



GREAT Knowledge Series: Issue 5
Women's Economic Empowerment:
A Model for Lasting Change



The Gender-Responsive Equitable Agriculture and Tourism Program

The Gender-Responsive Equitable Agriculture and Tourism (GREAT) Program is a flagship women's economic empowerment initiative funded by the Australian Government in Vietnam. GREAT is designed to improve the lives of women in the ethnically diverse provinces of Son La and Lao Cai in northwest Vietnam. The first phase of GREAT ran from 2017-2022 and the second phase will run from 2022-2027.

The program works to enable women living in Son La and Lao Cai provinces to access economic opportunities, determine their own path in life, be recognised for the value of their contributions and receive equitable economic returns for their work. GREAT also works with a diverse range of partners (in the private, public, and non-profit sectors) to identify and implement solutions that improve the way markets function and elevate the ability of women to participate more actively and equally.

Women's Economic Empowerment (WEE) is described as enhancing women's capabilities to make strategic choices and be able to act on these decisions within the economy. Many organisations working to increase women's economic opportunities in market system development programs seek to do this via initiatives that increase women's access to resources and by developing women's agency; these initiatives aim to increase women's capability to identify goals, make choices, and act upon those decisions.

This paper aims to understand whether increasing women's agency and access to resources are enough to achieve sustainable women's economic empowerment. The paper outlines a holistic approach to WEE; an approach that considers the multiple dimensions and sites of gender inequality and women's disempowerment. We then consider the approach of the GREAT Program, which works to increase livelihood opportunities for women from the northwestern provinces of Son La and Lao Cai in Vietnam. Using a range of data from the program, we use GREAT as a case study to understand how initiatives to address women's access and agency have contributed to achieving economic empowerment of ethnic minority women participating in the program and to assess the adequacy of only focusing on women's access and agency to achieve WEE¹.



¹ The Gender-Responsive Equitable Agriculture and Tourism (GREAT) Program is funded by the Department of Foreign Affairs and Trade (DFAT) of the Australian Government. The program aims to improve the lives of women in the ethnically diverse provinces of Son La and Lao Cai in Vietnam's North-West.



Conceptualising

Women's Economic Empowerment

While there are many definitions of what women's economic empowerment may mean to different organisations that work to improve women's economic circumstances, the majority of these definitions include two components: **women's access to resources and women's agency**². Empowerment is a process, which does not have an endpoint, and therefore does not have an easily measured outcome to which indicators or targets can be attached³. Many development programs have advocated that WEE can be achieved through economic activities that widen the range of options for women, such as increasing access to opportunities and resources. Providing women with loans and financial access, business opportunities, and an avenue to generate an income may enable

women to better manage their economic circumstances⁴. However, WEE has progressed from focusing on income generation, women-produced goods and services and participation in markets to recognising the importance of women having power and control over resources and actively participating in decision-making at all levels of society⁵. In reality, the initiatives mentioned above may not get women to the point where they are able to participate equally in markets and society and to determine for themselves the options from which they get to choose. To enable this, women must go through a process of change in order to acquire the ability to make choices within a broader context of social change, where the structural foundations of gender inequality and power relations have been transformed⁶.

2 Kabeer, N. (1999) *Resources, agency, achievements: Reflections on the measurement of women's empowerment*, *Development and Change*, 30 (3).

3 Cornwall, A. (2016) *Women's Empowerment: What Works?* *Journal of International Development*, Vol. 28.

4 *Ibid.*

5 UNFPA and CARE. (2020) *Working Paper: Linking women's economic empowerment, elimination of gender-based violence and enabling sexual and reproductive health and rights*, Bangkok: UNFPA Asia and the Pacific.

6 Kabeer, N. (1999) *Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment*, *Development and Change*, Vol. 30.

Early theorists⁷ spoke about empowerment as a process that is fundamentally about changing power relations; it is about shifting power relations in favour of those who have limited power over their own lives. To transfer power to those who are not empowered involves building critical consciousness, 'a process that changes the way people see and experience their worlds that can raise awareness of inequalities, stimulate indignation about injustice and generate impetus to act together to change society⁸.

Empowerment therefore is relational in that women's experiences are influenced by how they are interconnected with others in societies. To empower women, the root causes of poverty and structural basis of gender inequality need to be addressed⁹. This requires a process that engenders shifts in peoples' consciousness to challenge and overturn restrictive social norms and socioeconomic and political structures that perpetuate gender inequality. To redefine women's and men's gender roles and transform unequal gender relations in a particular context, a process of change needs to go beyond the level of the individual to a collective responsibility and political engagement and action¹⁰. As we discuss below, a holistic approach to empowerment, therefore, looks at the different dimensions and sites of gender inequality and women's disempowerment and 'aims to understand the relational dynamics of power and positive change at a variety of levels, in different spaces and over time'¹¹. A broader process of social change across all spheres offers increased opportunities for genuine economic empowerment by enabling women to better engage in market systems.



A holistic approach that can deliver lasting change for WEE encompasses three broad domains of empowerment: agency; relations; and structures. Each domain of empowerment encompasses the following elements:

Agency:

individual and collective capacities (knowledge and skills), attitudes, critical reflection, assets, actions, and access to services.

