

Making Markets Work for Women: How Push and Pull Strategies can support Women's Economic Empowerment

Abstract: In many countries, the inability of women to negotiate pervasive social, legal and cultural barriers inhibits their participation in the productive sphere, particularly their entry into market systems as producers and entrepreneurs. The paper draws on case studies from projects implemented by the Mennonite Economic Development Associates (MEDA) in Ghana, the Entrepreneurship and Community Development Institute (ECDI) in Pakistan and Zardozi in Afghanistan to show how practitioners can maximize “push” and “pull” strategies to increase the scale, impact and sustainability of women’s economic empowerment programming. Despite differences in country contexts, value chains and sectors, the authors illustrate the importance of “push” strategies in helping women to overcoming the persistent gender-based discrimination that undermines women’s understanding of markets, access to networks, self-confidence and business success. They also show how deliberate “pull” strategies that use commercially-based incentives can increase women’s incomes and business sustainability. The authors conclude that a blend of push and pull strategies will provide the most reach and impact for women’s economic empowerment projects, ensuring income growth and gender equality dividends for families and communities.

Why Women?

Gender inequality has been defined as a binding constraint that affects inclusive market system development around the world (De Santos, 2013). For several years, the United Nations has underscored the multiplier effect that investing in women and girls can have on productivity, efficiency and sustained economic growth. The private sector is increasingly recognizing that equitable inclusion of women in formal employment can increase GDP significantly in many regions of the world (Goldman Sachs and JBWere, 2009).

By turn, there is evidence that reducing poverty can increase women’s economic empowerment. However, women’s access to economic resources cannot be considered an end in itself. For women to be economically empowered, they must have the ability and choice to make and act on economic decisions (Golla, A; Malhotra, A; Nanada, P and Mehra, R, 2001). Academics and policy makers concerned about women’s economic empowerment and inclusive gender equitable growth, have learned that effective and sustainable development programming must be grounded in a strong understanding of the specific and localized environments in which programs operate. Women’s economic empowerment alone may not lead to gender equality (Jones, L, 2012). A multiplicity of context specific variables will determine the transformative potential of paid work (Kabeer, Mahmud, Tasneem, 2011).

Feminist theory and practice have underscored the importance of recognizing the social, class and gender-specific rules and norms that order and shape relations between women and men, and between women themselves, both in the public and private sphere. Market systems thinking is now acknowledging how gender analysis can help to identify the change points in a system that will facilitate a positive shift in women’s ability to act and interact with complex market systems and subsystems (Markel, E and L. Jones, 2014).

Practitioners can use such learning to develop strategies to help women to move into markets (“push” strategies) and to encourage market actors to use commercial incentives to engage women producers and actors (“pull” strategies).

This article looks at how push and pull strategies have been used by three non-governmental organizations in different country contexts to facilitate market systems changes benefiting women: in the tailoring and embroidery sector in Afghanistan; hand-embellished fabrics in Pakistan and the soybean value chain in Northern Ghana. It shows how “push” strategies will remain essential where women are severely culturally isolated but that the push-to-pull ratio can increase certain as pre-requisites are in place: women’s business skills, networks, trust between market actors; and a proven business case for working with women. Finally, the author’s show how “push” and “pull” can optimize scale, reach and impact in terms of women’s economic empowerment.

Using Push and Pull to Support Women’s Economic Empowerment in Afghanistan, Pakistan and Ghana

Facilitating inclusive market systems development requires a number of strategies and interventions to catalyze system-level changes. USAID has referred to some of these strategies as “push” and “pull” strategies, particularly when describing market systems development programming (Seep Network, 2014):

- **Push strategies** are designed to help very poor individuals and households build up a minimum level of assets (e.g., human, financial, social, cultural) that increases their capability to engage with other market actors (both public and private) and transition out of a cycle of extreme poverty. Interventions may build household assets; improve linkages to social protection; build livelihood and ‘market readiness’ skills; improve ‘soft’ skills such as confidence, negotiating, or relationship building; address chronic or temporary deficiencies in consumption; or strengthen household capacity to manage risk.
- **Pull strategies** leverage commercial incentives to facilitate the more gainful participation of the poor in economic opportunities so they can continue to improve their wellbeing beyond a project’s life through sustained engagement in market systems - be it as a producer, laborer, employee, business owner, etc. Interventions may create less risky entry points or lower barriers to market entry.

