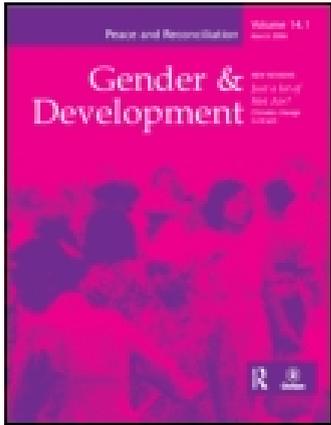


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Beyond participation: making enterprise development really work for women

Sally King, Hugo Sintes and Maria Alemu

Oxfam has been involved in sustainable livelihoods and enterprise development since the 1960s, gaining practical experience in setting up businesses that deliver social as well as economic development. Since we believe that gender inequality is one of the greatest barriers to poverty eradication worldwide, over the last three years we have been piloting an innovative Enterprise Development Programme (EDP) – a unique initiative that uses a business approach to create wealth, and deliver economic growth, while increasing women’s power in markets and wider society. This article outlines the reasons why Oxfam is encouraging this type of investment in rural Small and Medium Enterprises (SMEs), the importance of promoting the role of women in enterprise development, and some of the successes and challenges faced by the EDP so far. We hope that the lessons that we have learned will help and inspire other international development practitioners to support and invest in SMEs that work for women.

Oxfam travaille dans le domaine des moyens de subsistance durables et du développement des entreprises depuis les années 1960, et a accumulé une expérience pratique de l’établissement d’entreprises propices à un développement social ainsi qu’économique. Comme nous sommes convaincus que l’inégalité entre les sexes constitue l’un des plus grands obstacles à l’éradication de la pauvreté dans le monde entier, au cours des trois dernières années nous avons piloté un Programme de développement des entreprises (Enterprise Development Programme – EDP) innovant – une initiative unique qui a recours à une approche basée sur l’entreprise pour créer des richesses et assurer la croissance économique, tout en renforçant le pouvoir des femmes sur les marchés et dans la société dans son ensemble.

Desde los años 60, Oxfam ha apoyado iniciativas para crear medios de vida sostenibles y empresas, acumulando experiencia en el establecimiento de empresas destinadas al desarrollo social y económico. Los autores sostienen que la desigualdad de género es una de las barreras más importantes para la erradicación de la pobreza en el mundo. Por ello, durante los últimos tres años llevaron a cabo un Programa de Desarrollo de Empresas (PDE) innovador, una iniciativa singular que emplea métodos empresariales para generar riqueza y crecimiento económico, aumentando además el poder de las mujeres en los mercados y en la sociedad en general.

El ensayo describe las razones por las cuales Oxfam impulsa la inversión en Pequeñas y Medianas Empresas (PyME) rurales, por qué es importante promover la participación de la mujer en la creación de empresas, y los logros y retos que el PDE ha enfrentado hasta la fecha. Los autores afirman que las experiencias acumuladas ayudarán e inspirarán a otros actores del desarrollo internacional para que respalden las PyME destinadas a mujeres e inviertan en ellas.

Key words: finance; enterprise development; Women's Economic Leadership; programme learning; livelihoods; SME

Introduction

This article focuses on Oxfam's Enterprise Development Programme (EDP) – a unique initiative that uses a business approach to create wealth, and deliver economic growth, while increasing women's power in markets and wider society. The EDP was set up in 2008 in order to address some of the problems faced by women in particular and agricultural Small and Medium Enterprises (SMEs). Oxfam has designed and implemented the EDP as an innovative pilot programme, to link investors with SMEs that are rural, agricultural, remote, have low existing capacities, and a limited track record, but which have the potential to become profitable and create new social and economic opportunities for women. The businesses we are focusing on in the EDP are at various stages of development, and so the programme funding offers a mix of grants, loans, and guarantees against different requirements. Oxfam's ambition is to test and develop a model that combines business development grants with investment; gender analysis and social mobilisation with a business discipline; and can be used as a model for private and public investment in agricultural SMEs. The article includes quotations from participants in the EDP, which have been recorded by programme staff at various stages of the programme for monitoring and evaluation purposes.

