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The U.S. Government's Global Hunger & Food Security Initiative



GENDER RATE Summary

This document presents the findings of the Regional Agricultural Trade Environment (RATE) assessment conducted in the ASEAN region in 2012 by the Maximizing Agricultural Revenue through Knowledge, Enterprise Development, and Trade (MARKET) Project.



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GENDER

Regional Agricultural Trade Environment (RATE) Summary

USAID Maximizing Agricultural Revenue through Knowledge, Enterprise
Development and Trade (MARKET) Project

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Nathan Associates Inc.
www.nathaninc.com

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*On the cover: A woman-owned trading company in near Bandar Lampung, Sumatra, Indonesia
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In Brief

GENDER

Why Gender?

Addressing gender in the context of food security can reduce hunger, improve food security and nutrition, and reduce poverty. The Food and Agriculture Organization has found that “giving women the same access as men to agricultural resources could increase production on women's farms in developing countries by 20 to 30 percent,” thereby raising total agricultural production in developing countries by 2.5 to 4 percent. At the same time, changes in agriculture and trade policy often affect women and men differently, both on the farm and in other sectors. Institutions that plan for such distinct impact tend to better serve their stakeholders as a whole.

ASEAN's Approach

Gender has been a part of ASEAN's agenda since the 1988 Declaration of the Advancement of Women in the ASEAN Region. The ASEAN Socio-Cultural Blueprint calls for increasing the participation of women in the workforce by enhancing their entrepreneurial skills, particularly to contribute to national development and regional economic integration. The work plan of the ASEAN Committee on Women aims to continue work on gender equality and women's advancement. Gender matters, however, have not been significantly incorporated the ASEAN Economic Community Blueprint or other major regional economic initiatives, including with respect to such matters as trade in goods and services and competition. Similarly, ASEAN's Integrated Food Security Framework does not refer to the strategic contributions of women to food security or distinct gender roles in the agricultural economy.

Regional Findings

Across ASEAN, women are active in all parts of the agricultural value chain, from production to marketing of raw and finished products. They also wield significant control over family finances and resource allocation. Their full participation in the economy can be encouraged in other areas as well. In most Member States, women are concentrated in the early parts of agricultural value chains, which are also the least profitable. While legal frameworks generally prohibit sex discrimination, exceptions remain in family and labor law. Land titling and inheritance regimes, for example, continue to treat men and women differently. Agricultural policy tends to lay a foundation for more women-led agricultural activity, but more women are needed in implementation. Women are often missing from official counts of economic activity and sex-disaggregated statistics are lacking. Despite gender equality laws, women face difficulty getting loans.

Opportunities for ASEAN and Regional Entities

- Improve and encourage collection and analysis of sex-disaggregated statistics.
- Integrate gender into implementation of all pillars of the ASEAN Community.
- Harness science, technology, and innovations to close gender gaps and empower women and girls.
- Create opportunities for regional women's organizations to share lessons learned.
- Integrate women and women-run small and medium-sized businesses into private sector management and regional supply chains.

Opportunities for Member States

- Make collection of sex-disaggregated statistics a national priority.
- Integrate gender considerations into national budgets and other matters of public finance.
- Improve access to land titles for women in practice, as well as in theory.
- Encourage women in the informal economy to formalize their enterprises.
- Strengthen women's access to finance at all levels of commerce.

AT ISSUE: Empowering women in the agriculture sector to have equal access to inputs and markets and to participate in decisions on behalf of their families and enterprises

Gender equality and female empowerment are essential to sustainable development. Considerable research has established the link between women's empowerment and agricultural outcomes. Addressing gender in the context of food security can reduce hunger, improve food security and nutrition, and reduce poverty.¹ In 2011, the Food and Agriculture Organization (FAO) found that “giving women the same access as men to agricultural resources could increase production on women's farms in developing countries by 20 to 30 percent.” This would raise agricultural production in developing countries by 2.5 percent to 4 percent, which could in turn reduce the number of hungry people in the world by 12 percent to 17 percent, or 100 to 150 million people.² According to the FAO, about 925 million people were undernourished in 2010, of which 906 million live in developing countries. Men and women both play roles in food security, but when women have more influence over economic decisions in a household, the household apportions more income to food, health, education, and children's nutrition. As underscored by the World Economic Forum's *Global Gender Gap 2012 Report*, “Because women account for one-half of a country's potential talent base, a nation's competitiveness in the long term depends significantly on whether and how it educates and utilizes its women.”³

Women in Southeast Asia, and in ASEAN Member States in particular, face a number of barriers to empowerment. These include obtaining levels of education similar to men's, securing land and financing, getting access to extension and business development services, and achieving positions of power in the private and public sectors. Most women in ASEAN face a double or even a triple burden: a woman working in agricultural production, processing, and trade not only supports her family but also bears primary responsibility for childcare and, in some cultural contexts, the care and feeding of her parents or her husband's parents, or both.⁴ Women are also likely to be seen as home-



Throughout ASEAN, women work across agricultural value chains – as producers, processors, and traders. This woman is a

producers or assistants on the farm, rather than as farmers or economic agents. Relative to men, they receive little technical extension assistance or inputs, and are excluded from large-scale agricultural networks, yet remain responsible for family health and nutrition.⁵

ASEAN Member States have made progress in addressing gender equality by adopting laws on gender equality and improving health care and education systems. More, however, remains to be done. For example, wasting and stunting rates for children under five are on par with those in sub-Saharan Africa (9 percent and 39 percent), even though Member States have much higher per capita GDP⁶ (see table below). Supporting gender equity will go a long way to bringing those rates down. Women in some countries face the additional burden of low literacy, hindering their ability to step above the lowest rungs of their countries' economies.

