients, such as tuhau, for example, a local spicy ginger used in pickles and sauces and fermented raw cacao, packed with minerals and protein. Small local businesses employ more than half of the workforce, mainly women farmers. One challenge that these small businesses share in common is that their products trade at the bottom of the supply chain and at prices below fair value.

Against this backdrop, the aim of Bayu Harvest, a new digital platform that uses a smartphone application, is to facilitate the connection of women small farmers from Sabah to their potential markets. What encouraged its creation, in Mid-2019, was the evidence that most local women possess a smart phone and have access to the Internet. By creating new opportunities for farmers to become more closely connected to their selling markets, rather than just staying focussed on production, it helps their businesses moving up the value chain.

Bayu Harvest is the outcome of the initiative of two young women, Faezrah Rizalman and Jeannette Goon. Faezrah discovered that many women farmers from Sabah, her hometown state, produce fresh and unique ingredients, in very high demand because of their exceptional quality. However, their limited access to bigger and more distant markets, such as Kuala Lumpur, undermines their capacity to exploit this potential. Therefore, finding a viable solution to help village women farmers reaching out to large cities' markets was her main concern. Jeannette, an experienced e-commerce developer, had the intuition that a digital application could be the right device to help them, given that most women farmers from Sabah have direct access to the internet using the smartphone. Faezrah and Jeannette decided to join their respective competences to help women farmers broadening their markets and becoming entrepreneurs using a digital solution (Putrajaya Malaysia, February, 2020).

### **Implementation**

Bayu Harvest is an e-commerce facility, which allows women farmers selling their products directly to end-users. Each farmer can create and upload the profiles of their products and their farm, and manage the inventory. Likewise, Bayu Harvest provides a forum venue where users can exchange product information, while also discussing common issues and concerns (expected weather conditions, the crops, etc.).

Still at an initial stage, implementation targets a small pilot area, characterised by the highest potential to generate desirable results. Accordingly, training workshops have concentrated in the locality of Keningau, with the plan being to continue to the neighboring village of Pensiangan. Workshop content includes an introductory training to use the application and additional teaching about packaging, branding and marketing of the products. The mobile application is downloadable by mobile phones with limited use of memory and RAM support. The programme is in Bahasa and the English translation will soon be available.

### **Outcomes**

Some 40-50 farmers have shown interest in the platform so far, with one lesson of the pilot experience being that users might need some time to familiarise with the digital application. One source of difficulty being worked out presently concerns the logistic with regard in particular the shipment of the products. Bayu Harvest is temporarily handling the shipment for the producers, until they will acquire the experience and the resources to manage it themselves.

While still focused on helping women farmers in Sabah, the plan is to expand Bayu Harvest to Sarawak and later to peninsular Malaysia. The platform will also cover more agriculture ingredients in high demand,



such as fermented raw cacao, for example. In addition, there are plans to develop a digital platform that allows restaurateurs and manufacturers to communicate directly with the producers.

In recognition of the strong potential to broaden prosperity and inclusive growth in the Asia Pacific region, the Bayu Harvest digital application received the 2019 Asia Pacific Economic Co-operation (APEC) Digital Prosperity Award supported by the Asia Foundation.

### ***Main lessons***

Affordable digital platforms can play an important role to bridge farmers to markets. In addition to affordability, the simpler the platform is the stronger its potential will be as a tool to foster the food supply chain. In addition to simplicity and affordability, the use of digital tools for the purpose of agricultural innovation require the support of appropriate trainings, including technology demonstrations. Clarity of objectives is also important as a way to elicit the right motivations to participate.

There are growing concerns in ASEAN countries that the youth generations might shy away from agriculture. In this context, the partnership between Rizalman and Goon provides a revelatory example of the importance of implementing enabling education and training programmes to stimulate the interest of the youth generations in entrepreneurship and risk taking and to create a favourable disposition towards the synergies between complementary areas of expertise as a source of innovation.