Oxfam and enterprise development

Over the years, Oxfam has acquired considerable experience in sustainable livelihoods and enterprise development, through our internal retail activities and alliances, as well as our international development programme work overseas. In the 1960s, Oxfam worked with others to establish an alternative trade network: sourcing products from co-operatives and income-generation programmes in developing countries, supporting producers to negotiate fairer prices, and form producer organisations. By the 1990s, Oxfam had co-founded Cafédirect,¹ and was working with others to establish the Fairtrade movement, and our livelihoods programmes began to think more critically

about how to best support and develop the producer organisations with whom we were working (Wilshaw 1994).

Up to this point, most approaches to improving the livelihoods of producers in the global South had focused on asset development, providing poor producers and workers with the tools and inputs required to improve productivity and quality. However, asset provision alone does not ensure sustainable positive change in the long term, and its impact is limited to those receiving the direct support. In the 1990s Oxfam, along with other non-government organisations (NGOs), started to look at the role that markets could play in poverty reduction and enterprise development approaches began to emerge. By supporting the creation and improved functioning of producer organisations and rural Small and Medium Enterprises (SMEs), livelihoods programmes were better able to deliver more sustainable solutions to poverty.

Since 2003, Oxfam has focused on improving smallholder agricultural livelihoods through a market system approach, since we believe that this is essential for achieving large-scale poverty reduction and economic growth. Market system approaches aim to address the issue of delivering systemic change on a larger scale. In 2009, it was estimated that almost 80 per cent of the world's under-nourished people live in rural areas and most depend on agriculture as their main source of income and employment (FAO 2009, 3). Agricultural markets offer smallholder producers the best opportunities for a sustainable exit from poverty, so long as the producers have the right skills and products, and work collectively in SMEs to negotiate trade and influence the rules that govern them.

Through our market system approach,² we have learnt that successful enterprise development requires a coherent and constructive policy environment; the SME must be located in the local market context; and that collaboration (with both the private and public sector) plays an important role in achieving both breadth and depth of social impact. However, we have also found that in remote rural areas, the market system required to enable trade is often not fully formed, works inefficiently, and usually excludes women and the poorest smallholder farmers. Typically, women find it harder to access markets to sell produce or to develop niche market opportunities due to inherent gender biases in households, communities, and market institutions.

SMEs, gender inequality, and women entrepreneurs

Since Oxfam believes that gender inequality and the denial of women's basic human rights is one of the greatest barriers to poverty eradication worldwide, we commit to 'putting women's rights at the heart of all we do' – which includes our market system and enterprise development programme work. We therefore choose to invest in women because we are a rights-based organisation. However, there are also other benefits to our gendered approach. Women-led enterprises are known to show higher loan

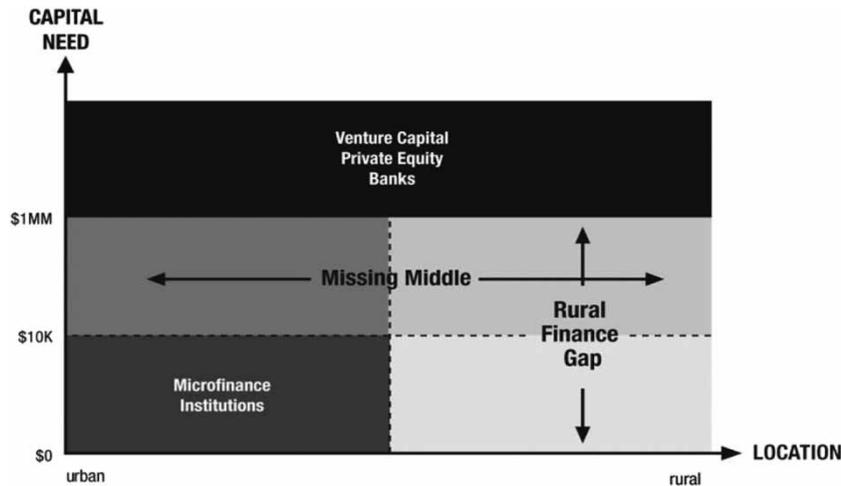
repayment rates, particularly in the case of microcredit services (D'Espallier *et al.* 2011). Some research suggests that women have a different management style from men which can bring business benefits (Rosener 2011). Women's participation and leadership can also result in a better, or different, insight into consumer preferences, which can lead to business success (Catalyst 2002). In addition, some research has suggested that women are more likely to employ and help other women, promoting gender equity at a community level, which can result in improved women's participation in household decision-making (Ferguson and Kepe 2011). Unfortunately, women-led businesses remain a much neglected sector and women face even greater barriers to SME creation and funding due to a lack of land ownership or collateral, a heavier burden of household responsibilities, and the difficulties of breaking into men-dominated business networks and practices (Klapper and Parker 2011).

