



Fawry Female Agents, AWEF Egypt
Image credit: AWEF

Introduction

AWEF was a £10m women's economic empowerment (WEE) project set up to address the specific barriers poor women face by finding ways to make markets work for them in Jordan, Egypt and the occupied Palestinian territories (oPt). Atypically for a WEE intervention, AWEF took a Market Systems Development (MSD) approach, based upon understanding which barriers women faced in targeted markets. It worked to overcome these barriers primarily by acting as a third-party facilitator to enable interactions between women and the private sector which otherwise would not have taken place, and by identifying opportunities to change market systems in ways that would benefit women. Specifically, AWEF worked to reduce constraints to **women's access** to opportunities, services and assets, and to **women's agency** (their capacity to make decisions and act on opportunities that would lead to economic advancement).

Key operating principles of AWEFs approach to WEE and MSD:

- **Principle 1: Definition:** The MSD/WEE process is one that facilitates sustainable changes in how a market system operates that will lead to increased economic empowerment and improvements for women.
- **Principle 2: Systems change as a continuum** - System change happens with different degrees of intensity within a continuum.
- **Principle 3: System change components** — There are three areas of change on which interventions have an effect and that determine where they sit on the continuum. For AWEF these components included: 1) Market actor change / disruption (scale); 2) Informal rules and expectations (depth); and 3) Benefits to the target group (effectiveness).
- **Principle 4: Counting “success” or “significant” systems change** - Since systems change is a continuum, interventions must determine what is measured as a “significant” and successful system change on an intervention-by-intervention case. Success also depends on the maturity of the intervention and the structure and complexity of the market system.

Intended outcomes and Theory of Change:

- Increased and improved participation of poor women in focus markets
- Increased income and/or well-being for poor and disadvantaged women in Egypt, Jordan and oPt

In pursuit of these outcomes, AWEF first focused on finding diverse ways to facilitate poor women's participation in markets by:

1. Facilitating their access to digital financial services;
2. Changing laws / regulations that allowed women's home-based businesses to operate legally;
3. Establishing value chain linkages between small producers and large scale businesses; and
4. Working to improve the agency of female employees within formal sector businesses in selected sectors.

The expectation was that these activities would lead to an increase in poor women's access to markets and participation in markets, as well as their incomes and agency. The main premise was that social empowerment in the form of increased decision-making and financial control at the household level would follow increased economic empowerment.

The ET concluded that AWEF's Theory of Change (see Annex 1 below) was essentially quite sound and the programme generated significant positive results on both the MSD and WEE fronts through its activities based and assumptions. However, the evidence in several instances also suggested that there remains a 'chicken and egg' question as to which comes first – transformational change in market systems or women's economic empowerment, particularly with regard to increased agency at household level. In some contexts, due to underlying and persistent social norms regarding women and men's roles, simply increasing women's participation in the formal labour market or increasing their agency in the workplace will not be sufficient to affect corresponding significant changes in agency at the household level. In those contexts, there is also a need to look at introducing complementary measures to try and influence and shift the social norms in question concurrently with the introduction of MSD and WEE measures. This implies that a longer term commitment to the change process is needed in the funding of MSD-WEE approaches as changing social norms is generally achieved rapidly. As a part of this social norms change process, there is thus also a need to consider how to include men and boys in a more systematic way in the MSD-WEE change process. This approach also needs to be included in future Theories of Change for MSD-WEE initiatives.

What worked well

- The majority of outcomes exceeded planned targets, and overall, the programme achieved a great deal in a short period of time.
- AWEF facilitated introduction of Digital Financial Inclusion services (DFS) using diverse gender-responsive approaches in all three countries with substantial success. The most effective model involved the hiring and training of female mobile agents (Jordan and Egypt) and support for digital financial literacy training targeting women (oPt). These activities have proven to be sustainable and implementing partners have scaled up the gender-response DFS approaches to increase access to DFS services by 79,000 in Jordan alone.
- The one AWEF initiative that focused on social norms change (in Egypt) reached large numbers of women and men and has already been replicated by other organisations.
- AWEF facilitated diverse support for women's home-based businesses to help them make the shift from the informal to formal sector in Jordan. This included support for the central government and 9 municipalities to set up Women's Economic Empowerment (WEE) Units, acting as a catalyst to change Jordanian licencing regulations to include home-based businesses and to increase market access and product quality.

What didn't work so well

- The programme was only able to reach 46.3% of its projected targets with regard to the number of poor women with improved "voice and choice" in the workplace.
- The supply chain approaches, while replicable, initially reached relatively small numbers of women. Future scaling up initiatives would need to take these numbers into account in determining longer-term feasibility and cost-effectiveness.
- The UK government made a policy decision to close down all DFID-funded programming in oPt just two years into the programme. Despite this, several initiatives implemented through AWEF have continued to operate, either due to implementing partner commitment or as the producer groups concerned were able to find alternative donor funding.
- DFID assigned 8 different Senior Responsible Owners (SROs) to AWEF in 4 years. This lack of continuity and institutional memory on DFID's part in some cases created technical challenges for AWEF as each SRO had different definitions of success and priorities for Market Systems Development (MSD).

