UN Capital Development Fund

Participation of Women in the Economy Realized (PoWER)

Global UNCDF Strategy

Myanmar WEE Country Assessment Workshop

3 October 2017

Yangon, Myanmar

Unlocking Public and Private Finance for the Poor

Myanmar WEE Country Assessment Workshop

Objective:

Share and validate Myanmar country assessment findings and insights on key constraints and enablers of women and girls' access, usage and control of finance across supply, demand and the enabling environment and the cross-cutting socio-cultural context.

By the end of the workshop, participants will have:

- Been exposed to country assessment toolkit and how use for complementary insights to other studies and data and inform programme design and partnership strategies.
- Heard key findings from country assessment report.
- Validated findings and helped prioritized recommendations for action.

Participants:

Representatives of multiple stakeholder groups including government (policymakers, line ministries, regulators), financial service providers (banks, digital financial service providers, microfinance organizations), private sector and business associations, civil s
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Myanmar WEE Workshop Agenda

Agenda 3 October 2017	
8:30	Registration
9:00	Welcome and overview
9:10	Introduction to the UNCDF PoWER Strategy
9:30	Country Assessment Findings and Q&A
10:30	Coffee/tea break
10:45	Prioritization of constraints to women's and girls' financial inclusion
11:05	Discussions on prioritization of UNCDF recommendations to address each of the identified constraints
11:45	Plenary feedback on results of sub-group discussions on prioritization
12:15	Closing remarks
12:30	Lunch

Global PoWER Strategic Goal 2018-2022

By 2022, nearly **two million women and girls**, in **ten countries**, starting with the five LDCs of **Bangladesh, Ethiopia, Myanmar, Senegal, Tanzania**, will have improved awareness of, access to, use of and control over financial products and services responsibly provided by diverse and sustainable service providers in a well-regulated environment. In addition, the enabling environment and the socio-cultural context for greater access and agency for women and girls will be improved in these countries.

The Global PoWER Strategy Theory of Change (TOC) assumes that this will contribute to ***more inclusive financial markets*** *that* ***drive women's and girls' economic empowerment and participation***

