Private Sector Development Approach

Improving Market Opportunities for Women (IMOW)
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ACRONYMS

GAP     Good Agriculture Practices
HH      Household
KFP     Key Facilitating Partner (local NGO)
LF      Lead Firm
MSME    Micro, Small and Medium Enterprise
PSD     Private Sector Development
RM      Rice Miller
WLF     Women Lead Farmer
WSA     Women Sales Agent
WSP     Women Small Producer
1. Introduction

In 2015, MEDA began implementing the six-year Improving Market Opportunities for Women (IMOW) project focused on the rice and vegetable value chains in Kayin State and the vegetable value chain in Shan State. Project interventions related to sustainable agriculture, financial and market linkages, women’s economic empowerment (WEE), and the environment were implemented in partnership with local Key Facilitating Partners (KFPs) and private sector development (PSD) partners.

IMOW operates in the rice and vegetable sectors, facilitating stronger linkages to markets for women and supporting growth in micro, small, and medium enterprises (MSMEs) by working in partnership with local organizations, communities, and companies that support and champion women and their economic empowerment. The project is funded by Global Affairs Canada (GAC).

2. Country Context: A Once Burgeoning Private Sector Faces Setbacks

Myanmar is primarily a rural economy, relying heavily on agriculture as a source of national income. Women play a significant role in agricultural production and engage actively in markets. However, while gender equality exists in laws relating to marriage, inheritance, and ownership, in practice, gender-specific barriers keep women from fully participating in the economy. Women and girls remain largely responsible for household chores and a wide wage gap exists between women and men in both formal and informal employment. Women are more likely to be homebound and they face challenges accessing financing, market information, and higher growth markets. The ownership and control of land and property remains a challenge for women in rural areas due to cultural norms and a preference for male inheritance.¹

Prior to 2020, significant political reforms were under way, with the pace of change growing in line with new infrastructure development and improved business opportunities. Myanmar was becoming a gateway country, bordering the superpowers of China and India, with significant natural resources and a motivated workforce. Investment into the country was on the rise and opportunities within the local business environment

¹ FAO. Mar 2016. Women, the unsung heroes of Myanmar’s agricultural economy. See at Women, the unsung heroes of Myanmar’s agricultural economy | FAO in Myanmar | Food and Agriculture Organization of the United Nations.
were increasing. Technological advancements were happening at an exponential rate and an influx of foreign aid also began moving into Myanmar with increased demands for coordination and impact.\(^2\)

Despite increased opportunities for private sector development in Myanmar over the past decade, the compounding effects of the COVID-19 pandemic, which began in January 2020, and the political turmoil that began in February 2021, have deteriorated the country’s economic and financial gains considerably. The World Bank estimates that Myanmar’s economy is likely to decrease by 18% in 2021.\(^3\) It is predicted that this decrease will have a devastating impact on the agricultural sector, which employs about 70% of the country’s population. The World Food Program is reported that 2.8 million individuals (or 5% of the population) in Myanmar were suffering with hunger prior to February 2021 due to the pandemic. It is forecasted that an additional 3.5 million individuals will experience food insecurity by the end of 2021.\(^4\)

For more information on the impact of COVID-19 in Myanmar, check out the other papers in the IMOW learning series, particularly the report that more closely at the pandemic’s effects on the project.

The IMOW project was designed to support Women Small Producers (WSPs). It was the hope that the often-unrecognized roles that women play as producers, traders and buyers could lead the country toward sustainable development, peace, and poverty reduction if supported with the right skills, market access, and a thriving agricultural market system. The project achieved significant success, but the crises that befell the country in the final years of the project will undoubtedly affect these gains.

### 3. Methodology and Operational and Data Challenges

The effects of the global COVID-19 pandemic, which began in February 2020, were compounded in Myanmar by the military coup which began February 1, 2021. These crises have resulted in challenges and restrictions in almost every aspect of life in Myanmar, including limiting mobility and access to markets, labour strikes and widespread arrests (including healthcare workers), and a disruption to aid.

The impact of these events on the project activities were significant. The main disruptions included:

a) the inability of clients to gather for in-person events, including savings groups;

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\(^3\) World Bank projections for Myanmar (January 2021).