Summary of key changes resulting from AWEF

To women's knowledge and skills

- **Jordan:** 8,287 have increased knowledge on business licencing, market linkages or food hygiene and sanitation for home-based businesses, and 79,000+ women learned how to set up and use an e-wallet account
- **Egypt:** 2,223 women in citrus sector gained increased knowledge and skills related to communications channels, rights, and time management
- **AWEF Final Report:** 196,630 poor women experienced an increase of productivity and/ or skills.

To laws/policies and/or attitudes/behaviours of market/state/community actors

- Reduced gender inequality and changes in attitudes/ behaviours/ relationships at work and home
- **Jordan:** 28,403 women increased control over finances and related decision-making by setting up e-wallets
- **Egypt:** 95%+ DFS female customers surveyed indicated this service increased their financial privacy/ independence
- **AWEF's Final Report:** 116,169 poor women reported increased decision-making power in the household

Economic impact

- **Jordan:** 4,145 women with home-based businesses increased their annual income and ~79,000 female e-wallet users are saving an average of £114 per year in banking fees
- **AWEF's Final Report:** 30,725 women reported having net additional income as a result of AWEF activities

Social norms impact

- **AWEF's Final Report:** 75,107 women had improved voice and choice in the workplace.



Crystel Call Centre Remote Working Pilot, AWEF Jordan
Image credit: AWEF

Lessons learned and recommendations

1. FCDO¹ should capitalise on the successes and momentum generated by AWEF and address a pressing need for disadvantaged women in Jordan, by starting the process of designing and funding a programme to support the expansion of the WEE units and home-based licencing process to all 100 municipalities immediately, including provision of market analysis support, business development training and other forms of technical advice to support business growth for women's home-based businesses as well as small start-up grants and loans.
2. Base future market systems/WEE programmes in any region on the following principles:
 - a. Include core objectives to increase both women's agency and their income and access to markets at the same time through complementary initiatives from programme inception.
 - b. Actively include men and boys in both related social norms change processes and MSD approaches, particularly those that focus on women's home-based businesses which are often family businesses that involve all family members.
 - c. Market systems/WEE programmes that focus on strengthening women's participation in traditional sectors should ensure proposed market strategies will lead to a living wage/ income for the women involved as well as foster sustainable businesses and women's participation along all parts of the supply chain while avoiding market saturation of women's traditional products and services.
3. To encourage implementers to attempt higher risk, complex, innovative and difficult areas of intervention in future programming, FCDO and other funders should consider the following design and conceptual principles:
 - a. Longer contracts and/or pre-determined criteria for extensions, with break clauses and performance criteria as appropriate, with a 7 to 10 year implementation period being optimal to effect systems-wide changes and increases to women's agency.
 - b. Build in 'large-scale flexibility' in funding and adaptive management, without insistence upon a final definition of outputs, outcomes and targets during inception.
 - c. Build in 'small-scale flexibility' over performance targets (particularly when they trigger contract payments) relating to interventions in policy and governance – do not disincentivise boldness and innovation.
4. Commission M4P² programmes in less immediately obvious market systems, such as the arts and other sectors where women either predominate or are concentrated on the bottom rungs of the supply chain.



Fawry Female Agents POS, AWEF Egypt
Image credit: AWEF

Evaluation methodology:

The evaluation of AWEF was guided by the OECD-DAC analytical framework, with assessments carried out based on **relevance, effectiveness, efficiency, impact, and sustainability** criteria, and a focus on the intersection of WEE and MSD. The evaluation based its analytical framework on a combination of AWEF's Theory of Change, MSD theory and women's agency analysis. It also used contribution analysis to assess causal pathways and conducted a Value for Money assessment to support analysis of the different interventions used. The evaluation team employed a mixed methods approach, and conducted field visits to all three countries, although the latter were more limited in Egypt due to COVID-19 restrictions.



Ayesha Qoqazeh Dairy Processor, AWEF Jordan
Image credit: AWEF

Funding

AWEF was funded by the UK's Department for International Development (DFID). The Islamic Development Bank was originally to contribute but withdrew its agreed support in year 2 of the programme.

Download the evaluation report at:
<https://devtracker.fcdo.gov.uk/projects/GB-1-204325/documents>

¹The Department for International Development (DFID) merged with the Foreign and Commonwealth Office in 2020 to become the Foreign, Commonwealth and Development Office (FCDO).

²Making Markets Work for the Poor

Annex 1: AWEF Theory of Change (developed by DAI Europe)