Relations:

expectations and cooperative or negotiation dynamics embedded within relationships between people in the home, market, community, and groups and organisations.

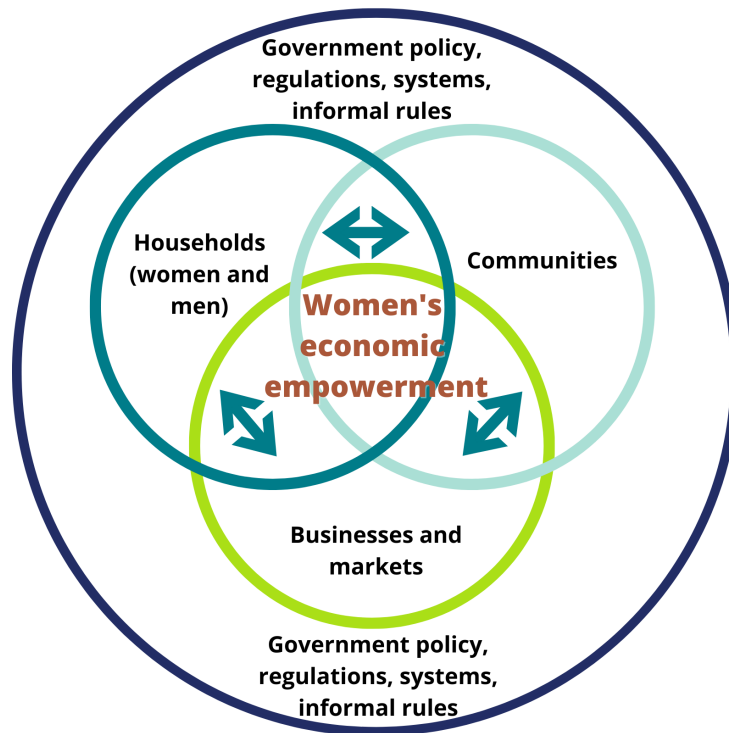
Structures:

informal and formal institutional rules that govern collective, individual and institutional practices, such as environment, social norms, recognition and status¹².

⁷ Such as Srilatha Batliwala, Naila Kabeer, Jo Rowlands, and Gita Sen.
⁸ Cornwall, A. (2016) *Women's Empowerment: What Works?* Journal of International Development, Vol. 28.
⁹ Ibid.
¹⁰ Hillenbrand E., Karim N., Mohanraj P. and Wu D. (2015) *Measuring gender-transformative change: A review of literature and promising practices*. CARE USA. Working Paper.
¹¹ Cornwall, A. (2016) *Women's Empowerment: What Works?* Journal of International Development, Vol. 28.
¹² GREAT. (2022) *The Potential for a New Way of Approaching Women's Economic Empowerment in Market System Development*, Hanoi: 12 *The Gender-Responsive Equitable Agriculture and Tourism Program*.

By focusing on these domains, WEE can be reframed by shifting the burden of change from women's individual agency to one of collective responsibility and political action¹³. Each domain is deeply interconnected with each other as women's aspirations and attitudes are predominantly influenced by social norms and practices within different contexts, as well as the quality of women's relationships and support networks¹⁴. Focusing on only one domain, therefore, increases the risk of negative outcomes or potential harm for women if the other domains are not considered.

Figure 1: A Holistic Model for Women's Economic Empowerment¹⁵



A holistic model (see figure 1) offers the opportunity to address the factors that contribute to gender equality and reshape unequal power relations by moving beyond the focus on individual self-improvement among women to the redressal of power dynamics and structures that reinforce gender inequalities¹⁶. Within each sphere, the three domains of empowerment (agency, relations,

structures) need to be considered and addressed for WEE to be achieved and sustained. The intersecting factors that contribute to women's different experiences of gender inequality, such as ethnicity, age, disability, and sexual orientation/gender identity and expression, need to be considered also within these domains. The three domains are examined in more detail below.

¹³ Hillenbrand E., Karim N., Mohanraj P. and Wu D. (2015) *Measuring gender- transformative change: A review of literature and promising practices*. CARE USA. Working Paper.

¹⁴ Ibid.

¹⁵ GREAT. (2022) *The Potential for a New Way of Approaching Women's Economic Empowerment in Market System Development*, Hanoi: The Gender-Responsive Equitable Agriculture and Tourism Program.

¹⁶ UNFPA. (2020) *Technical note on gender-transformative approaches in the global programme to end child marriage phase II: A Summary for Practitioners*, accessed 23 May 2022: <https://www.unfpa.org/resources/technical-note-gender-transformative-approaches-summary-practitioners>.



Agency

Agency is an important dimension of the empowerment process and has been defined as having 'the ability to define one's goals and act upon them'¹⁷. Agency is more than just an action that can be observed; it also comprises the meaning, motivation, and purpose which women may bring to an activity¹⁸. For this reason, developing women's agency requires programs to build the consciousness, self-esteem, aspirations, knowledge and skills of women so they feel that they have more control over their lives.