In all parts of the world, gender inequality complicates access to finance, mobility, literacy, negotiation power, business registration, confidence and trust between market actors. This is particularly true in religious or culturally conservative communities in countries like Afghanistan and Pakistan where women’s interactions are strictly moderated by family members, the insecure/conflict environment, and the gendered rules and norms of the institutions with which women engage. However, even in middle-income countries, like Ghana, women’s involvement in the economic sphere can be invisible and therefore go unsupported in economic development initiatives: for example, in Northern Ghana, women in rural areas are primary contributors to the local economy as unpaid subsistence farm labor, but are rarely regarded as farmers.

A contextual understanding of how women and men interact in their communities; the roles that women play in the productive and reproductive (household) sphere; and the social and cultural barriers

and opportunities to women's full participation in market systems are critical to designing strategies that will maximize outcomes for women.

Zardozi -Markets for Afghan Women

Zardozi is a registered Afghan Non-Governmental Organisation (NGO) that has provided marketing support services to homebound Afghan women embroiderers since 1984. In 2008, Zardozi shifted from a direct service delivery model to one of market facilitation to help raise incomes for poor, uneducated women through commercially sustainable system which links female producers working in the informal economy to local markets. Zardozi works in four urban and semi urban areas of Afghanistan: Kabul, Mazar, Herat and Jalalabad.

Zardozi's 'Markets for Afghan Artisans project, jointly funded by the Department for International Development (DFID) and Oxfam Novib (2009-2015), was designed to overcome the shortcomings of traditional economic development projects for women in Afghanistan that have focused on vocational training without solid market analysis and the expansion of women in the formal sector. Through market research, Zardozi discovered that traditional business lines for women, such as tailoring and embroidery, were still able to absorb a significant amount of new business and thus began their work by focusing on connecting women already active in these sectors to new market opportunities.

In Afghanistan, supporting women to succeed in the informal sector is critically important given cultural and security constraints on women's mobility. **Zardozi typically works with women in two major categories - those who are permitted by their families engage in market activities with men and those who have permission to operate a business, only within the confines of their home or community.**

Zardozi models itself as a business support network for women, providing them with membership in a credible organisation that backs their businesses, new and advanced skills training, market research and information and linkages with buyers. They work with skilled women who are committed to starting a business and focus on helping them to build their markets and social networks. **In Afghanistan, this is critically important as men's business support networks are embedded in trust-based extended family relations. Business networks facilitate access to credit, inputs, buyers and distribution channels for goods. Because women are not valued or perceived as potential business partners, they are routinely excluded.**

Zardozi's Use of Push and Pull Strategies in Afghanistan

Many of the strategies that Zardozi employs to reach and support women can be termed "push" strategies. For NGOs operating in Afghanistan, this is a critical first step in reaching and mobilizing Afghan women, many of whom are extremely poor, illiterate and isolated. Zardozi's clients take tremendous risks to cross cultural barriers to earn an income.

A traditional "push" strategy implemented by Zardozi has been the provision of basic business and skills training to women working in the informal garment sector. The entry point is training around new designs for sewing and beadwork products - socially and culturally acceptable activities that women can undertake in their homes. The "push" from Zardozi comes in the provision of basic equipment (cutting table, scissors or sewing machine) and product samples as required.

What is atypical in Afghanistan are Zardozi's next steps. After the initial training, women are provided with intensive business training and then linked directly to a market or buyer, ideally within 6 weeks. A full cycle of the program would see a woman mentored through the production of at least one order for a product.