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## 8 – Fisherfolk Enterprise, Women-Led Social Enterprise, Thailand

### **Introduction**

In Thailand, local fishing generally involves fishers selling their daily catch to intermediary businesses, which also provide the fishing boat or a loan to rent it. These arrangements imply a strong dependence relation whereby the fishers are unable to sell their catch to other vendors. Furthermore, the intermediaries are in dominant position to regulate the price of the catch. Fisherfolk Enterprise (FE), a Thai women-led social enterprise, is a response to the challenges faced by the local fishing communities in the Prachuap Khirikhan province where 95% of the workers are women. Since then the initiative has expanded gradually and paid increasing attention to addressing environmental challenges.

Together with Oxfam, the Thai Sea Watch Association, and ChangeFusion, FE provides an alternative seafood value chain model with a view to allow access to Bangkok and other large markets. It promotes the purchase of the catch from the local fisher-folk at fair prices, while at the same time helping women enhancing their business skills (such as fish slicing, packaging, preservation and marketing). The FE initiative is a component of the Gender Transformative and Responsible Agribusiness Investments in South East Asia (GRAISEA) programme that aims to overcome barriers to development through responsible, gender transformative value chains and private sector investments. It works with local partners to improve the livelihoods of fishers by targeting smallholder fisher-folks, especially women, in the formal and informal parts of the supply chain, as well as to promote sustainable fishing practices that prevent overfishing and protect the environment.

FE illustrates the importance of information and skills training to empower women in the small-scale fishery sector, including by raising their potential for launching innovative aquaculture businesses using responsible fishery practices.

### **Implementation**

A member of the Association of Thai Fisherfolk Federation, the FE, now spearheads across 160 small-scale fishers and has a 5 000 strong membership, 60% of whom are women small-scale producers. Building on GRAISEA's experience in the field, it pursues two objectives: a) to assist members to become better workers and suppliers of goods and services; and b) to enable them to become conscious agents of change to improve the quality of their activities, their well-being and that of their communities. The interactions with local stakeholders have a great role to play to support these achievements.

In partnership with Oxfam, the FE has established a Blue Brand, which identifies a set of standards that guarantee the proviso of safe and responsibly sourced food to customers, while sharing the profits with the fishers. The responsible fishing label facilitates FE's small fisher entrepreneurs in their effort to access new market opportunities. Particularly, it qualifies the fishers to sell their products through Lemon Farm, which is a distribution co-operative that provides stable markets for certified organic and natural agricultural products. A network comprising 28 000 consumer and producer households co-owns Lemon Farm (Oxfam, 2018).

The preparation, processing and packaging of fresh catches for the brand typically takes place in a community-based operating centre. Women fisher-members play a key role in displaying these activities and undergo *ad hoc* training and mentoring programmes on quality and standardised product preparation, using established protocols. Likewise, the project includes a third party organic fishery certification for partner producers in Southern Thailand, organised into Community Fish Markets (CFMs) and an Organic Fishers Group. Furthermore, as in other GRAISEA projects, the FE initiative involves the dissemination of practices to enable women (and men) small-scale producers to become entrepreneurs in areas linked to healthy food and ethical lifestyle markets.

## Outcomes

Training and mentoring enable women in the FE to produce products that conform to quality standards. The development of the Blue Brand is a guarantee provided to customers that the food products that they purchase are safe and responsibly sourced. Thanks to this strategy, the FE has managed to expand its marketing and sale capacities to the emerging markets of organic and natural food, which are particularly dynamic and are responsible for a premium price of up to 20%. Combined with an increase in the volume supplied, this has enabled the fishers to earn incomes twice as high what they used to earn before. Women employed in the processing and packaging level of the seafood chain benefit in terms of stronger skills in the use of the technologies and standards compliance, further to the possibility to access a regular source of income.

Overall, the FE has led to improve productivity and incomes of smallholder fisher women, while at the same time adopting transformational productions (responsibly fished and formalin free) and the dissemination of more healthy and safe consumption practices.

## Main lessons

The project shows that economic and environmentally sound approaches can go hand-in-hands, complementing between each other. Technology and innovation oriented interventions can open the way to higher and more stable incomes, while at the same time promoting the adoption of transformational and greener production practices that meet a growing demand for healthier products.