Evidence suggests that actively engaging women in critical conscious reflection on their own situation and sharing that process with other women can lead to a more transformative effect on women's agency¹⁹.

Processes that create shifts in women's consciousness are required to reverse the limiting normative beliefs and expectations that hold women in subordinate and dependent situations.

In this way, women can develop a sense of self and build self-confidence and capacity, which can lead to transforming the effects of internalised oppression²⁰. Unless women are able to overcome their own perceptions that they are weak or inferior, 'no amount of external interventions ... will enable them to challenge existing power equations in society, the community or the family'²¹. Thus, consciousness-raising can be a vital ingredient that imparts a transformative quality to WEE initiatives and the achievement of transformative WEE²².

17 Kabeer, N. (1999) *Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment, Development and Change*, Vol. 30, pp435-464.

18 *Ibid.*

19 Cornwall, A. (2016) *Women's Empowerment: What Works?* *Journal of International Development*, Vol. 28.

20 Rowlands, J. (1996) *Empowerment Examined, Development and Social Diversity*, Oxford: Oxfam UK and Ireland.

21 Batliwala, S. (1993) *Empowerment of Women in South Asia: Concepts and Practices*, Mumbai: Asian-South Pacific Bureau of Adult Education.

22 Rowlands, J. (1996) *Empowerment Examined, Development and Social Diversity*, Oxford: Oxfam UK and Ireland.

Building women's agency can be achieved via developing women's soft life and aspirational skills alongside the business and technical skills and knowledge required for effective engagement in markets²³.

This requires increasing women's connections with social, economic and political networks, as well as increasing women's aspirations by exposing them to new experiences and role models. In many communities, women's aspirations comprise desires to operate a small business to provide better health and education for their children and family, while balancing with their own desires as opposed to establishing and expanding their business for greater profits and business opportunities; the aspirations of many women are largely influenced by prevailing social norms related to gender roles and expectations of women in society. Evidence suggests that women who have a greater awareness about their rights and gender equality will have higher aspirations that espouse egalitarian gender attitudes and are more likely to demand their involvement in household decision-making processes and seek greater engagement in market systems²⁴. Increasing women's aspirations, therefore, requires interventions that build women's capacity to pursue their aspiration and provides them with new tools to match their increased aspirations²⁵. Without this, women's efforts in new areas can result in failure, which will only reinforce broader stereotypes that women are not successful in business.

Working collectively can also have a positive impact on women's agency. The power of women working together can remove the isolation experienced by women in market systems and provide opportunities for women as a collective to confront the social, economic and political barriers that limit their involvement in markets. Women coming together and spending time with other women enables them to contest the beliefs and expectations that perpetuate the exclusionary factors and reduced opportunities for women to perform better in markets. By building alliances and constituencies, women are more likely to succeed in making changes for other women as well as experiencing the empowering effects of mobilisation themselves²⁶.



23 Tibi, H., and Kittaneh, A. (2019) *Bringing Gender Equality Closer to Women's Economic Empowerment*, CARE Regional Applied Economic Empowerment Hub, accessed 25 May 2022: https://www.care.org/wp-content/uploads/2020/05/bringing_gender_equality_closer_to_womens_economic_empowerment_final.pdf

24 Kosec, K., Akramov, K., Mirkasimov, B., Song, J., and Zhao, H. (2022) *Aspirations and women's empowerment: Evidence from Kyrgyzstan*, *Economics of Transition and Institutional Change*, 30(1), pp101-134.

25 Tibi, H., and Kittaneh, A. (2019) *Bringing Gender Equality Closer to Women's Economic Empowerment*, CARE Regional Applied Economic Empowerment Hub, accessed 25 May 2022: https://www.care.org/wp-content/uploads/2020/05/bringing_gender_equality_closer_to_womens_economic_empowerment_final.pdf

26 Rowlands, J. (1996) *Empowerment Examined, Development and Social Diversity*, Oxford: Oxfam UK and Ireland.



Relations

The relational dimension of empowerment considers the power relations through which women and men live their lives such as intimate and family relations and social networks in informal spheres, as well as women and men's engagement in markets or membership in different groups. Changing conceptions about what a woman or man can do and challenging understandings of gender relations and identities can remove the obstacles and provide a clearer path for WEE²⁷. Initiatives that address power relations need to work across multiple levels of the market system such as core value chains

and supporting services and engage with a variety of actors within the system such as businesses, producer groups, and traders and in a way that exposes people to alternative ways of arranging their lives, by providing them with a new outlook through which to interpret their own lived experiences. This enables people to critically examine the beliefs about themselves and others they may take for granted and use this broader understanding to inform an analysis of what needs to change in their interactions with others and how they can contribute to that process of change²⁸.

²⁷ *Ibid.*
²⁸ *Ibid.*

Engaging with men and boys is a fundamental part of addressing power relations and gender inequality.