Once women are successful in understanding the process, and committed to continuing their business, Zardozi encourages them to join their network. This is a membership based organization where they can receive ongoing business services (design, marketing quality control, branding and packaging) for a small fee. The services are delivered through Zardozi's Community Business Centres (CBCs) (67 in total) located in women's houses. Set up as women-only safe spaces, the CBC's are located within walking distance of 30 to 35 group members and are connected to one of 4 registered Nisfe Jahan or guilds that function as a community-level business association for women.¹ Through these CBCs, Zardozi facilitates linkages for women with local banks and promotes participation in local savings groups and traditional Rotating Savings and Credit Associations, where available. The CBCs encourage women to engage in flexible diverse business opportunities, e.g. moving from sewing to also raise chickens to sell eggs. They also provide social/peer support, build confidence and aspiration for business, allow women to cope with change, and stay connected to an informal market place that has very few opportunities for women.

In Afghanistan, "pull" strategies to stimulate women's economic empowerment are more limited and challenging to employ. Due to years of war and insecurity, the market remains largely informal and national level production is limited. There are few business role models and fewer women-owned businesses. Zardozi's "pull" strategies, therefore, focus on making introductions and building relationships with informal traders and shopkeepers to facilitate orders for their clients. The gender-related barriers that women face in terms of interacting with male staff members, shopkeepers and business-owners have limited Zardozi's ability to step away and let market linkages take over. Women need ongoing support and confidence building, not only in terms of engaging in paid work, but also in order-management, branding, marketing and negotiation in an extremely male-dominated environment. Zardozi plays a key role in managing risk for both the women and the private sector buyers.

Despite these challenges, Zardozi is making headway and remains a unique model in the Afghan context. In just three years, they have facilitated opportunities for approximately 6,000 women. Their members have measured an average fourfold increase in income in traditional value chains ranging from \$16 per month (23% of clients) to over \$300 per month (the most entrepreneurial 14%). For example, some women have expanded into new and lucrative markets such as the private school uniform market in Herat where uniforms were previously purchased from Iran. Zardozi helped to identify and connect women to this new market using wholesale fabrics imported from Pakistan. The connection has resulted in the sustained local procurement of uniforms from Zardozi clients with women managing their own orders and relationships with the schools.

The majority of Zardozi's clients (62%) earn between \$18-\$62 per month. These women are the most risk averse and focus on raising just enough money to support their family. For the most part, women report being able to reinvest their earnings in their businesses while balancing demands on their income related to children, health care and household expenses. Qualitative surveys also show improvements in women's healthcare and family nutrition; an increase in investments in girls' education and a new confidence in women to confront gender stereotypes in the communities in which they live. Women mention a change in their status within the family and the community and more agency and control

over their incomes. Zardozi's clients have become more mobile as the family sees the benefits of their businesses and that no harm comes to them despite pushing the cultural boundaries of operating in a public space

Long-term, sustainable economic empowerment for women in Afghanistan will take time and require more effort and engaging and convincing men and families about the value of women's economic empowerment is critical for Zardozi's clients and for the future of the country. Women's **lack of self-confidence and opposition from family members are significant barriers to women's business expansion.** Efforts to address this, for example through awareness-raising and celebrations of women's successes, have gone some way to reversing family opposition. Zardozi has found that **tackling gender biases through concrete demonstrations of women's economic contributions to their families and communities is an important strategy for building women's social capital in Afghanistan.**

ECDI – Entrepreneurship and Community Development Institute in Pakistan

The Entrepreneurship and Community Development Institute (ECDI) has been working for over two decades to support women and the poor to attain their socioeconomic potential. In the past, ECDI focused on building the capacity of individual women entrepreneurs and MSEs through training and provision of business development services. However, in recent years, ECDI chose to move from a service provision model to the development of pro-poor markets by stimulating competitiveness among key market players. Value chain analyses showed that social and cultural barriers resulting in women's isolation from the public sphere, prohibited women producers of hand-embellished fabrics from earning fair wages from their labor. ECDI became a key partner in the Entrepreneurs project, funded by USAID (2011-2014) which sought to increase women's incomes and access to the high-value hand-embellished fabric market that exists for Pakistani work nationally and abroad.

