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Women:

Smart Investments,
Smart Development



Experience

Investing in Women is Smart Development

ACDI/VOCA works to empower people—women and men—to succeed in the global economy.

We have learned from more than 45 years' experience that women are essential to economic development. Moreover, women want to engage in local, national and international markets.

How do we know?

We listen to what women ask for: access to skills, financial resources and markets. Given these, women get results.

FACT:

Discrimination against women and girls in educational opportunities is one factor underlying gender segregation in the labor market in many parts of the world.

—United Nations



Results

Investments in Women Pay Multiple Dividends

ACDI/VOCA's experience working with women as farmers, entrepreneurs and in other roles finds that because of their unique and important positions within families, households and communities, investing in them often leads to multiple—and sometimes unexpected—dividends.

FACT:

Rural women produce half of the world's food and, in developing countries, between 60 percent and 80 percent of food crops.

—United Nations

Credit Now Brings Profits Later

With a \$780 loan from KazMicroFinance, a community loan fund originally launched in Kazakhstan by ACDI/VOCA, Cholpon purchased young bulls that she reared and later sold for a profit. With that money, she bought three milk cows. Four loans later, she has a dairy farm and sells milk, cream, sour cream and butter. Her original annual income of \$150 has increased fivefold.

Sea of Change in Tanzania: Asha's Story

Asha, one of 39 farmers in a village on the northern coast of Tanzania, attended ACDI/VOCA's Farming as a Business training and gained technical and business skills to produce better-quality seaweed and use natural resources in a sustainable manner. Asha now has 500 seaweed lines—she started with 50—and earns a net \$122 per month. She is able to pay for her children's school fees, food and medicine for her family and cover other household costs.

Agriculture Fair Links Afghan Women to Markets

Some 15,000 people recently attended an agricultural fair—organized by ACDI/VOCA—held in a remote province of northeastern Afghanistan. About a quarter of the fair exhibitors were women who reported an average hike in their earnings that month of nearly 40 percent.

Our Programs Invest in Women

We Integrate Gender Analysis into Value Chain Analysis & Development

“*To successfully integrate women into profitable value chains, we must understand the degree to which gender defines constraints to participation in, and benefits from, activities. Communities and private and public institutions also must commit to overcoming these constraints.*”

—Ruth Campbell, ACDI/VOCA

ACDI/VOCA's value chain approach analyzes the different parts of a market chain—from input suppliers to final buyers—and the relationships among them. By bringing an awareness of gender issues to the value chain analysis and development process, we ensure that interventions produce sustainable results for women and men.

Key ACDI/VOCA Lessons from the Field:

- Addressing gender inequalities that create market inefficiencies and distortions, such as in labor, can improve value chain competitiveness, which increases economic opportunities.
- Integrating gender approaches into programs **does not** equate to increasing women's participation. We must understand related social norms and how they affect specific problems and solutions.
- Gender roles within a value chain may limit opportunities. By helping communities to consider expanded gender roles, such as envisioning women as leaders of firms or exporters or envisioning men as seaweed harvesters or vegetable growers, new economic opportunities may arise for both women and men.
- Gender inequalities, such as different market access for women and men, may limit opportunities. By helping to remove or lessen these inequalities, both men and women are more likely to participate in value chains and reach their potential.

“*All these enterprising women now see life with real optimism. They feel quite happy about working on their own business and helping their families to improve their income and entire future.*”

—Lucia Chocho,
ACDI/VOCA Farmer Field School participant, Ecuador

How Women Benefit ACDI/VOCA Programs

Skills & Training

- Farmer Field Schools
- Farming as a Business/Farming as a Family Business Training
- Business and Financial Skills Training
- Value Chain Workshops
- Leadership and Advocacy Training
- Youth Apprenticeship and Workforce Programs
- Specific Technical Assistance, e.g., HIV mitigation, nutrition education, mariculture skills, post-harvest handling

Financial Resources

- Innovative Financial Services, e.g., warehouse receipts or input supply on credit
- Land Rights and Asset Ownership Programs
- Business Start-Up and Development Grants for People Affected by Conflict or Instability
- Financial Institution Development to Serve Small and Medium-Sized Enterprises

FACT:

In Uganda, women have just 9 percent of the available credit. In rural areas, the rate declines to 1 percent.

—United Nations

Market Access & Opportunities

- Public-Private Partnerships that Link Women to Domestic and International Markets
- In-Depth Market Intelligence for Local Businesses
- International Standards Certification and Training
- ICT (Information and Communications Technology) Programs, e.g., smart phones that disseminate real-time market information
- Public Information and Distance Education Campaigns
- Productive Infrastructure, e.g., roads, water, electricity, storage, warehouses

Bottom Line

Gender Approaches Foster Better Results

We see how lives change.

Lebanese Dairy Farmers Tackle Global Market

Eleven women of the Ain Arish Women's Processing Cooperative approached ACIDI/VOCA in 2003 to take advantage of a program they had heard about that aimed to boost dairy farmers' knowledge, skills and access to financing toward reaching a global market.

The women received technical and marketing assistance, training on international quality standards like ISO 22000 and how to market and brand products, and they participated in several local, national and international food shows.

Within two years (2005 to 2007), the women's products were sold in Europe, and sales doubled from \$10,000 to \$20,000.

Community-Driven Economic Development Supports Women, Fosters Stability

ACDI/VOCA's work in fragile and conflict-affected areas such as Afghanistan, Bolivia and Liberia typically invests in women—central to family and community stability—using community-driven, integrated approaches. For example, ACIDI/VOCA's small-grants programs often work with women to:

- provide small business start-up or development grants
- train grant recipients in business development, accounting, management and planning
- educate them in microloan and other credit opportunities for the future.



Expanding Opportunities Worldwide