International evidence highlights that meaningful engagement with men and boys is critical to gender equality, women's empowerment, as well as transforming social and gender norms that reinforce inequality between women and men²⁹. Both women and men live within societies that are upheld by patriarchal power structures and both women and men are affected by these structures in different and sometimes harmful ways. By engaging with men and boys, programs can identify how social norms of power and gender influence women and men as individuals and provide the basis for men to reflect on how their perceptions of masculinity and their lives are shaped by unequal gender norms³⁰. **This reflection offers an opportunity for men to adopt more positive representations of masculinity and definitions of what it means to be a man. However, programs that**

merely increase men's knowledge about gender equality and create gender-equitable attitudes among men are not enough to transform behaviour; men need to critically reflect on their lives and question gender norms and power structures in a way that directs them to make positive changes in their own behaviour. Men need to be involved in processes of personal and social change that address not only women's socioeconomic disadvantage but male privilege as well. Work that engages men should go beyond focusing on men as 'champions for gender equality' men who cheer women on but in reality, do little to challenge power structures. Men need to be advocates for change 'male trouble-makers' who speak up about women's inequality and make room for women's advocacy and leadership.³¹ Working with men at the individual, household and community levels, therefore, is crucial for transforming power relations and gender inequality.

29 ICRW. (2018) *Gender Equity and Male Engagement: it Only Works When Everyone Plays*. North Washington: International Center for Research on Women, accessed 23 May 2022: https://www.icrw.org/wp-content/uploads/2018/02/ICRW_Gender-Equity-and-Male-Engagement_Brief.pdf

30 Ibid.

31 Flood, M. (2018) *Accelerating Gender Equality - Do we need Male Champions of Change?* Accessed 1 June 2022: <https://xyonline.net/content/accelerating-gender-equality-do-we-need-male-champions-change>



Structures

The transformation of the systems and structures that surround and condition women's and men's engagement in different social spheres is essential for achieving sustainable WEE. Social norms and inequalities that establish themselves in economic institutions, relations, and transactions contribute to how women participate in market systems, such as women's reduced participation in economic activities due to established norms regarding women's household and caring roles³². For WEE to be possible, gender inequality needs to be addressed in broader macro spheres where social norms and structures shape inequitable gender relations and roles. To do this, programs need to understand the multiple levels in which gender norms are produced and operate; communities, market actors, and local stakeholders need to be engaged to enable the market system to be more open and supportive of women producers and businesses³³.

Engaging with the private sector is an important part of the structural transformation that is required to support lasting change for WEE. By engaging with the private sector, the market system can become more equal, accessible, and beneficial for women. Empowering women requires the private sector to make proactive changes to their existing business practices and policies. This will require programs to make a strong argument or rationale for the private sector to

make these changes, particularly when such change may carry an element of financial or social risk³⁴. Businesses may also lack the expertise required to make these changes and will require support to be able to engage with women effectively. The private sector needs to understand how women are integral to their core business model and provide the potential to improve financial returns. Programs can play an important role in guiding businesses to 'understand the economic and social value of women's inclusion and empowerment to their business model'³⁵.

Additionally, working at the policy level is key to gender transformation and enabling women's equal participation in markets. Working with policy makers to review and revise policies and systems related to market systems is required to facilitate gender equality and women's economic empowerment³⁶. This work ranges from addressing gender inequality issues in governance and institutional participation to increasing men's support for gender equality policy development and supporting advocacy regarding women's rights³⁷. Working directly with male political actors, including civil servants, to make people in power accountable, promote women's voices in policy development, and challenge male-biased organisational cultures is essential for programs seeking to achieve lasting change in WEE.

32 Hakspiel, J. (n.d.) *Working with the Private Sector to Empower Women: What to Measure and How to Build the Business Case for Change*, Arab Women's Enterprise Fund, accessed 2 June 2022: https://seepnetwork.org/files/galleries/AWEF_WorkingWithThePrivateSectorToEmpowerWomen_FINAL.pdf

33 Tibi, H., and Kittaneh, A. (2019) *Bringing Gender Equality Closer to Women's Economic Empowerment*, CARE Regional Applied Economic Empowerment Hub, accessed 25 May 2022: https://www.care.org/wp-content/uploads/2020/05/bringing_gender_equality_closer_to_womens_economic_empowerment_final.pdf

34 Hakspiel, J. (n.d.) *Working with the Private Sector to Empower Women: What to Measure and How to Build the Business Case for Change*, Arab Women's Enterprise Fund, accessed 2 June 2022: https://seepnetwork.org/files/galleries/AWEF_WorkingWithThePrivateSectorToEmpowerWomen_FINAL.pdf

35 Ibid.

36 GREAT. (2022) *The Potential for a New Way of Approaching Women's Economic Empowerment in Market System Development*, Hanoi: The Gender-Responsive Equitable Agriculture and Tourism Program.