SMEs and finance

Of course, it is not only women who confront difficulties when setting up new enterprises. Despite the fact that SMEs are the largest employers in developed countries, and the healthiness of an SME sector has been linked with positive economic growth, SMEs face a large number of challenges due to their size (Aspen Network for Development Entrepreneurs 2008). They are often unable to hire people with the right expertise, which can result in a lack of key business skills such as strategic planning, marketing or financial reporting. They might also be unable to gain access to certain market services, such as transportation, or most importantly, finance. SMEs require larger loans than most microfinance lenders are able to provide, and are also more costly to invest in than large enterprises. The cost of assessing business viability and providing funds is similar for SMEs and large companies, but the absolute returns from SMEs are much lower. Financial institutions also worry about SMEs' limited credit history, and inability to provide audited financial statements (International Finance Corporation 2010; Oxfam 2009).

Within the SME sector, rural and agricultural SMEs can be further marginalised from credit. Formal lending to them is rarely higher than 8 per cent of total lending, even in countries where GDP relies on agricultural production (Finance Alliance for Sustainable Trade 2009). In a 2009 study called 'The Missing Middle in Agricultural Finance', Oxfam explained the challenges agricultural SMEs face. These include the fact that they are often geographically isolated, and therefore out of reach of financial services providers, labour, and product markets. Lack of management skills is often more acute, while their transformation into viable enterprises often requires a cultural adjustment. Agriculture is also generally perceived as a low-margin and high-risk activity, meaning that investors prefer activities further along the value chain, such as processing, or other sectors. Figure 1 shows this 'missing middle'.

Figure 1: The missing middle.



The Enterprise Development Programme

Loan support

All EDP initiatives are identified through Oxfam's existing livelihoods programmes, and are submitted to a UK-based committee made up of internal and external experts who then make investment recommendations to the EDP board, composed of senior Oxfam staff and supporters. New for Oxfam, our support is not only in the form of grants but has an investment component that enterprises have to pay back, which is usually around 40 per cent of the total amount invested. Business needs (equipment, inputs, and working capital) are funded through EDP loans and guarantees, so that enterprises develop an understanding of how to operate in a sustainable manner. The EDP loan is channelled through a local financial institution to ensure security, comply with national investment policy, and to encourage relationship-building between the SME members and the financial institution which, it is hoped, will continue to provide access to credit once the enterprise has proven solvency, and Oxfam has exited.

Now, through the co-operative I have access to the banks and can get loans to cover the expense of harvesting. I can sell my paddy seed for a good price to the co-op and also receive some profit when the co-op sells the seed on to other businesses. I am able to repay my loans and meet all of the household needs and can use the excess rice to feed us. I am confident that I am able to care for my family. (Thilaiampalam Chitra, rice paddy farmer, Sri Lanka)

Business support

The EDP also helps enterprises get expert support to develop their businesses, through its mentoring scheme. It arranges for Oxfam staff advisors to provide advice and

support in-country, as well as from the Investment Committee itself. The mentoring scheme matches business experts with the SMEs; either from local business service providers, or in collaboration with (inter)national business mentoring organisations. The EDP has partnered with Challenges Worldwide,³ (a pioneering not-for-profit organisation with a decade of experience supporting business development in low- and middle-income countries) to place expert volunteers in Oxfam-supported enterprises. Support ranges from business model planning, cash flow analysis, contract negotiation and recruitment, to technical advice on crop selection and farming, market analysis, branding, and legal compliance.

Direct assistance from Oxfam's team has increased our skills and knowledge on how to grow a good quality vanilla. We know that vanilla has many benefits and it could increase our economy. (Apolos Mora, vanilla farmer, Indonesia)

Social grants and Women's Economic Leadership

The individuals involved in EDP enterprises have generally had very little education or business experience, and building these skills is crucial for the overall success of an enterprise. The majority tend to be men, and in order to meet EDP stipulations, each enterprise must actively work on improving women's involvement and opportunities. Activities aiming to achieve these goals are grant-funded. EDP uses Oxfam's Women's Economic Leadership (WEL) methodology,⁴ aiming to identify the best economic opportunities for women, at household, farm, and market level. WEL is incorporated into programme design from the outset; the selected industry or sector must provide opportunities for women's leadership as well as market growth. Part of the WEL methodology is to undertake an analysis of the market, farm, and household systems which specifically identifies key stakeholders, barriers, and options for promoting new, or improved, roles for women. Often the grant element of the EDP investment covers the cost of WEL activities. While these are always project-specific, activities can include gender-awareness training and workshops (for men and women), and offering women business training, functional literacy training, and facilitated access to finance.