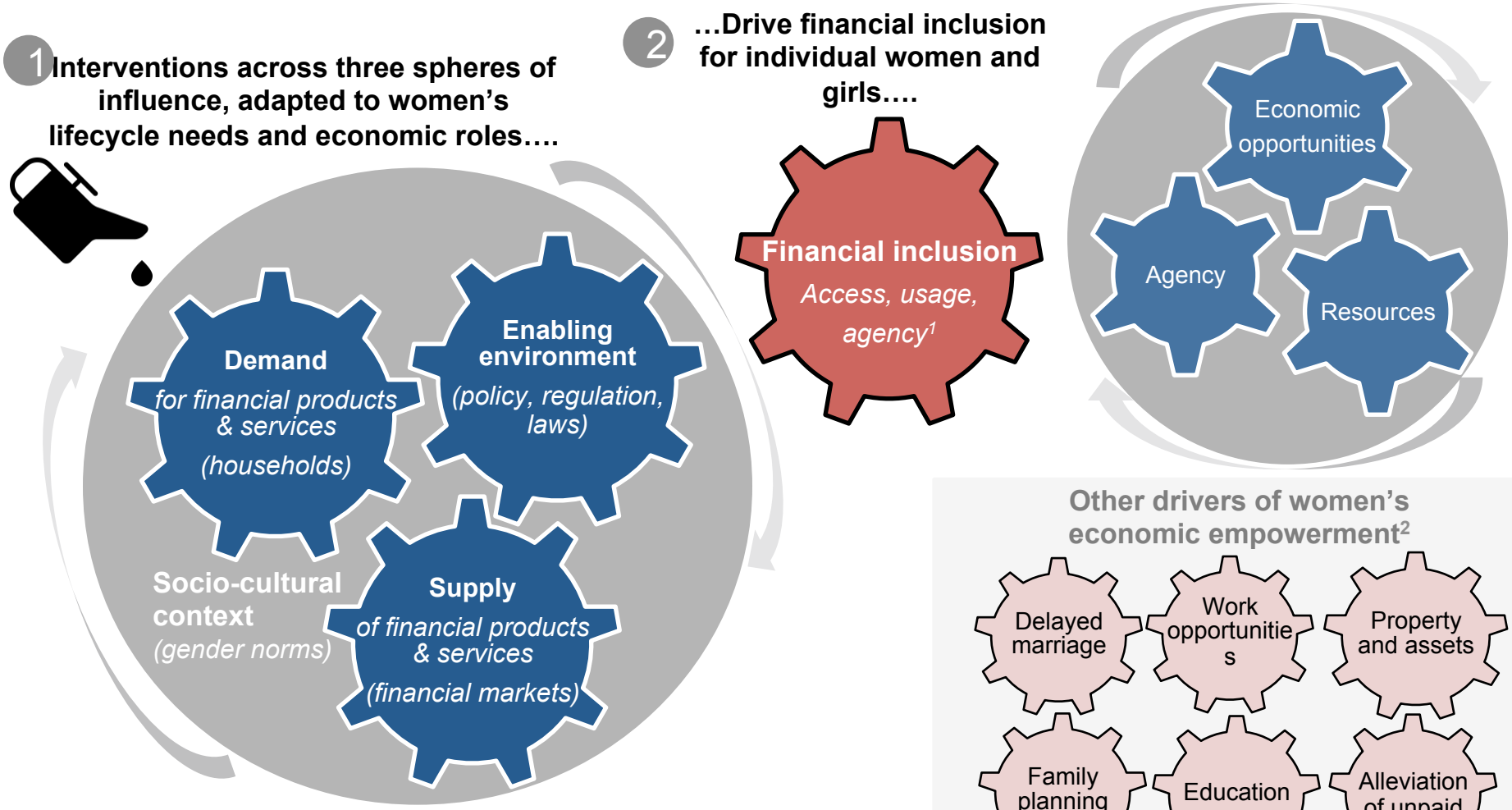
The PoWER Empowerment Framework

Inspiration drawn from: World Bank, M4P, Care, ICRW, Gates, DCED, Oxfam

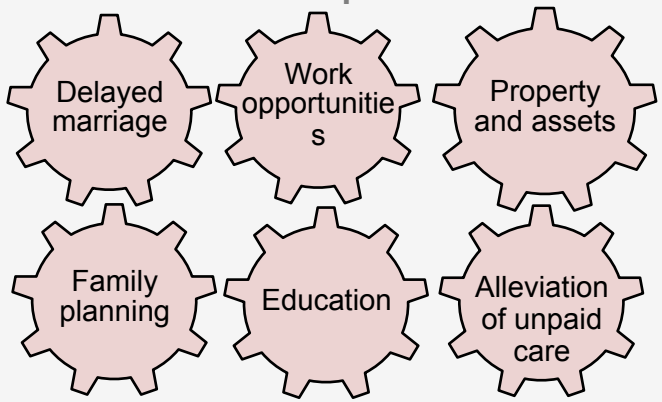
1 Interventions across three spheres of influence, adapted to women's lifecycle needs and economic roles….

2 …Drive financial inclusion for individual women and girls….