37 Flood, M., and Greig, A. (2021) *Working with Men and Boys for Gender Equality: State of Play and Future Directions*, accessed 20 May 2022: <https://www.unwomen.org/en/digital-library/publications/2021/11/policy-brief-working-with-men-and-boys-for-gender-equality>



The GREAT Program

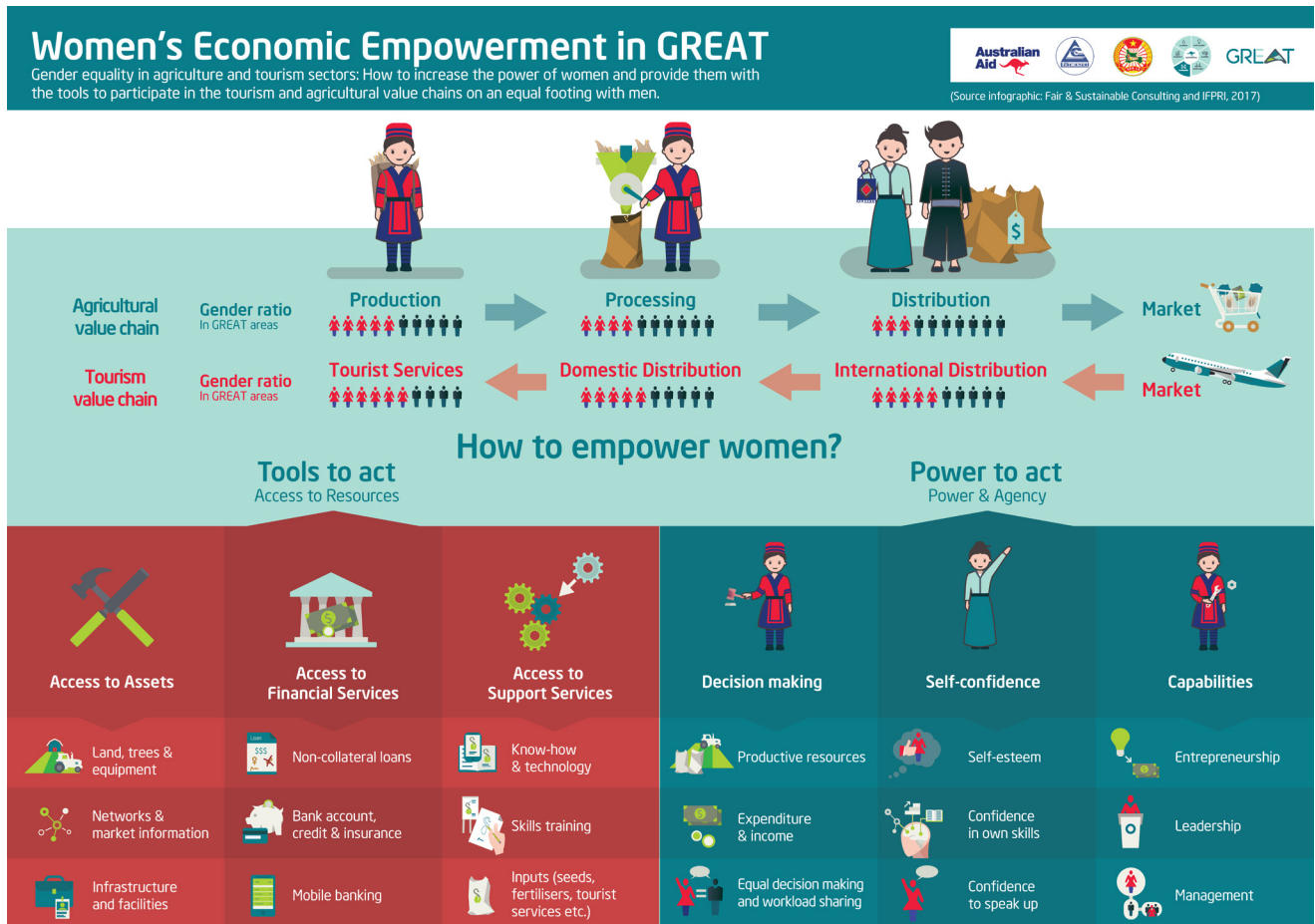
A case study

The GREAT program is a flagship initiative funded by the Australian Government that promotes women's economic empowerment in the ethnically diverse provinces of Son La and Lao Cai in northwest Vietnam. During phase 1 (2017-2022), GREAT supported businesses working in agriculture and tourism sectors to operate in gender-sensitive ways to improve women's access to assets, services, skills, employment opportunities, income, and decision making. Most ethnic minority women living in northwest Vietnam experience several structural barriers to be able to participate in socioeconomic spheres and are more likely to experience higher levels of poverty as a result. Barriers, such as low education levels, limited literacy in Kinh language, social norms and cultural expectations contribute to ethnic minority women's limited access to and participation in market systems. To address these barriers, GREAT worked across different levels to achieve its objectives of:

empowering local women to have increased capacity, better roles in decision making and more choices to engage in the agriculture and tourism sectors; establishing inclusive business partnerships by working with private sector actors in agriculture and tourism sectors to innovate so they can be profitable and engage sustainably with more women entrepreneurs; and improving sector governance and policy to enable more inclusive socioeconomic development.

GREAT adopted a WEE approach that encompassed the two essential components of access and agency to achieve WEE. GREAT developed a series of tools to provide women with the tools to act, such as supporting women and households to improve access to assets, financial resources, and various support services. The tools also provided women with the power to act, by strengthening women's roles in decision-making processes and building capabilities and self-confidence.