ECDI's client base for the project was homebound rural and peri-urban women working on embellished fabrics on a piecework basis. Like Zardozi, ECDI chose to work with women producers and small enterprises as a critical route to increasing women's economic and social capital. In rural Sindh, rural South Punjab, Balochistan and Swat, hand embellishment is the main source of livelihood for women, however poor women, particularly in rural areas, earn very little and sometimes no return on their labour. Constrained by lack of mobility, violence, ethnic and religious strife, power shortages and a deteriorating law and order situation, accessing buyers is difficult. Furthermore, home-bound women have limited access to market information, lack quality inputs and suffer from an absence of credit facilities to improve and expand their production.

ECDI's Use of Push and Pull Strategies in Sindh Pakistan

ECDI was one of the pioneers of an innovative "push" strategy in Pakistan called the Female Sales Agent model. The model focused on building the capacity and confidence of local women producers, who had a relatively greater degree of mobility within the community, and worked through these Sales Agent to reach other home-bound women. ECDI began with extensive social mobilization of families and communities to create buy-in for women's participation in the project then they identified a cadre of women that could be trained as Sales Agents in business and product marketing. Female Sales Agents received training in a variety of areas including design, marketing, basic accounting, quality assurance, negotiation skills and conflict resolution. They also acted as the liaison between the market and other

women home-based producers. They brought new product designs, production techniques, and resources to the women; and carried finished products to market; ensuring payment for the home-bound women.

The project also set up Common Facility Centres (15) as hubs for business training and marketing. Unlike Zardozi, the Entrepreneur's CFCs were legally registered, small businesses operated by a group of women entrepreneurs. Each CFC is now equipped with resource materials, sample catalogues, sample books, training manuals, and other relevant materials. They serve to aggregate women's products and as informal 'buying houses'. They also have become community centres for the women to meet and work on orders together. As both a "push" and "pull" strategy, the CFCs have provided women with important connections to micro-finance institutions for loan products and have enabled buyers, marketing and design teams to interact with large swaths of producers who were previously inaccessible to them. By the close of the project, some CFCs were being supported by private sector companies (such as Asassah, Texlynx, and Indus Heritage Trust) to ensure a continued stream of hand-embellished fabric for their garments.

One "pull" strategy that ECDI was able to employ has been to help women pitch their handiwork and designs to private sector buyers, thus brokering trust in the market place. Mainstream stores and brands were keen to get into the hand-embroidered product market after seeing the success of home-based boutiques and high end designers. Through their years of working with women in hand-embellished fabrics, ECDI was able to approach business owners directly with a solid business case. This strategy was well received in Pakistan where the larger companies in the garment and textile sector tend to be male-owned and wary of working with women directly. Connecting private sector actors directly with the women producers built the women's capacity to understand and meet private sector standards around quality and timeliness. ECDI also encouraged the private sector to create incentives versus penalties to help women improve their products and was successful in negotiating bonuses for women who delivered quality products on time.

Under the Entrepreneur's project, ECDI helped to create self-employment opportunities for 7,000 women embellishers and 120 Woman Sales Agents. Across the entire project (a total of four value chains), women reported an average increase of 93% in net sales and a 19% average increase in project-related income from 7%-26% at the household level from 2010-2014 (Innovative Development Strategies, 2014). In addition, an independent assessment by Innovative Development Strategies showed that project participants experienced better overall enterprise management with the greatest increase in marketing skills (35%), preservation of outputs (31%), quality control (28%) and linkages to domestic producers (26%). Focus group discussions pointed to a positive change in community attitudes toward women and women's entrepreneurship and a self-reported change in women's status within the household including greater decision-making power, confidence and independence.