Most of the farmers we work with here are women and we find a lot of them have an inferiority complex because they aren't used to making decisions for themselves. They have been cut off from the world for so long that when we first started working here most of them were afraid to even go to the bank. The workshops and meetings with relevant business and banks have really helped to build the farmers' confidence and we hope that soon they won't need our help anymore. (P. Gnanaseelan, programme co-ordinator of EDP partner – National Gender and Community Development Organization (NGACDO))

Women's roles in enterprise development

In order to empower women throughout a market system or sector, new roles must be sought *beyond* production, or they end up being relegated to basic (non-influential)

participation in producer organisations. Thus, within a particular sector or enterprise, we make an effort to support women's roles in functions and market segments where profitability is higher, or where the role of women can help challenge traditional perceptions of 'women's work'. For example, women might be supported to take sales and marketing roles, or to take charge of processing and manufacturing.

However, it is very important to highlight that we made a decision not to invest in women-owned or women-led businesses *only*. We support enterprises that can create opportunities for women, regardless of the genre of their ownership. This can be summed up as a focus on women-friendly businesses rather than women-led businesses. This is due to a number of reasons:

- Due to historic and social constraints, the number of agricultural enterprises exclusively owned or run by women in rural areas is limited (the picture is different in urban areas); and women's contribution to such enterprises is often high yet invisible; for example, women may provide labour for production and harvesting, but may not be members of the organisations that sell the product. The EDP, therefore, works with women and mixed, or male-dominated, enterprises to promote equal rights and opportunities.
- Our ambition is not simply to support a female owner or manager who has already managed to set up a business, but to create transformational opportunities for as many women as possible in every business, whether as a member, supplier, worker, manager, or Board Director.⁵
- Markets dominated by men are often the ones with the highest income potential for men and women, and, of course, men's skills can be useful and complementary to those of women.
- We believe that by supporting women across various business functions, we are creating the next generation of women managers. Some of the barriers faced by women such as limited management experience, network access and confidence can be overcome by playing a role in another business first.

The Enterprise Development Programme portfolio

Our portfolio of investments tends to consist of specialised intermediary enterprises connecting smallholder farmers to formal markets (Table 1). Most of them are farmer-owned, for the simple reason that it is the nature of business in the remote, poor areas where we operate. But other models are emerging in rural areas and in our programme too. In general terms, we back organisations which favour farmer participation in governance and profit-sharing, and most enterprises we support are legally registered, or started as co-operatives. In addition, we invest in federations of smaller co-operatives, joint ventures between co-operatives and NGOs, such as the New Farm Company in Palestine (the company markets the products of eight rural co-operatives

Table 1: EDP's current (2011) portfolio of investments

| | | |
|-----------|------------|--|
| Colombia | Dairy | Oxfam is working with Alpina (one of Colombia's largest dairy companies) to strengthen four of its small-scale dairy suppliers. This collaboration takes place in the context of armed conflict and high levels of poverty and exclusion, especially among women. |
| Ethiopia | Food oil | By processing seeds into oil, the Assosa Farmers' Enterprise is taking advantage of the rapid expansion of sesame seed production in the western region of Benishangul Gumuz. Despite initial delays, the factory is now operational and successfully selling oil in local markets. |
| Ethiopia | Honey | Today, there is a large global demand for honey, wax, and other bee products. The introduction of modern beehives has been able to help meet this demand by increasing yields by 400%. Oxfam's work has also made beekeeping more accessible to women. |
| Haiti | Dairy | Haiti is still recovering from the devastating earthquake in January 2010. The earthquake destroyed the enterprise's buildings. School canteens, which accounted for 70% of sales, were closed between January and October 2010, but sales have since been picking up again. |
| Honduras | Vegetables | The agricultural sector in Honduras employs around 52% of the population; however, small-scale producers – especially indigenous people – are often marginalised. The Aproalce enterprise operates in the western region, one of the poorest parts of the country. |
| Indonesia | Vanilla | Serui Island, West Papua, has been affected by exclusion and conflict and remains the poorest province in Indonesia. However, local village communities have identified niche market opportunities with the production of high-quality, organic vanilla. |
| Liberia | Rice | Liberia remains heavily reliant on imports of rice, its main staple food, despite having extensive cultivable land and favourable climatic conditions for rice production. Local authorities, and organisations such as Oxfam, are actively pursuing plans to promote local rice production. |
| Nepal | Seeds | The Mid-Western region in Nepal is one of the poorest parts of the country. Women have started to play a more prominent role in seed production, which provides higher financial returns than growing cereal crops, and requires less water and resources than vegetables. |