Figure 2: GREAT's Reach-Benefit-Empower tools to act and power to act





Understanding change processes and demonstrating change in

women's economic empowerment in northwest Vietnam

Understanding how improvements in women's agency and access to resources and services contribute to women's experiences of empowerment is required to determine whether activities addressing these components are adequate to economically empower women or if additional and/or new approaches are needed for sustainable WEE outcomes. This section outlines how change has occurred in women's access to resources and women's agency based on a variety of programming data, including GREAT's longitudinal study on seven major ethnic groups in the Program's intervention areas implemented at the start of programming in August 2019 until August 2021³⁸, as well as other short cases studies and program documentation.



38 DeJaeghere, J., Pellowski, N., Le, H., Luong, P., Ngo, N., Vu, T., and Lee, J. (2022) *Gender Responsive Equitable Agriculture and Tourism (GREAT) Longitudinal Study*, Canberra: Department of Foreign Affairs and Trade, Australian Government, (báo cáo không công bố).



Women's Access to Resources, Services, and Opportunities

Access is an important dimension of WEE and can be defined as women's ability to access opportunities, good, information, services, networks, and support³⁹. The following provides an overview of the outcomes achieved by GREAT in increasing women's access to opportunities, resources and services.



Access to Opportunities: Information, Training, Technology, and Work: GREAT's activities have worked to increase women's access to information, skill development training, technology and work. Findings from the longitudinal study found that women's access to skills and knowledge training increased with women from all targeted ethnic groups reporting that they participated in training and support activities at a greater rate than men (59% women; 40% men). The data also shows that women's access to technology increased over the study period with more women reporting that they owned a mobile phone exclusively. Women indicated that they used their phones to access information online and to share information and learn from others. Among the women who used apps, two-thirds indicated that they used the apps to obtain market prices and information, while approximately half said they used them to get technical training and information and advertise products.

39 Market Development Facility. (2018) *Beyond Income: A Critical Analysis of Agency Measurement in Economic Programming*, accessed 15 May 2022: <https://marketdevelopmentfacility.org/wp-content/uploads/2019/07/Beyond-Income-FINAL.pdf>

During COVID-19, business needed to adapt to new ways of working; a key aspect of this change was adapting businesses to operate online. To support women to shift relevant business streams to operate online, GREAT partnered with KisStartup to extend its digital accelerator program to small and micro businesses in Son La and Lao Cai. The program trained women to assess markets, identify trends and opportunities, and adjust business models to include online business streams. Women-led businesses, including those working in the tourism sector, were able to shift some aspects of their businesses online and combine agriculture products with their homestay ventures. Data suggests that the women-led businesses that participated in the training generated a combined VND 4 billion from online transactions over a 10-week period.

Women participating in the GREAT program had increased participation in food crop farming (91% baseline; 94% endline) and cash crop farming (37% baseline; 47% endline). However, due to COVID-19 pandemic, women's participation decreased in the tourism (2% baseline; 1% endline) and fish pond sectors (38% baseline; 22% endline). To increase women's work opportunities (full-time and part-time) in agriculture, GREAT supported businesses and public service providers in the two provinces to improve their business models, build capacity in marketing, provide support services and develop farmer groups. In tourism, GREAT partnered with Lao Cai College to deliver a market-based tourism training course for ethnic minority women, which has increased women's skills in different areas of hospitality and awareness about career paths within the tourism industry and linked them with the companies in tourism that recruited the graduates after the course.

Supporting women's access to skills training

GREAT's partnership with Bac Ha Tea Company highlights how the program supported women's access to training and technology. GREAT partnered with Bac Ha Tea Company to develop a business model that involved low-income farmers as producers and workers in their core business. The Company targeted women to develop technical skills and confidence to develop organic fertiliser and bio-pesticides. Women gained experience in planting, crop management, and collecting tea leaves to sell to the company. The farmers participated in literacy training and awareness on different social issues. Through an Innovation Fund, GREAT supported the development of local support services such as a smartphone app that enabled women from Mong, Ha Nhi and Tay ethnic groups to learn and apply new production standards, and business mentoring services to help agricultural producer groups to sell their products on an e-commerce platform and social media channels.



There are a number of factors that supported women's access to opportunities. The practical and repeated trainings enabled women to develop new knowledge and to learn Kinh literacy on a regular basis, which increased women's confidence. During these trainings, men were invited to participate alongside women, which supported the development of women's knowledge. For example, Mong men who could speak Kinh well were able to capture the knowledge and content from the training and share this information with their wives in Mong language. Data shows that this was particularly relevant for Mong and some Dao households working in sectors such as bamboo, medicinal herbs, tourism, and vegetables. In addition, women's increased access to the internet and increased phone ownership and training provided by the program has contributed to women's increased access to information and provided more ideas and livelihood options for women.



Access to productive, financial resources and services:

GREAT recognised the importance of women's access to finance, as ethnic minority women in northwest Vietnam struggle to access loans required to enhance production and grow their businesses. In partnership with the VBSP and LienVietPostBank, GREAT initiated the Access to Finance (A2F) Pilot Program which provided value chain-based loans which links banks with women, their households (producers) and businesses. A well-established link between producers and a business in profitable sectors increased likelihood for loan repayments.