ECDI has continued to help their clients secure contracts and have facilitated linkages for clients with 17 high-end designer labels in Pakistan and exports to Canada, Italy and England. They have found that moving into larger and more sophisticated orders will require more oversight from them, a trend that will likely continue given the literacy and confidence challenges facing their women clients. While some of the educated Female Sales Agents have started using social media and SMS to connect with the market directly, the majority of ECDI's clients continue to remain worlds apart from the growing middle class market in Pakistan that they serve.

MEDA – Mennonite Economic Development Associates in Northern Ghana

The Mennonite Economic Development Associates (MEDA) has been working for over 60 years to facilitate business solutions to poverty. Statistical data for Ghana shows that women account for approximately 50% of the agricultural labour force and produce around 70% of Ghana's food crops (Ministry of Food and Agriculture, Gender and Agricultural Development Strategy, 2004). Many farmers in Northern Ghana are poor. They often own less than 2 acres of land and struggle to produce enough crop in a single rainy season to feed their families for the year. In particular, women farmers are frequently overlooked and under-served. Women have limited knowledge of market players; do not receive technical training from extension agents; and tend to sell produce in small quantities in informal local markets. They are last in line for land preparation services, have limited access to labour saving technologies and rarely access loans to cover production costs.

However, across the North, women play a significant role in the provision of food and nutrition within families. Although access to land is controlled by men and men control cash crops, women cultivate kitchen gardens and often small plots of marginal land for additional food crops. Surplus produce often is sold to the local market to generate income which is reinvested back in to the household.

In 2012, MEDA undertook a gender and market analysis of the soybean sector in Ghana as part of the design of the Greater Rural Opportunities (GROW) Project, funded by the Government of Canada (2012-2018). The analysis showed that soybean has the potential to play an important role as a revenue generating crop for women in the North and that it could contribute significantly to household diets due to its high nutritional content. The GROW project seeks to work with women soybean farmers to strengthen production and market linkages, increase access to appropriate financial services and support women farmers to expand the production of nutrition foods and increase nutritional awareness.

MEDA's Use of Push-Pull Strategies in Ghana

MEDA adapted a number of successful "push" strategies to help increase the productivity and profits of women soybean farmers. They began by bringing communities together to talk about gender equality and the roles women and men have been assigned at work and at home. Men and traditional leaders were asked to endorse women's participation in the project and encouraged to think about how they could support the women in their family to be successful farmers, e.g. through the provision of land to the women. The identification of male champions, particularly husbands and chiefs that control productive resources in rural communities, has been a key strategy for facilitating women's economic empowerment in Ghana.

MEDA also adapted the successful Female Sales Agent Model from Pakistan to the GROW project creating a cohort of Women Lead Farmers that could train, mentor and lead other women farmers in their communities. The Nucleus Farmer model, currently promoted in Northern Ghana, creates Lead Farmers with land holdings of 5-50 acres (predominately men) and provides them with tools to disseminate inputs, services, financing and product aggregation to hundreds to a thousand farmers. By contrast, the GROW project's Women Lead Farmers are trained as entrepreneurs to provide products and services to 20-30 women smallholder farmers in their own communities. After basic training in improved agronomic practices, business and negotiation skills, the Lead Farmers provide direct extension services, support and assistance to women in their groups. Like Zardozi and ECIDI, MEDA actively connects Women Lead Farmers directly to market actors such as financial service providers,

input suppliers, tractor operators, threshing machine service providers and soybean buyers to facilitate linkages to help “pull” women’s products into market. Through field visits, the women learn about soybean demand, quality, pricing and market behavior. They also work within their groups to expand dry season economic activities where market opportunities exist.