| | | |
|-------------|-----------|--|
| Pakistan | Dairy | Women undertake the vast majority of livestock management work, but patriarchal social and cultural norms mean that most marketing and financial roles are taken by men. However, with the right support, dairy is a sector that can provide great opportunities for women smallholders. |
| Palestine | Food | While the political and economic context of the occupation remains challenging, the West Bank economy is growing. This initiative addresses the factors that keep people living in poverty, including lack of livelihood opportunities, and political issues that hinder business. |
| Philippines | Moringa | Women play a prominent role in family farms but earn no income. Oxfam's partner Agri-Aqua Development Coalition-Mindanao (AADC) has identified a product that can be grown by women and has a high market demand as an ingredient for meals and herbal medicines. |
| Rwanda | Mushrooms | Rwanda has witnessed economic growth in the last few years but levels of poverty remain high. Promoting new economic opportunities is critical and challenging, especially for women, but mushrooms are suited to local climatic conditions and require little land or labour. |
| Sri Lanka | Dairy | Oxfam and other partners identified the opportunity for developing local milk supply and helping women to play a leadership role. The co-operative is in the Vavuniya District, a region that is still feeling the effects of conflict with thousands of people still displaced. |
| Tanzania | Sisal | There is a growing global market demand for sisal products. By organising smallholders – especially women – into associations and networks, the project aims to showcase women's economic leadership and help women to meet the demands of the expanding global market. |

in the West Bank), and a privately owned enterprise called BN Products, which is owned and run by a woman entrepreneur in Rwanda, who sources her mushrooms from women growers.

It is worth mentioning that Oxfam's work in a particular country or region is rarely limited to the promotion of a single enterprise. Rather, our support to an enterprise will be part of a wider market-based livelihoods programme, collaborating with, or influencing, various actors in a particular sector or market system. Our approach is outlined in a recent paper, 'Making Markets Empower the Poor' (Oxfam 2011a). The first step in a market-based programme is to analyse and select a market which has high potential for economic growth, poverty reduction, and women's empowerment, as well as offering resilience to any environmental risks and climate change.

Similarly, the EDP has supported enterprises in many sectors which, we believe, have high economic potential, together with the potential for involving and empowering women. For example, in Sri Lanka, we identified an opportunity to work with local enterprises producing dairy goods as substitutes for imported goods. We promoted and supported women's leadership of the local producer organisations throughout the sector. We have also supported women's leadership in enterprises producing moringa⁶ in the Philippines, where the sector is growing significantly, but is too new to be perceived as being dominated by men only. Another example comes from the honey sector in Ethiopia; we support an enterprise, partly owned by women, which will manufacture a modern type of beehive which offers higher honey yields, and is more accessible for women producers.

Another experience from Ethiopia, discussed below, illustrates the practical ways in which EDP projects encourage women's participation and empowerment.

Case study – Women's Economic Leadership in the Assosa Edible Oil Enterprise, Ethiopia

The Assosa Farmers' multi-purpose co-operative union is made up of 23 primary co-operatives with a total of 6,375 members (21 per cent of whom are women). The union was keen to establish a local edible oil factory, to add value to oilseed production and improve profits, which are shared by member co-operatives through dividends (Figure 2). Oxfam's EDP could see the economic potential of this project, but also wanted to empower women, moving beyond the objective of simply increasing the number of women members of the union. The first step for programme staff was to map the oilseed market, highlighting the areas where social/economic barriers or opportunities may exist for women in particular. Multiple barriers were identified. There were only 49 women members in the union; most women producers were illiterate and had a heavy household workload; few women owned assets, such as land or tools, and institutional support was lacking (e.g. poor access to credit, and limited land rights for women). In addition, women were found to be much less likely than

men to be involved in the selling of oilseed crops, and, while involved in household decision-making, women were perceived as having little or no ability to influence affairs at community and co-operative levels.