Overall, the longitudinal study indicates that women from all ethnic groups were more confident that they or their household could borrow money from various sources, although not from formal lenders; data suggests that women could borrow from approximately one source of finance more than at the start of the program. Women's participation in producer groups in the supported value chains could be perceived as a guarantee factor for their ability of loan repayment.

In partnership with Fresh Studio and local farmers in Son La, GREAT invested in the development of local nurseries to ensure there is an ongoing and reliable source of seeds and seedlings for farmers. Farmers can also access extension and local seed production services, which gives them the technology, knowledge and encouragement required for successful vegetable cultivation. A vegetable sector group was established involving private sector partners and government agencies, which has allowed farmers to share their challenges and learnings. This group has been strengthened via an online forum which allows partners to interact and share information on a regular basis. GREAT worked with businesses and companies to create business models which supported businesses to develop business activities that were more supportive and inclusive of women.



Value chain-based lending

GREAT recognised that there is a divide between producers and the formal finance sector and supported the development of the finance product called value chain-based loans. Rather than focusing on the characteristics of an individual borrower, who may be considered a risk or small scale, the value chain-based lending links the bank to other value chain participants who act as facilitators or intermediaries, such as producer groups, cooperatives and agri-businesses providing farm inputs and/or purchasing products. This can help overcome issues of scale and reduce risks faced by both borrowers and lenders. GREAT has supported cooperatives and agri-businesses to enter into inclusive business arrangements with groups of producers, framed by a business plan and a sourcing contract. The cooperative or business helps producers adhere to the business plan by providing technical support and advice. Through this arrangement, a bank can provide a collateral-free loan based on the assurance provided by the business plan.



4



Women's Agency

As highlighted above, agency is an important part of the empowerment process. GREAT's activities have worked to enable women to make choices in their lives and to be able to act upon these. The following discussion provides an overview of the outcomes achieved by GREAT with regard to increased women's agency.

Participation and decision making: Findings from GREAT's longitudinal suggest that the percentage of women participating in decision making related to major household expenditures, such as purchasing a motorbike or building a house, increased from 54% (baseline) to 68% (endline). The percentage of women making decisions about borrowing money increased with 72% of women making the decision to borrow from formal lenders compared to 55% at baseline; 74% of women (compared to 56% at baseline) decided what to do with the borrowed money from formal lenders; and 74% of women (59% baseline) were responsible for making the repayments.

These changes were supported by women's involvement in growing or savings groups which provided information to women in their own language. The groups provided women with learning opportunities about finances as well as providing psychosocial support to increase their confidence and overall wellbeing. Women were able to exchange experiences with one another and learn from other women's experiences. The grower groups used local languages so the learnings from formal trainings could be explained and reinforced to women who have lower levels of Kinh literacy. For example, through the Access to Finance Pilot, women were trained on women's rights and the activity engaged both women and men in financial literacy training.

The groups also offered opportunities to some women to become leaders and to learn additional financial and management skills. The longitudinal data suggests that when women were involved in productive activities and earning money, they were respected by others for their input and given authority to make decisions. In addition, GREAT ensured there was active and strong involvement of men and other family members in activities, given the role that intra-household power dynamics play in WEE and gender equality. Findings from GREAT's longitudinal study indicated that men (96% at endline) were more likely to support women's involvement in decision making compared to baseline data (70%)⁴⁰. As women's involvement in decision making is affected primarily by norms related to men as household heads, the substantial increase in women's participation in productive activities and decision making observed in the data is a positive sign indicating the longer-term shift in fundamental gender norms.



Leadership: GREAT's initiatives to improve economic opportunities for women has resulted in more women occupying leadership roles in businesses, cooperatives and communities. Activities aimed to build women's leadership skills through training and information so women could enter and remain in leadership positions. For example, the endline study highlights that women's membership in groups, such as women-led or producer groups enabled women to develop language and digital technology skills. The support provided by these groups provided ethnic minority women with the skills and confidence to take on leadership roles within these groups. Women stated that occupying leadership roles provided additional benefits such as improved access to resources and strengthening their knowledge about the sector in which they worked.



40 DeJaeghere, J., Pellowski, N., Le, H., Luong, P., Ngo, N., Vu, T., and Lee, J. (2022) *Gender Responsive Equitable Agriculture and Tourism (GREAT) Longitudinal Study*, Canberra: Department of Foreign Affairs and Trade, Australian Government, (unpublished report).

Women in leadership roles also had a positive impact on other women in their community as they were able to discuss technical details and provide social support to others in local languages. As leaders, women modelled positive and equitable behaviours in their interaction with community members, that were based on mutual trust and commitment to support others. While women in leadership noted the benefits of their roles, they also indicated that they required more training in finances and management and support as leaders.

In partnership with the Center for Rural Economy Development, GREAT provided leadership training to women leaders to enable cooperatives and business performance to be maintained, as well as ensuring women had the capabilities required to improve economic empowerment opportunities for women in their communities. Among the women involved in the training, 70% reported significant improvements in their business and group activities, such as improved task division and delegation, positively influencing others and improved business performance.