In the first three years of the project, MEDA has seen Women Lead Farmers take on new and different market roles, becoming active agents of change in the market system. Women have become distributors of inputs and extension services to other farmers (male and female) and soybean aggregators. The project is supporting some women to become soybean processors, producing value added products like soy-milk and tofu to sell in the local retail market. The project also is piloting initiatives with government, private sector businesses and NGOs to test the efficacy of using Lead Farmers to disseminate timely market information using information communications technology (e.g. SMS and voice mail messages) and extension advice to illiterate farmers using “Talking Books”.^{iv}

One difference in MEDA’s experience was the way in which MEDA consciously worked on identifying potential “pull” strategies early in the design of the project to leverage commercial/market actors to help overcome the barriers that face women farmers in the North. At the outset of the project, MEDA pitched the business case for working with women to a range of input suppliers, service providers, financial institutions, and soybean processors, encouraging them to tap into the vast new network of women farmers that the project would create as new customers, suppliers and producers.

MEDA also brought several large soy processing companies to meet the women farmers prior to the first harvest. After seeing the volume of soybeans that were being produced by the women, two companies approached MEDA to negotiate purchases with the women farmers directly. Women’s groups were able to secure a competitive market price for their harvested beans and a commitment from the buyers to cover the costs of collection and transport to processing plants in the South. Through this process, community members learned about the value of the women’s crop; became energized by the bargaining and competition between firms for their beans; and learned more about how processing companies viewed the women as a key production source to meet Ghana’s large unmet soybean demand.

Another “pull” strategy that the GROW project used was to work with a financial Institution to help women farmers access production loans. Sissala Rural Bank lacked the capital to provide small production loans to women farmers so MEDA engineered a three-way partnership arrangement between the bank and a local NGO, whereby MEDA financed a USD \$50,000 loan to the bank which it committed to using for women farmers. The local NGO provided on-the-ground follow-up with the borrowers, facilitated the sales of beans promptly after harvest to ensure repayment and followed-up with any delayed payment. [The first year of the project saw a 54% increase in women’s access to finance both through voluntary savings and loan associations and formal loans from Sissala bank.](#) The GROW team is now working to help the women form VSLA groups that will invest their savings in agricultural production.

As the project enters its third year, over 11,000 women farmers have been registered, 40% have planted soybeans and 515 Lead farmers are actively working in their communities. [The number of women who are producing and selling soybean increased by 44% at the end of the first year, reflecting significantly more connections to processors and other buyers than existed before.](#) Other early impact indicators

show that 71% of women reported having access to timely market information, including on such topics as pricing (70%) and potential buyers (20%). Of those female farmers that received market information, 50% of them indicated they were able to negotiate with different buyers to agree on terms of sales such as transportation, pricing, storage and payments.

Aside from increasing soybean production, women are diversifying their dry-season activities with new crops that will further enhance household income and nutrition. Moving forward, MEDA is devoting resources towards addressing other bottlenecks in the soybean value chain to increase the reach and sustainability of the project. For example, GROW will be working with seed growers to ensure enough available seeds at planting season; linking them to the Women Lead Farmers and Sales Agents; and working with technology suppliers to help improve the availability of hand held planters to provide more low-cost technology options for women farmers.

MEDA has learned that discussions with private sector actors around the business case for working with women helps market actors view women farmers as clients or suppliers in their own right. Once the case is made, women have a much easier time integrating into the market and the potential for sustainability increases. Christian Bellow, Head of Golden Web Soybean Processing Company said, “Next year we don’t need MEDA to be there. We can buy directly from the women. It is self-sustaining. That’s what we are looking for.”

Conclusions

In the authors’ experience, the key to designing inclusive market system’s development programming lies first in understanding the complexities of the programming environment from a gender, social and market systems perspective. Each of the three organisations sought to design women’s economic empowerment projects that directly addressed the gender discrimination and market challenges that women faced and did so in a way that was culturally sensitive and appropriate. The starting point was to demonstrate to women and their families that they could expand their informal, home-based work as a business; and then to develop the business case for other market actors to help them succeed.