However, some opportunities to foster women's economic leadership were also identified, and the following programme interventions were proposed:

- Support for women to be the exclusive marketing agents of the sesame edible oil in local markets (in terms of financial support and training in self-representation).
- The negotiation of credit for their activities, through advocacy with banks and credit unions.
- Business-skills training (mentoring).
- Running sessions to raise awareness and understanding about gender equality with men and women producers.
- Influencing local government officials and agricultural extension officers to challenge and reform the laws regarding access to land for women.

What has been achieved since these activities began in 2009? Women's trading groups control the local market distribution of the factory's edible oils, organised under each primary co-operative of the union. This has increased women's access to, and control

Figure 2: Bayush (left) and Belaynesh with a machine at the Assosa Edible Oil Processing Facility, Ethiopia. Credit: Oxfam; Tom Pietrasik.



over, household income, while improving community perceptions about the economic contribution made by women. The women's trading groups have helped members to practise leadership roles in a supportive environment, easing the transition to leadership positions within larger organisations, such as the Assosa Farmer's Union. The union and member co-operatives have now created more favourable conditions for new women entrants, for example, in the application of double membership (rather than one membership per household, which tends to exclude women), low joining fees, and long-term payment schedules (personal observations, Maria Alemu, 2009–11). In addition, the business side of the investment is also progressing – Niger seed oil is selling well, with first quarter sales reaching US\$116,000 (Oxfam 2011b, 18).⁷

In the next section, we will briefly discuss the learning points which arise for us from our experience to date on the EDP programme as a whole.

Programme learning – successes and challenges

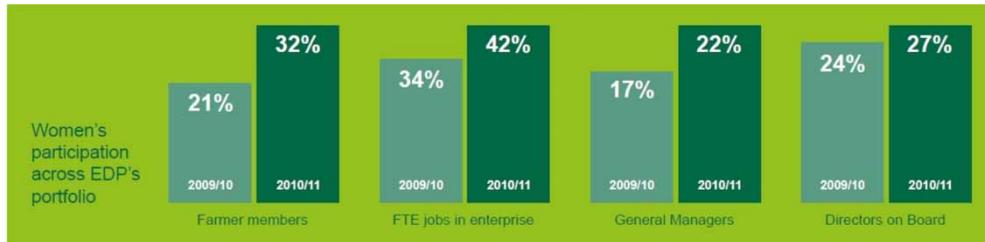
Early successes

In the EDP programme, we measure success across a combination of outcomes connected to business viability and women's empowerment. Business viability is measured as a mix of profitability, financial solvency, and the ability of the enterprises to gain independent access to markets and finance. By 2013, we aim to have 60 per cent of the enterprises showing significant successes in these terms. It is too early to provide full data on this, since the enterprises are still largely in their start-up phase, but we do know that sales across the portfolio increased on average by 39 per cent last year (from US\$95,000 to US\$140,000), which is a positive step towards achieving self-sufficiency. In terms of women's empowerment, we set specific targets for each enterprise, together with an overall goal of doubling the percentage (as compared to baseline data) of women farmers, managers, and workers across the portfolio, also by 2013.

In terms of women's participation, the following improvements have been made between the start of Oxfam's investment and the end of 2011 (Figure 3). The data are based on a sample of enterprises for which the relevant information is available:

- The percentage of women members (or suppliers) of the enterprises we invest in increased from 21 per cent at the start of Oxfam's EDP investment, to 32 per cent last year, meaning that 67 per cent of the new farmers joining the co-operatives as members as their sales grow are women.
- Women's representation in the staff grew from 34 to 42 per cent.
- Representation of women as general managers increased from 17 to 22 per cent.
- Board membership grew to 27 per cent in 2011, significantly higher than the 15.7 per cent of board seats for Fortune 500 companies in 2010 (Catalyst 2011, 1).

Figure 3: Women's participation across EDP's portfolio, 2009–2011.



In addition to monitoring indicators such as sales and women's representation, we have also designed impact indicators to measure women's empowerment, analysing issues such as perceptions on the economic roles of women, women's access and control over income and assets, women's involvement in decision-making, and women's self-efficacy at household, enterprise, and market levels. We carry out quantitative and qualitative surveys in the communities that supply to the enterprises and neighbouring ones that do not – to act as a comparison group. We do this at the start of an EDP investment (baseline), and then again at exit, usually after three to five years.