\(^4\) WFP. Apr 2021. *Myanmar: Analysis of the Economic Fallout and Food insecurity In the wake of the Takeover.*
b) travel restrictions that impacted access to markets and hampered demand; and
c) the challenges of in-person data collection due to lockdowns.

The surveys in which this paper is based on were intended to be conducted in person with clients, but due to lockdowns and other COVID-related restrictions this method was not possible. A further challenge to data collection is that while 43% of Myanmar’s population does have access to the internet (compared to 88% in Canada), many of the women clients of the project do not, and do not have cellphones. Therefore, MEDA had a very limited opportunity to communicate with WSPs of PSD partners during this period. Nationwide internet blackouts (especially during February 2021 and April 2021) have also impacted reporting by PSD partners.

The data for this learning paper comes from three main sources:

1. The 2020 annual survey in which the respondents were KFP clients;
2. A survey that targeted the clients of the Private Sector Development partners, which included 98 WSP respondents;
3. A survey that targeted the Private Sector partners, which included 31 business respondents (9 MSMEs, 8 lead firms (LFs), and 14 rice millers).

4. Improving Market Opportunities for Women (IMOW)’s Approach: A Mixed Model

IMOW’s private sector development approach was uniquely designed to blend a more typical livelihoods approach to community economic development with the private sector development model, which included a challenge grant component.

In the graphic below, the yellow left side of the circle represents three key areas of intervention that work towards IMOW’s intermediate goal of increasing women’s income and status through local implementing partners. Achieving this goal meant implementing a “higher touch” approach by working through KFPs to offer delivery services directly to individual clients. Overall, this approach resulted in deeper impact, but with more limited outreach and a higher cost per client.

The KFP approach involved both one-on-one and group trainings, including savings groups, family groups, gender equality, agricultural extension by MEDA and KFP trained providers, as well as leadership and government engagement. The KFP approach targeted different aspects of women’s economic empowerment (WEE), namely financial inclusion and access to finance, improved agency and confidence in local governance, and gender equality through male engagement.

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5 https://datareportal.com/reports/digital-2021-myanmar
The blue right side of the circle reflects IMOWs “lower touch” approach to strengthening goods and services for women through the private sector in two ways: first, through matching grants to micro, small, and medium sized business with embedded technical assistance; and second, through offering support at a systemic level by (a) creating impact at the enabling environment level among sector specific market actors, and (b) facilitating linkages between service providers, financial institutions, partners, and clients.

The PSD approach focused on productivity, improved incomes, and market access for businesses and women small producers. There was not an explicit agenda for the companies to improve their understanding of gender equality, except for a few who underwent a full GEM assessment. Rather, women were added to their supply chains and operations to demonstrate value, grow trust, and generate sustainable and reliable income sources for women and communities.

The IMOW project was designed with the intention of integrating both the KFP and PSD approaches outlined above, effectively creating a pipeline of confident and trained women small producers (WSPs) (services provided on the yellow side) who could be linked to companies through matching grant incentives (services provided on the blue side).

Results of a Mixed Approach

The challenge grant process was premised on incentivizing firms to build and demonstrate the business case for engaging women as clients, suppliers, and customers within their supply chains to improve equality as well as business performance or productivity.

However, this proved to be challenging, as the KFPs who facilitated training and support directly to WSPs were focused not on business results, but on aiming to improve social outcomes in areas of need. For example, the locations in which some KFPs work with WSPs are far from city centers, with more isolated ethnic groups, and with women who are not necessarily economically active. In contrast, most firms, both SMEs and MSMEs, in agriculture tended to reach producers who were accessible to supply chain linkages, such as buyers and transporters, who had some skills and
understandings of commercial agriculture and access to larger tracts of land. This was a key obstacle driving the lack of client integration between the more traditional KFP approach (yellow) and the PSD approach (blue).

Both approaches on the project yielded impressive impact results and differential reach. The PSD approach allowed trained, market-oriented professionals to do what they did best – perform agricultural extension and outreach with farmers, supported by matching grants. The grants, at all levels, required substantial engagement of WSPs as suppliers or customers of the company’s growth strategy. This was supported directly by IMOW field staff, based in both the Kayin and Shan offices. It was envisioned that this would occur naturally with the KFPs, but due to the challenges in reach outlined above, this was relegated to staff and outreach workers within each company.