The initiatives to better align societal and environmental objectives may open the way to new opportunities for raising the participation of women farmers in the formal labour market and improve the quality of their jobs. This includes by playing an active role as agents of change, through contributing the development of new standards and protocols designed to strengthen sustainability objectives. At the same time, the FE initiative illustrates the essential role that knowledge information and skills training play to raise the quality of female employment in the small-scale fishery sector and its potential to generate innovations.

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## 9 – Science-based Livelihood Intervention to Empower Women, Los Banos, Laguna, Philippines

### **Introduction**

Launched in 2015, the project “Gender-Responsive Organic Vegetable Production Livelihood Enterprise for Low-income Communities”, based in Los Banos, Laguna, Philippine, aims at raising households’ incomes by engaging women in sustainable production of organic vegetables. The project benefits from the proximity to several leading agricultural research centres and academic institutes and the opportunity to access their science-based technologies. 125 farmers are involved in this project, split across seven villages, which host a variety of individual businesses or communal farms, specialised in the growth of different fruits and vegetables.

The project benefits from the financial support provided by the Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development (PCAARRD), affiliated to the Department of Science and Technology (DOST). The Local Government Unit (LGU) of the Municipality of Los Banos is responsible for the implementation, in collaboration with the Department of Agriculture’s Bureau of Plant Industry (DABPI). One important characteristic of Los Banos is the role that it plays as a hub for science and technology agriculture research. It houses the University of the Philippines Los Banos (UPLB), a premier agricultural academic institution, as well as several international development organisations and government agencies specialised in the adoption of science based technologies in the sector.

The case provides an illustration of how women can be empowered by technological change and by the creation of new and more productive income-generating activities. In addition, by targeting low-income households and women engaged in housework with no income from paid economic activities, the project is an example in the implementation of more inclusive forms of local business practices.

### **Implementation**

The project supports the development of organic food farming, taking advantage of a rising demand for these products and the emergence of new technological opportunities to support the expansion of more productive and sustainable agriculture practices. To this effect, it contributes to the promotion of infrastructure development – such as recourse to concrete rainwater catchments, for example –, but it is also actively engaged to facilitate access to market outlets for organic productions.

As a complement to the above activities, the project also involves efforts to enhance women access to leadership trainings and specific gender workshops designed to raise awareness about gender issues within the household and the agricultural community at large. In addition, available training options include a variety of technical topics, ranging from the practices to enhance the quality of agriculture productions (such as, organic vegetable farming, seed production, organic fertilizer production, vermicomposting and postharvest handling, for example) and marketing, to farm bookkeeping and documentation outlets. Moreover, the project supports women farmers in their choices of crops, planting techniques, crop management and integrated farming approaches. Field visits are regularly organised to disseminate good practices, including techniques to grow plants in a limited space.

As mentioned, the project prioritises low-income target beneficiaries. To this end, qualifying criteria take into account the level of combined family income (lower than of PHP 16 000, or USD 320 per month) and accessibility to agricultural land. Women from low-income households are encouraged to participate and to take up active roles during implementation. Specifically, participating women farmers undertake a variety of roles, such as planting, watering, weeding, bagging with nets to prevent pest damage (specifically for bitter melon), harvesting and selling in the Friday Organic market. Men are responsible for land preparation and transporting of harvest to markets.

## **Outcomes**

The project enables women to divert part of their unpaid domestic work activities to farming and community responsibilities, thus generating new opportunities for paid income. The income of women beneficiaries from the Friday organic market, for example, increased twentyfold on average from USD 2 to USD 40 per week. In addition, the pay-offs include the reinforcement of a number of intangible assets, such as stronger confidence and sense of self-achievement. Positive spill over effects on the well-being of the households stem from the possibility to access better quality food for the whole family.

Gender workshops aim to raise awareness of the importance of a more balanced split of housework responsibilities within the family. The project also encompasses the creation of a number of farming infrastructure facilities to ease access to water for farming, such as rainwater catchment, and to support the proviso of certain household needs, such as cooking and laundry.