We received training in beekeeping and now we are beginning to see the benefits. The training helped us to introduce modern beekeeping methods so now we get much more honey than before. Now I can buy basic necessities and send my kids to school. (Mengiste Alemu, woman beekeeper, Ethiopia)

Challenges

The most damaging and unpredictable challenge faced by the EDP is that of the physical environment: earthquakes, flooding, drought, and parasites severely affected our programme in nine countries in 2010–11. More detailed risk assessments and risk management plans have been implemented recently, with the aim of reducing vulnerability to such shocks and disasters.

Another key challenge is around women's participation, particularly in roles beyond production. Although the total number of women involved in the enterprises is increasing, we are finding it difficult to find enough women with the necessary skills, confidence, and time to take up more senior positions. This is mainly due to the time it takes to build such skills, and the social contexts within which we are working. We have also found that many of the enterprises struggle to recruit specialist posts, particularly finance officers and general managers. The mentoring support provided

by the EDP can address some of these issues, but additional contingency funding has had to be used to encourage specialists to work in the small and remote enterprises.

Enterprise development lessons

- We have learnt about the need for building strong SME management teams. In a few instances, we have decided to dedicate additional resources to salaries and mentoring. Finding, relocating, and paying for experienced staff in enterprises which might be 300 km from the capital is not easy.
- Building partnerships with buyers is important, but it is also essential to identify alternative clients and distribution channels, in order to reduce the risk of dependence.
- Developing a unique SME brand can be a good idea in certain markets, but increasing production and quality is often a greater priority.
- Financial, and environmental, risk management have also been confirmed as major weaknesses in SME management activities.
- As an Investment Fund, we have also learnt lessons about the need for flexibility; the need to allocate funds for contingency and follow-on investments; and to establish good partnerships with local banks and mentors, both locally and internationally.

Women and enterprise development lessons

- As stated earlier, each enterprise requires a specifically tailored 'women's empowerment' plan, with objectives and strategies that meet the local context. This also means dedicating financial resources for that analysis and support. We usually provide an additional grant of US\$8,000–16,000 to help alleviate the specific barriers to women's engagement – which we cannot necessarily expect the SME or commercial partners to pay, at least while the SME is not profitable. This money pays for various activities, from additional literacy or business training for women, to gender-awareness campaigns in the wider community.
- Markets-systems touch the lives of all poor women and men, but they are not the only systems with which they interact. Many issues that disproportionately affect women, such as access to land, or credit, cannot be addressed through market-based activities alone. As with any change initiative, the support and commitment from enterprise and local leaders is essential. Oxfam engages with local authorities as well as buyers, service providers, and husbands to start a dialogue around women's economic activities and seek their support for a more enabling environment for women's participation.
- It is important to be aware of gendered household duties and responsibilities before encouraging women's participation in income-generating SME activities, i.e. creating a double burden for women, or burdening girl children with household tasks, which

has a knock-on effect on school attendance. This suggests the particular importance of working with both men and women to raise awareness of workload issues and challenge rigid gendered divisions of labour.

- By mapping out the various actors, service providers, and barriers/opportunities within a potential market sector or value chain, it is possible to 'see' where women are already involved or excluded, which helps to guide decision-making when selecting SME creation or support.

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Notes

- 1 Cafédirect was founded in 1991 by Oxfam, Traidcraft, Equal Exchange, and Twin Trading in response to the collapse of the International Coffee Agreement which sent coffee prices plunging. For more information, see the Cafédirect website (www.cafedirect.co.uk).
- 2 For more information about Oxfam's market system approach, see Oxfam (2011a).
- 3 For more information, see the Challenges Worldwide website (www.challengesworldwide.com).
- 4 For more information on Oxfam's WEL approach, see the 'Grow Sell Thrive' website (<http://growsellthrive.org/>).
- 5 Rather than working with small numbers of exceptional women, WEL is about empowering larger numbers of poor women to participate in economic activities, to gain equality in economic decision-making at household, community, and market levels, to take on a leading and active role in producer or market service provider groups, and effectively represent the interests of both women and men within these.
- 6 Moringa, also known as Benzolive tree and West Indian Ben, is considered one of the world's most useful trees, since almost every part can be used for food, or has some other beneficial property.
- 7 For full details of the current EDP portfolio, see the EDP Annual Review (Oxfam 2011b), available on the Oxfam website (www.oxfam.org.uk/donate/edp/index.html).

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