PSD partners of all sizes reached substantially more WSPs than did the KFPs who offered higher-touch services. However, the depth of interaction is completely different and has led to different results on both income and increased status. The successes of each approach are illustrated in the Comparing Results graph.
In terms of reach, the PSD approach was much more effective. But in terms of depth of impact, qualitative data shows that clients working with KFPs gained substantially more confidence and became much more involved in their communities. Many took on roles as women sales agents and lead farmers, and many became active members in community groups (e.g. religious, youth, savings). A subset of those clients also became leaders or held administrative positions.

“After joining IMOW, there are an increased number of women in leadership roles in the community. Women become more united, more are participating in the community activities, and they discussed more actively in the community meetings.” — Mobile phone interview with Daw Mar Khin, WLF of KBC, Kyaik Thalike Vilalge, Kawkareik Township, Kayin State in April 2021

Further, during the life of the project (2015-2021), IMOW KFPs connected or supported more than 6,186 WSPs and 1,384 non-WSPs to VSLAs or self-reliance groups (SRGs), for a total of 339 groups. Cumulatively, the total amount of savings mobilized by these groups is MMK 1,778,941,250 (CAD$1,778,941) with 20,320 loans provided.

The services provided by KFPs were overall more client-focused, rather than business-focused as with the PSDs. Thus, the impact was multi-dimensional, and likely, more sustainable. The graphic above shows the contrast between the approaches. There were 2,500 clients that were engaged with both KFPs and PSDs, which is the “best of both worlds”: where the client was reached with high-touch services but was also linked into the private sector.

5. Successful Partnerships: A Look at the Internal and External Forces

Through the IMOW project, MEDA worked with a variety of private sector partners including MSMEs (9), LFs (10), and rice mills (24). After analyzing successes and challenges across partnerships, the project found that there were both internal and external forces impacting the ability of partners to achieve their targeted results. This section outlines some of these forces, with the goal of informing future private sector partnership development in Myanmar.

During the due diligence process, MEDA selected partners by assessing the following indicators:

a) Minimum eligibility (Registered business, serving or interest to serve WSPs in selected project areas, financially and institutionally capable of executing business plans, able to finance for the counterpart match)

b) Value chain/ Market system impact

c) Innovation
d) Management and Firm capability  
e) Commercial viability  
f) Cost effectiveness  
g) Crosscutting foci (Gender, environment, and poverty reduction)

These criteria were assessed through their proposals and on-site due diligence assessment, and ensured that businesses had the capacity and willingness necessary to undertake the partnership activities. These criteria were generally successful in ensuring that the project selected and retained strong partners. Of the 19 contracts signed, 16 were completed successfully. The 3 partners that were unable to complete contracts faced challenges due to one or more factors of the internal and external forces outlined in this paper.

Realities of Partnerships: Additional Selection Considerations

There were forces, both internal and external, that influenced the success of the partnerships. For the purposes of this analysis, we have defined “internal forces” as the values, culture, and capacity of the business including characteristics of the workplace, management, and governance. There were three main areas where the project could have strengthened the partnership selection process; outlined in this section are the key learnings regarding: 1) gender sensitivity, 2) human resources, and 3) market awareness.
Gender Sensitivity of the Business

Some businesses immediately saw the advantages of engaging with WSPs. As the best illustration, input supplying partners insisted that women sales agents are better at promoting and marketing the products and thus increased the network of their business. However, it took longer to convince some buying companies of the benefits of empowering women in agriculture. For instance, before IMOW engagement, all duties from negotiating contract farming to selling crops had been undertaken mainly by male farmers. Community mobilization to include women was a huge challenge for the companies and, thus, it took longer for the companies to adapt their strategies to engage women.

Human Resources and Staff Retention

PSD partners’ management transitions and human resource insufficiencies affected the results of some partnerships. For example, none of the PSD partners had previous experience managing a collaborative project with INGOs. Thus, it was challenging for MEDA to explain the contractual terms and for the partner to feel a sense of ownership over the activities and deliverables. It was noted that two LFs and one MSME were long delayed in implementing and reporting their activities due to internal staff transitions and staff structure. The result was that they fell 50% short of their contractual targets. On the other hand, despite insufficient management capacity of some LFs and MSMEs at the beginning of the partnership, the progressive commitment and involvement of their management team over the course of the contract positively impacted the results. A common factor among the successful partners was their ability to adapt and be committed to consistent and timely internal communication between their head offices’ management team and their field staff.