3 …Leading to their economic empowerment

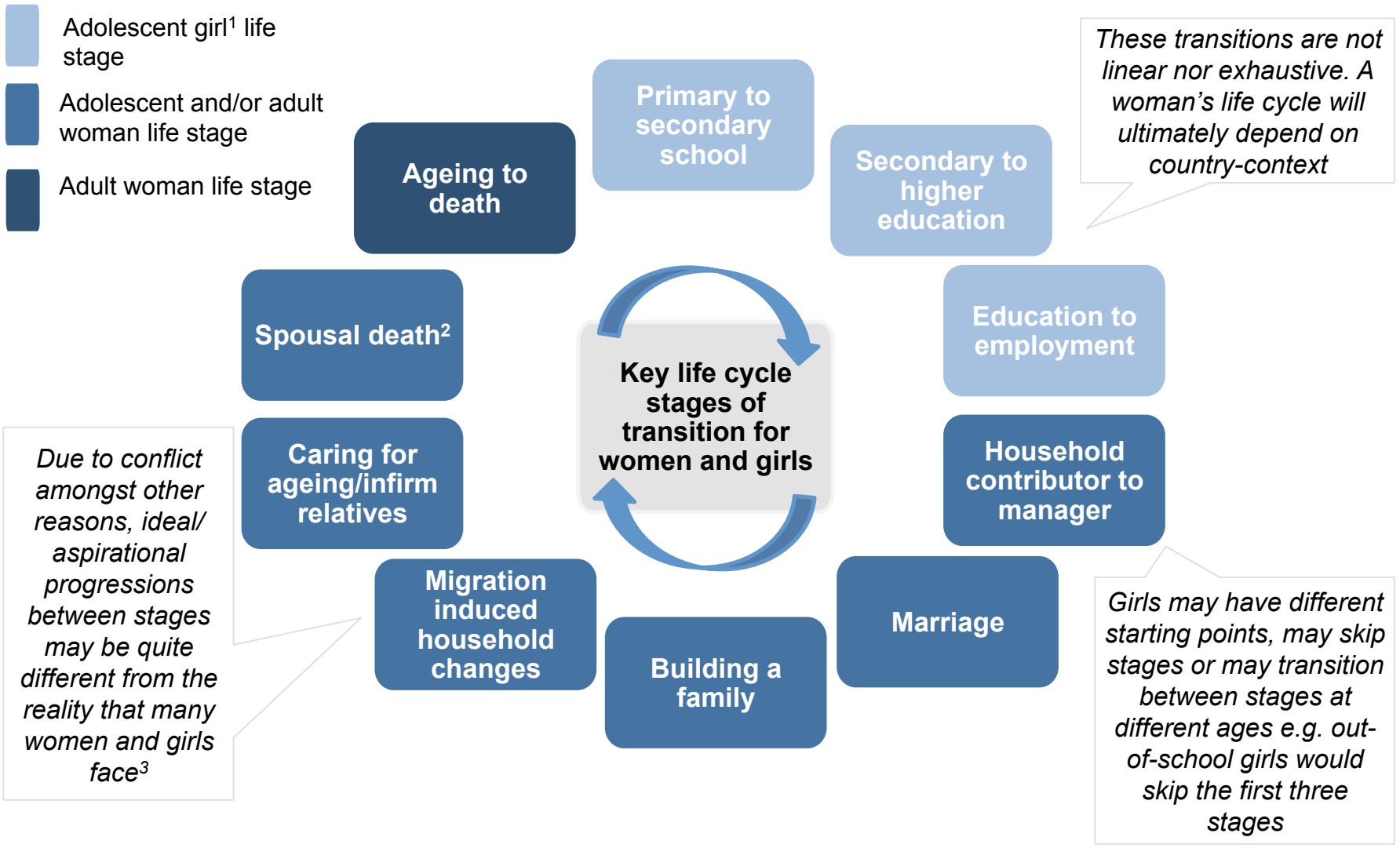


Other drivers of women's economic empowerment[2]



[1] The definition of agency in the financial inclusion context refers to controlling the benefits of financial product & service use. [2] A recent Gates Foundation study highlighted 6 other key drivers of WEE.

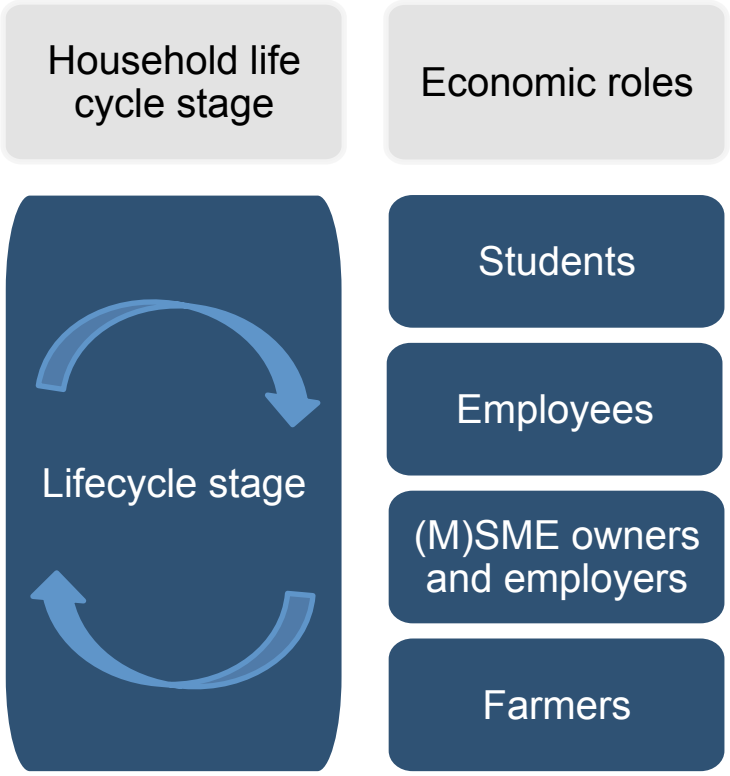
During a woman's life, she goes through multiple life cycle transition stages