Bagong Silang, the village where the project has been implemented, not only has benefited in terms of improved household's incomes, but also of greater bargaining power, as a result of collective production and marketing initiatives. Local products now command better prices.

Prior to the project, a number of low-income households and rural women were relying on the national governments 4Ps, a conditional cash transfer programme for marginalised families nationwide. Thanks to the project, some beneficiaries are now proud to have become less dependent on 4Ps, reflecting the participation in productive activities capable of generating more predictable and stable income flows. Overall, the project provides a practical example about how recourse to a market-oriented initiative at the local level can lead to alleviate the pressure on the 4Ps. This is a welcome outcome given that the 4Ps is under strain currently, due to over-dependency.

## **Main lessons**

Proximity to science and technology based institutions can act as a source of synergies and concrete partnerships to boost the objectives of ambitious, comprehensive agriculture programmes – such as, in this particular case, the participation of low-income households, including women initially engaged in housework with no paid income, in product diversification, driven by the expansion of sustainable agriculture practices. Opening farming occupations, initially characterised by a male connotation, to women requires the support of diversified trainings to strengthen both hard skills (technical, managerial, marketing and bookkeeping) and soft skills (interpersonal, self-confidence, awareness of gender biases and assertiveness).

In addition to moving the village towards a path of more predictable and stable income, the programme shows the potentially important spillover effects that the efforts to diversify agriculture productions can have on social protection, insofar as the stronger self-sufficiency of rural villages can act as a driver to lower the dependence upon traditional social benefits.

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## 10 – Women’s Financial Inclusion, Indonesia

### **Introduction**

The demand for financial inclusion with the support of financial literacy is vast in Indonesia. A 2016 survey by the Financial Services Authority found that only a quarter of the Indonesian population had access to formal financial services. Although the gap has narrowed since then, the scope for further improvements remains significant. The lack of access to formal credit hinders the capacity of women from rural areas to participate in productive agro-business activities, compounding even further the impact of other barriers of access to quality employment, reflecting caring obligations and other unpaid responsibilities.

This is the context in which operates Koperasi Mitra Dhuafa (KOMIDA), an Indonesian co-operative that aims to promote financial inclusion, keeping a particular focus on women. With more than 487 000 active borrowers in 2018, KOMIDA has a target of serving 1 million low-income women by 2020. It operates 230 branches in 11 provinces across Indonesia and manages a portfolio of over USD 60 million loans, making it the second largest microfinance institution in the country (Oikocredit 2019).

### **Implementation**

KOMIDA uses a rigorous client profiling process with a view to ensuring that the loans offered match the specific needs expressed by a broad range of women from disadvantaged communities. In addition, inspired by the Grameen Bank Model (GBM), developed in Bangladesh, KOMIDA’s lending schemes follow a solidarity approach whereby a group of individuals, who accept to co-operate with one another to create a solidarity group, provides the collateral, or loan guarantee, through a group repayment pledge. In this setting, the incentive to repay the loan stem from peer pressure: if one member of the group defaults, the others must make up the payment amount. A group typically includes five community borrowers and as soon as the first two members have reimbursed their debt, within a period of 50 weeks, the others follow suit. This interdependence generates a sense of collective responsibility, further supporting peer pressure.

Mimin Among, a member of KOMIDA, works with her husband at the family’s Krupuk business – Indonesian deep fried prawn crackers. In 2009, they applied for a first loan to buy woks for frying the krupuk. After benefiting loan cycles, her business expanded to the current number of 10 employees and a capacity to supply 30 shops in three markets.

One additional strength of KOMIDA lies in the fact that it uses the feedbacks provided by clients to adapt the loans in offer to their specific characteristics. As a result, members like Mimin Among can access a range of services, beyond credit alone, including trainings in financial literacy, business development and reproductive health, for example. In 2017, KOMIDA introduced a Housing Renovation loan scheme, which has proved popular among small-scale entrepreneurs. “Joining KOMIDA helped us to expand the business, and eventually we were able to buy the land where we live and send our five children to school” said Mimin Among (Oikocredit, 2019).