Market Awareness

As expected, although assessing the market readiness of partners was a component of the due diligence process, some businesses had products or services not well-suited to the end-users. For instance, while the quality and long-term benefits of the irrigation system produced by one LF (an irrigation system supplier) were positive, the price competitiveness and familiarity of farmers with the system was low and, because it was not addressed, this mismatch became an obstacle to achieving targets. Alternatively, as mentioned in Section 7.0, in comparison to imported products, locally produced organic fertilizers with price and quality competitiveness were more attractive to the farmers.

External Forces: Considering Broader Economic Factors

Even strong, stable, well-positioned businesses faced implementation challenges throughout their partnerships. Companies with the least amount of experience in the Myanmar context (both local and foreign businesses) had the greatest difficulties succeeding amidst complex, external forces. Some examples of the external challenges faced by partners are below:

- **Global market forces and price volatility**: One LF and one MSME (that focused mainly on ginger) were especially impacted by market fluctuations and then had their purchasing, operations, and right to export their products suspended as a result.
• **Exchange rate fluctuations**: The US dollar exchange rate varied from -6 to -16% on average between 2019 and 2020, and about +10% to 21% in 2021. Export and import companies have been especially impacted.

• **Limited market linkages in Myanmar’s nascent economy**: Motivating WSPs to invest in and learn new technologies like advanced irrigation systems was a lengthy process. Lack of cash flow to access new technologies and limited market linkages with women were said to be an underlying reason behind this.

• **Negotiating export logistics**: Some products required very particular shipping conditions. One LF, a producer of fresh ginger, faced many delays due to their inexperience. Ginger, for example, needs specific moisture conditions when it is shipped. Creating the optimal conditions took the partner longer than expected and they failed to reach some targets.

• **Foreign businesses lacking an understanding of Myanmar’s context and local community culture (including policies and regulations)**: One foreign LF experienced land rental issues that prevented the swift establishment of their factory and, as result, were unable to execute project activities within the agreed-upon timeline.

**Beyond Due Diligence: Building Successful Partnerships**

The most successful partnerships were often defined by a business’s ability to manage the internal and external forces by which they were impacted. Besides a strong willingness to participate in the project, some things that all successful partners had in common were that they were: a) flexible in their communication, where flexible communication means a “collaborative, constructive, timely and open” relationship between the partners and MEDA; b) highly committed to offering their goods and services to WSPs; c) well positioned to succeed because of the crop(s) they selected; and d) professional. These partners thrived as IMOW partners because they saw the benefits of working with women farmers and promoted their role in the agricultural value chain as the active players.
6. A Closer Look: Successful Partnerships

The IMOW project worked with a number of very strong private sector partners. In this section, we have profiled five partners to illustrate individual success factors.

Natural Fertilizer Producer and Supplier (Sein Hla Nanda (SHND))

SHND was very successful in integrating women into their business. They saw the biggest increase in the number of clients they served, from just under 20 before partnership with MEDA to over 600 women at the end of the partnership. One of the reasons for this success was because SHND reached out to women farmers in person through group discussions and agricultural trainings, and WSPs responded very well. SHND also immediately saw the value of expanding its client base to work with female sales agents because the women agents excelled at peer learning, information sharing, and marketing. This was a success for the project because it demonstrated the business case for prioritizing women clients.

SHND has come up quickly as a very competitive natural fertilizer supplier in the market. The partnership with MEDA enhanced its production rate and quality through investment in the required equipment and building. Combining embedded support, affordable prices, and higher quality products than their competitors, SHND has been able to attract women clients to try its products in their farming. Seeing a significant improvement in the crop production rate and quality, women clients have continued to show a preference for working with SHND.