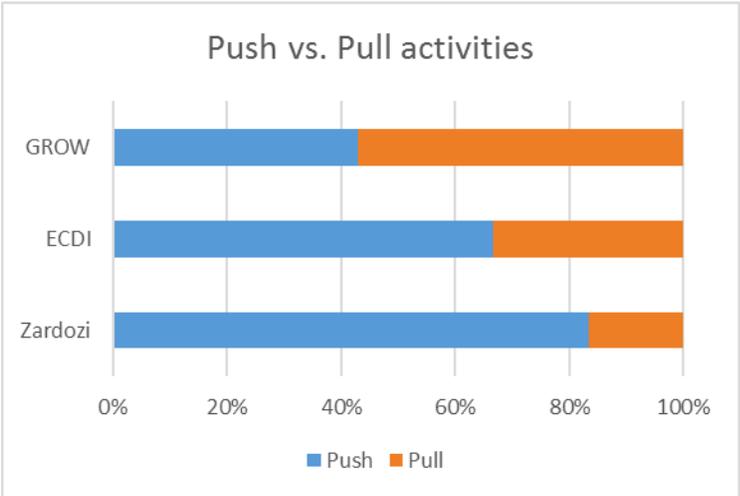
Using a combination of “push” and “pull” strategies is critical, particularly when working with poor and marginalized women. “Push” strategies will help to “level the playing field”, increase women’s skills and confidence, and expand women’s understanding of the market systems in which they work. All three organisations, created networks and spaces for women to connect – for social support, learning, consciousness-raising and negotiating. Zardozi’s Community Business Centres and ECDI’s Common Facility Centres provided culturally acceptable, women-only spaces for the project to offer business services and support to more women than could be reached in their individual homes. ECDI’s Female Sales Agent Model in Pakistan and the MEDA’s Women Lead Farmer Model in Ghana are further adaptations that have expanded the reach and scale of women’s networks through empowering women in their own communities to assume positions as teachers, leaders, role models, negotiators and agents of change.

“Pull” strategies that bring recognition of women’s role in the value chain and market system are easier to employ in countries like Ghana where social and cultural norms and customs are less prohibitive of direct interactions between women and men. However, in all of the case studies, there was some

degree of “pull.” Whether this was facilitating introductions for women garment makers to new markets in Afghanistan or facilitating discussions around design, quality and timeliness of delivery with buyers and women embroiders in Pakistan – the connections created a spark of awareness about the potential market that existed and the role of women within it. In Ghana, “pull” strategies such as facilitating women’s access to formal credit and demonstrating the business case for engaging women as input suppliers and seed processors in their own communities, are examples of how “pull” can be used to expand private sector reach and women’s roles in market systems. As demonstrated by the case studies above, “push” and “pull” strategies can increase women’s economic empowerment and generate dynamic shifts in gender and market relations. They also create potential for lasting change.

Making markets work for women is not easy. For many, facilitation, in market systems development terms, is new. NGOs struggle to catalyze change within market systems without becoming part of the system itself. Continual capacity building within organisations is key but ultimately, experience is the most effective teacher. No two communities will be the same and adapting and employing successful models will garner new learning. And as Zardozi, ECDI and MEDA have learned, celebrating women’s successes are key. When community members see buyers that are eager to do business directly with women, they begin to internalize the importance of women’s economic empowerment and the transformative potential that it can bring.

Table 1: Comparison of Case Studies using Push-Pull Approaches with Women



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Endnotes:

ⁱ Nisfe Jahan is now registered with the Ministry of Justice. There are four branches (Herat, Mazar, Jalalabad and Kabul) in the process of federating and establishing links with other similar associations such as Afghan Women's Business Federation, Afghan Women's Business Council and Afghan Women's Network.

^{iv} The Talking Book, an innovative low-cost audio computer, was designed by Literacy Bridge and is being piloted in through the MEDA GROW project as a tool for disseminating agricultural extension messages to illiterate rural women farmers. Messages and instructions are uploaded on a regular basis in local languages and dialects, and are passed by hand to individuals and groups of women.