### **Outcomes**

KOMIDA plays a role in helping women from rural communities to launch new competitive agro-businesses capable of expanding local employment opportunities, including the tourism sector. In addition to creating local businesses, it enables women to seek further education by opening up opportunities for training. Gains also materialise in a lower financial dependence from usurers. KOMIDA recently received a citation from Microfinance Gateway for its activities in the field of Social Performance Management and the support to the achievement of social and economic goals. The former includes the adoption of a flexible approach that puts customers at the centre of the strategy and operations. The latter consist in the creation of agro-based value chains and creative activities, with a potential to spill over to the expansion of other local

activities, such as agritourist. The effects of these improvements span beyond the need to run a business, since the knowledge effects of managing funds and planning business activities, for example, apply broadly to the management of the household and the broader community, thus creating ripple effects.

The latest Global Findex (Financial Inclusion Index) of the World Bank acknowledges that Indonesia has made the biggest progress, across East Asia and the Pacific, in bringing citizens into the formal financial system in the past years (World Bank, 2018). In 2016, KOMIDA joined forces with Oikocredit, a worldwide co-operative and social investor based in the Netherlands, with over four decades of experience in promoting sustainable development through investments. Oikocredit supports the partnership by enhancing KOMIDA's capacity to provide loans, equity investments and capacity building. As the local partner, KOMIDA brings the capacity to reach out to domestic low-income women who lack access to the formal financial sector by extending microfinance services to these women.

### **Main lessons**

Multi-pronged strategies that take into account the aspirations of low-income women can play a key role in spurring financial inclusion. Much of the success depends upon the capacity to keep the services as responsive to the needs of a wide range of clients as possible, so to allow them capturing the emergence of new business opportunities. Achieving this high level of responsiveness requires working in close relation with the clients to collect their feedbacks.

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## **11 – Improved Group Revolving Fund, Cambodia**

### **Introduction**

The Project for Agriculture Development and Economics Empowerment (PADEE) aims to improve agricultural productivity in Cambodia by providing the rural poor with access to financial services and



technologies. Launched in 2012, the project targets 68 200 households from five lowland Mekong provinces (Kampot, Kandal, Prey Veng, Svay Rieng and Takeo). It is financed by the International Fund for Agricultural Development (IFAD) and implemented by the Ministry of Agriculture, Forestry and Fisheries (MAFF) in partnership with other partner organisations, among which the Food and Agriculture Organization (FAO).

The barriers that prevent poor households from accessing to microfinance include low level of literacy, poor education and the lack of financial skills and collateral. In response to these barriers, the project focuses on developing an alternative banking system and providing solid financial education to poor rural households. It specifically targets 49 200 beneficiaries, mostly women, who can benefit from the project in terms of stronger financial services and improved decision-making for investments in agriculture, as well as other income-generating activities. Acknowledgement of the significant roles played by women in agriculture production and family enterprises in Cambodia are key drivers of the project.

### ***Implementation***

The project supports the establishment of village-based Improved Group Revolving Funds (IGRFs) as a form of alternative and more inclusive banking system. Each IGRF consists of 50 members with a 7-person board composed of a president, a vice president, a secretary, a treasurer and three other members. Each IGRF can dispose of a revolving fund of USD 4 000. The board can decide on interest rates, approve or reject loans and has responsibility to perform the bookkeeping and loan repayment activities to preserve the group's fund. A Banking Day is set every month, during which assigned mobile field agents fill their transactions in an on-line computer system. This ensures that bookkeeping remains up-to-date and allows monitoring the performance of other tasks such as filling in cash vouchers and tracking the repayment of loans (FAO Cambodia, 2015).

The project delegates to an external service provider (ESP, appropriately selected and equipped), the task to conduct regular monitoring visits and provide services to IGRFs. A complaint and feedback mechanism is in place to allow ESP services to address possible issues for concerns. Auditing of IGRF are on annual basis, with a "passing mark" implying the entitlement to an additional fund of USD 4 000, or USD 80 per person, until the maximum fund level of USD 12 000 is reached. These donated funds are "non-withdrawable shares", and serve as the basis for loans to be used by the members. At the same time, the revolving fund allows members to save and deposit their own money as "withdrawable shares" allowing them to increase the maximum size of their loans and personal dividends (FAO Cambodia, 2015).