“Having more women clients has increased our revenue and led to increased social stability in local communities. We've really been able to see the benefit of focusing on a double bottom line and it will be continued in the future.” — Owner of SHND
Organic Inputs Producer, Supplier, and Organic Produce Buyer (Golden Ground (GG))

As part of the partnership with MEDA, GG immediately became a successful actor in the organic vegetables value chain as both an organic inputs supplier and a buyer. The matching grant investment in organic input production included the support to expand their storage and processing facility which caused their production rate to increase by approximately five times. As most organic inputs in the market are imported and expensive, farmers saw GG’s inputs as both competitive and accessible. With MEDA’s facilitation, GG gained forward linkages, which provided stable premium market access for the organic produce, and supply rates to the market increased. For instance, within the span of the partnership the supply of tomatoes increased by approximately six, from 163 kg to 97,800 kg.

GG was very successful in integrating WSPs into organic market vegetables value chains. They saw a significant rise in the number of women clients they served, from around 70 before partnership with MEDA to over 200 women at the end of partnership. One of the reasons for this success was because GG prioritized including women in farmers’ discussions and trainings, and thus promoted women’s self-confidence and representation in farming. Moreover, the combination of women-friendly organic farming techniques, delivery services, and facilitation of linkages to premium markets increased women’s participation in organic crops production.

“Our company and women clients saw the advantages of sustainable agricultural practices and learned together to keep producing organic produce in ways that ensured that crops were diverse and responded to the needs of the market.”
— Managing Director of GG

Garlic Buyer, Processor and Trader (Htun Tauk)

Htun Tauk paved the way for local women to see a significant jump in the upgraded garlic value chain. Investment in garlic size grading technology has promoted trading with garlic farmers. The farmers saw benefits of working with Htun Tauk as it ensured a good price and stable market access. Focusing on improving Good Agricultural Practices (GAP), Htun Tauk provided GAP technical trainings, seeds, and required inputs to women garlic farmers. They were also willing to pay more for GAP garlic.
than normal garlic. There are about 350 female and 150 male garlic farmers working with Htun Tauk and those numbers continue to increase. Additionally, changing from labour intensive practices to mechanization means that jobs, including machine handling and light-weight packaging, became “women-friendly.” Htun Tauk thus employed three new women in its workplace and now employs 14 women in total.

The partnership with MEDA laid a solid foundation for the next step forward to producing value-added garlic products. The technical assistance provided by MEDA for business development helped increase Htun Tauk’s business savvy and financial planning and widened entrepreneurial insights to upgrade its business. The growth of Htun Tauk’s garlic business became the leading model for garlic traders in Southern Shan area, which Htun Tauk proved a great success through the entrepreneurship and strengthening partnership with women small producers.

**Market Vegetables Buyer, Processor and Exporter (Future glory Co. Ltd. (FG))**

FG’s partnership with MEDA successfully integrated household level farming into both domestic and international value chains through collaboration with women. Providing proper market knowledge and intensive agricultural trainings in GAP and organic farming helped women farmers in underdeveloped areas upgrade their farming from family consumption to commercial production, accounting for 159 WSPs being served by FG. Matching grant investment in cold-chain truck and value-added production technology was a stepping-stone to linking these WSPs with many premium markets, with FG’s buying price subsequently doubling their village level price. This caused a jump in monthly income from approximately 130 CAD to 270 CAD per WSP.

"FG shared that, “The partnership with MEDA made the WSPs and their communities realize the benefits of promoting the role of women in agricultural value chain as it created extra income for family, upgraded small farming to commercial production, and thus empowered women to become the active player in the country’s economy.” — Representative of FG"

This partnership shed light on the way forward for FG’s future business. FG took up continuous learning in packaging, product management, and post-harvesting techniques to achieve increased market-responsiveness. Research and development in value-added production was progressive and has thus laid potential for FG to extend into the international market.
INPUT SUPPLIER AND RICE FLOUR PRODUCER (SHAN MAW MYAE CO. LTD. (SMM))

SMM experienced its growth in their agri-input supplying business immediately after a Woman Sales Agent (WSA) model was adopted. The company saw the strength of women in networking and marketing and collaborating with approximately ‘80’ WSAs enhanced SMM’s outreach to serve more than 700 WSPs in Shan and Kayin. SMM also learned that eco-friendly topics and products were more interesting to women, and thus found it productive to deliver these products and related agricultural trainings to their WSPs. In turn, these WSAs and WSPs lead other farmers and share sustainable agricultural practices in their communities.