*Connecting women producers with international markets
GREAT collaborated with Son Ha, a leading export firm, to develop an organic cinnamon sector in Lao Cai. With export demand for organic produce increasing, particularly in Europe and the United States, cinnamon growers in Lao Cai were well positioned to supply to high-end markets and benefit from higher prices.*

Capitalising on this opportunity, 40 women-led producer groups were established and supported to develop quality control systems and deliver training on organic standards. The women participating in these groups have increased their knowledge and applied it to contribute to producing and selling cinnamon. Program data shows that in 2021, 3,202 women had increased their income due to their involvement in the groups. Their strong participation and leadership in production groups led to other benefits, such as establishing social connections and networks of mutual assistance and support, which are critical to an individual's well-being. The organic cinnamon sector has now reached a commercially viable scale in Lao Cai and is attracting the recognition of provincial authorities as well as other major international buyers.



Despite the achievements of the program in connecting women producers with markets, providing them with opportunities and productive resources, improving women's decision-making capabilities and increasing leadership opportunities, we identified gaps in the program's approach when we assessed it against the holistic model of WEE outlined above. For example, the perceptions on women's traditional primary roles in housework and the arrangement to assign women to be a main person in charge of the tasks at home; resulting in insufficient adoption of an attitude to foster women's economic empowerment in a long term have not been improved systemically. The program did not create sustainable changes in the structural barriers such as stakeholders' awareness on the importance of acting on gender inequality issues in their daily work that is the source of women's inequality within the market system. The approach focused on giving women the power to act by providing opportunities for improving skills and knowledge to be able to engage in the market but needs to address more systematically and deeply the power dynamics and structures including people's mindsets on traditional women's roles that reinforce the barriers to women's engagement in different socioeconomic spheres.

Although the program engaged with men as a way to support women's access to opportunities such as training, services, and technology, GREAT's approach did not engage men in reflective and critical discussions about gender norms and power imbalances as a way to influence changes that support WEE. Similarly, the program engaged with selected private sector actors within the agriculture and tourism sectors to address the barriers for women in accessing and engaging in markets but was limited in its ability to engage more broadly with communities to address the socioeconomic barriers women experience in their everyday lives. GREAT's approach did engage with policymakers to integrate gender considerations across government systems and policies; however, changing attitudes and perceptions about gender equality takes time and will require ongoing awareness raising to affect positive change.





Clearing the Path for Sustainable Women's Economic Empowerment

While access and agency are both critical for WEE, realising true and sustainable economic empowerment for women requires more transformative models of empowerment which shift the focus from women's individual agency to collective responsibility and political engagement and action. GREAT's approach to WEE has contributed to increasing women's access to resources and has supported women to participate in decision-making at different levels, as well as enabling women to become leaders in business, cooperatives, and communities. Yet we recognise that these interventions may not be enough to sustain the positive outcomes achieved so far; WEE is complex and requires an approach that shifts the burden of change from women's individual agency to one of collective responsibility. This requires a focus that considers all domains of empowerment (agency, relations, structures) as each domain is deeply interconnected with each other.



As gender inequality is the root cause of the inequitable distribution of resources and opportunities between women and men, programs need to address gender inequality to shape the structures and systems so they support and sustain WEE. Addressing gender inequality, therefore, requires a multidimensional approach that encompasses changes in the social, political and economic spheres of life; achieving changes in these spheres therefore requires programs to pay attention to the non-economic dimensions of change⁴¹. Programs need to shift and expand their focus from the provision of resources, assets and services to an approach that engages critical consciousness and challenges social norms as a way to transform power relations through targeted behaviour change communication (BCC) interventions. Transforming power relations and the structures that influence women's and men's lives contributes to an enabling environment that confirms women with their right to participate equitably and safely in markets systems and societies more broadly.



For this reason, GREAT's Phase 2 will adopt a more holistic approach to WEE, which will work with both women and men to change the relations between them and transform the socioeconomic and political structures that support sustainable women's economic empowerment. Our BCC approach recognises the interconnected nature of market system actors and emphasises that WEE requires changes in gender norms and power structures to address women's agency and support women's participation in markets; it also requires changes within the market system with regard to the role, relationships, and responsibilities of markets actors to enable women to perform better within them. For ethnic minority women living in the northwestern provinces of Vietnam, an approach that works at multiple levels of the agriculture and tourism market systems is needed to increase women's opportunities so they can better engage in their chosen market. Working through women producer groups and service organisations, Phase 2 will continue to strengthen women's foundational skills and capacity, including their business skills, financial and digital literacy; women group leaders will be supported and mentored to develop leadership and business management skills whilst also addressing the social norms and structures that create barriers for women's engagement in markets. This holistic approach offers a clearer path for sustainable women's economic empowerment.

41 Kabeer, N. (2017) *Economic Versus Non-Economic Empowerment: Is it a False Dichotomy?* accessed 23 October 2022: <https://www.marketlinks.org/blogs/economic-versus-non-economic-empowerment-it-false-dichotomy>



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