[1] Adolescent girls are defined as those in the 12 to 24 year age group. [2] This could include other family members dying. [3] In Ethiopia for example, some girls may be forced to migrate for marriage.

Women's financial needs are determined by their life cycle stage and economic roles

Women and girls transition through multiple lifecycle stages during their lifetime, which influences their financial needs and the design of products and services required to meet these needs.



Women's and girls' experiences in these economic roles are distinctly different to those of men and boys, and these raise distinct financial needs and constraints for the design of financial products and services to consider.

All women and girls will occupy a lifecycle stage alongside an economic role outside of the household

Given each woman and girl segment is also a consumer, we have omitted the economic segment "consumer".

Global PoWER Strategic Objectives

1. **Promote gender sensitive financial products and services and supporting non-financial services** through innovation funding, advocacy, convening, capacity building and research to incentivize collection and use of sex-disaggregated data by FSPs; develop and raise awareness of the context-specific business cases; develop gender-sensitive financial products, services and delivery channels; and provide minimum critical non-financial services to address agency constraints.

2. **Advance a gender sensitive enabling legal, policy and regulatory environment for financial inclusion** through: advocacy, convening and capacity building to address barriers and facilitate reforms; and incentivise the collection and use of sex-disaggregated data by financial inclusion regulators and policy makers.

3. **Enhance women and girls' capabilities, voice and demand for finance and control over the benefits from use of financial services** through advocacy, convening, capacity building and research by fostering innovative new partnerships for non-financial service delivery to account for their lower capabilities and confidence; strengthening and partnering with women's organizations and civil society organizations to address women's agency issues relating to women's capabilities, asset ownership, time and mobility; and understanding the barriers women and girls currently face in accessing, using and having agency over financial products and services.

Global PoWER Supporting Objectives

1

Strengthen UNCDF's learning agenda on women's and girls' access and agency in financial inclusion through contributing to hypothesis-driven primary research; and participating in regional and global forums to share research findings and advocate on the global gender agenda.

2

Strengthen the gender-sensitivity of UNCDF programming and internal capacity through conducting an internal review of current programming and incorporating a gender dimension in ongoing and all future programming; and additionally, advocating for and building internal capacity to more effectively incorporate a gender dimension throughout programming.

Global Implementation – 3 Key Phases

Diagnose: Use the toolkit to run country-level diagnostics of the critical constraints to women and girls' financial inclusion for economic empowerment.

Develop: Develop recommendations for UNCDF actions at country level based on findings and analysis from country assessment; prioritize recommendations for action and relationship with existing programme activities; and identify specific partnerships required for these recommendations.

Do: Implement recommendations and partnerships through new country program activities or integration into existing program activities.

Components of Access, Usage and Agency Country Assessment Toolkit

	Tool	Description	Source
	DESK RESEARCH	Secondary data capture tool to collect existing public information	Country level research and datasets by international/ local financial inclusion actors
	KEY INFORMANT INTERVIEWS	Semi-structured interview tool to validate and poke holes in desk research information	**20 interviews** with FSPs, governments, civil society and industry associations (20 targeted)
	HCD INSPIRED FOCUS GROUP DISCUSSION	Primary qualitative interview tool to elicit a conversation around needs, barriers and motivations	**5 FGDs** with women farmers, entrepreneurs, employees and adolescent girls (in and out-of-school)
	QUANTITATIVE SURVEY	Primary quantitative survey tool to quantify key indicators of constraints and enablers building off of existing Findex/Finscope/Financial Inclusion Insights questionnaires	**Survey with 400 women and girls** (rural/urban, married/unmarried, age)

THANK YOU

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