Here, there was an opportunity to extend the rice flour production business. Komeko rice flour is women-friendly because bakery trainings are incorporated into marketing and most bakers are women. There are approximately 80-100 supermarkets and minimarkets, 10 wholesalers, and 4 food processors for rice flour.

“MEDA’s partnership with SMM empowered women not only to run their own business and earn extra income for their family but to become entrepreneurial in their communities as well.” — MD and Director of SMM
Facilitating market actors to reach WSPs directly through matching grant partnership brought several benefits for upgrading the market vegetable value chain in Southern Shan and Kayin. The significantly increased participation of women in various aspects of the agricultural value chain was the fruitful achievement of IMOW partnership with LFs and MSMEs.

- **Direct engagement with market actors was an incentive for farmers to quickly adopt market-responsive and sustainable agricultural practices.** The PSD partners delivered quality farming techniques in the form of demo plots, on-farm supervisions, and group discussions to their farmers. The techniques include, for instance, safe use of pesticides, efficient use of fertilizers and water, and so on. As such, GAP and organic farming practices were focused. These techniques resulted in reducing production cost while encouraging farmers to feel ‘a sense of ownership’ to keep the quality of their crop production to meet procurement guidelines demanded by formal market. As farmers gained stable access to knowledge and quality market, they realized the importance of sustainability in agricultural production.

- **The technology advancements of matching grant partnership** promoted the quality of services. Free storage and cold-chain transportation, for instance, helped WSPs maintain optimal quality and quantity of produce supply to market. Upgrading post-harvesting technology strengthened purchasing capacity of the companies when compared to before partnership as forward linkages of PSD partners expanded, accounting for total purchasing amount of **11.7 million tons**.

- Although it is difficult to generalize the income changes of the WSPs of the PSD partners, on average these women reported a 5-15 % increase in their income. The increases were due to factors including crop production cost decrease, access to advanced seed inputs, payments with no interest rate, and direct market access without the need to pay agent fees.

- With the growth of business scale and outreach of the PSD partners, an increase in job creation for women was seen. 826 females and 476 males were directly employed by the partners as full-time and part-time employees and sales agents. On-farm jobs were also abundant for women, with hired daily labour by contracted or collaborative PSD farmers accounting for about 9000 females and 4000 males.

All in all, IMOW partnerships with PSD partners achieved results that benefited WSPs by, for example, providing direct market access, embedded support, upgraded farming, post-harvesting technology, and decent job opportunities.
8. Key Learnings

The learnings in this paper have resulted in three main recommendations for engaging the private sector in Myanmar:

- **A Mixed Approach:** Working through NGOs/KFPs was higher-touch and more costly, but resulted in deeper individual impact. Clients reached by this approach were more likely to be leaders in their communities and have higher confidence after their participation in the project. Working with the private sector, however, resulted in a lower-touch approach that was scalable and reached many more women. Integrating the two approaches proved difficult. Future projects that use this mixed approach may benefit from having a clear plan for integration and consider including parameters for this integration within contracts for partners, and consider better integrating overlap into the monitoring and evaluation framework.

- **Partner Selection and Support:** While the IMOW PSD partner selection proved largely successful, given the context in Myanmar it could be enhanced with the hopes of having higher partner retention with more partners achieving 100% of their targets. Probing deeper during the due diligence phase into country experience, gender sensitivity, human resources, and understanding of the market could strengthen future partnerships. Understanding these aspects of the businesses would allow for a project to provide targeted support and best select partners that are likely best positioned for success. Further, gender assessments (the GEM Framework) were undertaken with partners only about mid-way through their contracts. Assessing the businesses earlier may have resulted in more targeted TA, stronger partnerships, and enhanced trust and transparency for both parties.

- **Engaging Financial Institutions:** One gap of private sector development of IMOW is seen as poor linkages between private sector actors and financial institutions. There was only one MSME partner who got access to SME loan provided by bank. Some challenges included document and collateral requirements and flexibility of payback system. Market system development INOGs in the country rarely engaged directly with financial institutions and the culture of banks in the country was rarely researched. Partnership with financial service providers (banks, MFIs, and others) should be adopted as the major component of PSD projects in the future.
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