In order to help IGRF functions successfully, the project ensures that households can access to specific trainings, which aim to raise knowledge on financial management. To this effect, the project relies on a financial literacy curriculum for household beneficiaries developed by FAO. In addition, FAO provides training to teacher-trainers using training materials that it has developed. 75 master trainers from the Cambodian Centre for Study and Development in Agriculture (CEDAC) underwent a specific training programme to learn how to raise financial literacy within the IGRFs, including by using online training to reach out to field agents. These activities depict the capacity-building component of the project.

Initial management and logistic difficulties at the beginning of the project meant that it took some time before the operation could actually start. During this time, some IGRF members gave signs of weakening trust in the project. In addition, record keeping and monitoring proved to be more challenging than initially expected. On the beneficiary side, some members used loan proceeds for non-agricultural ventures. Others mistakenly thought that each member must borrow from the fund, whereas there are no obligations to borrow (up to the statutory ceiling of US\$80 per member). Members can simply decide to use the IGRF as a saving account, earning dividends based on the shares owned. These problems have disappeared with practice, as people's understanding of the project grew.



## **Outcomes**

Close to 1 000 IGRFs were created during the sixth year since the launch of the project and received regular services from the ESP. Within 36 months of operations, most IGRFs (875) were able to increase their initial funding from USD 4 000 to USD 5 000. Over 90% were in a position to hire a mobile field agent at a regular pay. At the household level, the reported outcomes point to the evidence of improved livelihoods and income generating capacities, along with increased food security.

The testimonies collected by the FAO among IGRF's chairwomen reveal appreciation for the business and financial literacy training received, "...with money safely deposited at Amret Microfinance Bank, we feel a sense of financial security, never experienced before." Another IGRF member, Mrs Vao Sovan, could start a 2 ha watermelon farm, after receiving a loan as well as training from IGRF. This enabled her securing a higher and more stable income flow. She plans to increase her savings with IGRF to be able to invest and save for the education of her children (Lebun and Touch, 2015). Sokhan Yeun, another farmer beneficiary has stressed the gains in terms of personal and community development: "before IGRFs existed, we constantly ran out of money and couldn't expand our business activities; with the initial capital base from PADEE, we are finally saving money because we are learning how to manage money better." On behalf of the implementing government agency, Mam Amnot, Secretary of State of MAFF: "We value the partnership with FAO and all other partners in implementing the PADEE initiatives to support the livelihoods of the people in rural areas of Cambodia."

## **Main lessons**

In project interventions characterised by an important element of capacity-building to boost financial literacy, continuous effort with training, short-term coaching and mentoring (book keeping, fund management, and so on) is essential to complement the initial preparatory training. The project's attention to achieving a balanced combination between loan provisions and financial training has been a key to reducing risks of fund misuses. PADEE also highlights the important pay-offs of setting out clear objectives informing potential clients consequently. Experience sharing among IGRFs, is essential to track results, identify success stories and generate feedbacks for further improvements of the programme.

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## STRENGTHENING WOMEN'S ENTREPRENEURSHIP IN AGRICULTURE IN ASEAN COUNTRIES

*Strengthening Women's Entrepreneurship in Agriculture in ASEAN Countries*, developed in partnership with ASEAN, investigates gender gaps in the region's rural areas. It places attention on the uneven distribution of unpaid work activities due to care obligations, gender discrimination, lack of adapted training opportunities, and barriers of access to quality jobs and starting new businesses. It discusses how adapted policies and programmes can strengthen the economic prospects of women in agriculture and farming. The first part of the report reviews the evidence on the situation of women labour markets in ASEAN rural areas. The second part puts forward a comprehensive policy strategy for greater gender equality. This is followed by a discussion of the effects of the COVID-19 crisis and how policy priorities will have to change to address these. To help share experiences, the analysis builds on lessons from a series of regional case studies.

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