Gender Equality Indices in 2012 for ASEAN Member States

	Brunei	Burma	Cambo- dia	Indones ia	Laos	Malays ia	Philip -pines	Singa- pore	Thaila nd	Viet Nam
SIGI rank (out of 86)		44	13	32	49		12		25	42
Gender Gap rank (out of 135)	75		103	97		100	8	55	65	66
Child wasting (% of under fives)	-	8	11	14	7	-	7	-	5	10
Stunting rates (% of under fives)	-	35	40	37	48	17	32	-	16	31
Female literacy rate (year of data)	90.2% (2001)	86.4% (2004)	64.1% (2004)	86.8% (2004)	63% (2005)	85.4% (2000)	92.7% (2000)	88.6% (2000)	90.5% (2000)	92% (2002)

Notes: The OECD's Social Institutions and Gender Index (SIGI) examines five aspects of gender equality: discriminatory family code, restricted physical integrity, son bias, restricted resources and entitlements and restricted civil liberties. The Gender Gap Index, developed by the World Economic Forum, benchmarks national gender gaps on economic, political, education- and health-based criteria and provides country rankings that allow for comparison across regions and income groups and over time. In both indices, the lower the ranking, the more a country has done to close its gender gap.

SOURCES: www.genderindex.org; Global Gender Gap at the World Economic Forum; UNICEF State of the World's Children (2012) report; CIA World Factbook, 2012 (literacy rates).

Research has shown that women dedicate more resources to household expenses, particularly the nourishment of children.⁷ If gender concerns are integrated into economic growth policies and practices, women are likely to increase their economic participation outside the home and earn more cash income to the benefit of children.

This paper summarizes issues pertaining to gender in ASEAN and its Member States, in particular with respect to the role of women in the production, processing, and trade of agricultural products. In addition to discussing the state of formal law pertaining to gender equality, this paper suggests opportunities for action at regional and Member State levels, so that women are afforded an equal opportunity to contribute to and benefit from agriculture and trade.

WHAT IS ASEAN'S CURRENT APPROACH TO GENDER?

Gender has been on ASEAN's agenda since the 1988 Declaration of the Advancement of Women in the ASEAN Region. That declaration calls on Member States to promote and implement the equitable and effective participation of women in all fields and at various levels of the region's political, economic, social and cultural life and to have national plans reflect the concerns of women as active agents in and beneficiaries of development. ASEAN operationalized its pursuit of gender equality through its Work Plan on Women's Advancement and Gender Equality (2005-2010). Along with protection of women against violence, the plan had three other priorities: integration and participation, addressing the challenge of globalization, and promoting employability. The plan was followed by the 2011-2015 work plan of the ASEAN Committee on Women (ACW).

So far, the focus has been largely on curbing violence against women, beginning with the 2004 Declaration of the Elimination of Violence Against Women. Work on employability, for example, has not nearly matched achievements in curbing violence.⁸ The first ASEAN Ministerial Meeting on Women, held in October 2012 in Laos, served as a venue for developing strategies to integrate gender perspective across all sectors of ASEAN cooperation. The main result was that Member States tasked ASEAN sectoral bodies to implement commitments reflected in the Declaration and to monitor progress in meeting commitments.⁹

Produced under the 2005-2010 work plan, the *Third Report on the Advancement of Women in the ASEAN: Gender Dimensions of Globalization and Regional Integration in*

2007, recognizes that "gender-based disparities are bad for growth, wealth creation and poverty reduction. By limiting women's capacity to do and to be, the productive capacity and potential of women are also concomitantly limited, restricting their contributions in the economy and stunting the capacity of the economy to become more dynamic." Notwithstanding this emphasis on the link between gender equality and economic growth, ASEAN has focused far more on women's social rather than economic concerns. In reference to primary and secondary education, the *Third Report* states that most Member States have achieved parity in education or are on track to do so by 2015. With respect to political participation, eight Member States grew or maintained their percentage shares of women elected to parliament between 2000 and 2010. Most Member States have national institutions charged with promoting women's advancement socially and politically, although not as much economically.

The main objective of the ACW's 2011-2015 work plan is to influence government and intergovernment policies, programs, and processes by providing highly visible, credible, and strong gender-mainstreaming input. Most important, the ACW aims to link its activities to other initiatives under other pillars of the ASEAN Community. The work plan focuses on five areas:

How Gender Relates to Other RATE Topics

Informal Economy. Women are under-represented in the formal sector and therefore lack many of the opportunities afforded to men.

Access to Finance. Women often lack access to collateral because it is registered in their husband's names.

Infrastructure. Poor infrastructure in rural areas presents a particular hardship for women, especially those who are discouraged from traveling away from home at times other than daylight hours.

Transparency and Accountability. The absence of sex-disaggregated statistics pertaining to many aspects of women's economic activity diminishes opportunities for accountability of institutions charged with supporting women and/or all Member State citizens.

Food Security. A family's food security is often directly linked to the activities and resources of women.

1. **Human Development.** The ACW supports the development of gender-sensitive curricula as well as the strengthening of economic development among women by linking microenterprise development and management with the delivery of services, market access, social protection, and decent work conditions.
2. **Social Welfare and Protection and Narrowing the Development Gap.** The ACW supports realizing MDG goals by 2015 and strengthening ASEAN cooperation in microfinance, such as networking between microfinance institutions to address feminized poverty at the grassroots level (focus on Cambodia, Laos, Myanmar, and Vietnam).
3. **Social Justice and Rights.** The ACW supports development of sex-disaggregated data, sustaining commitments under the Declaration of the Elimination of Violence Against Women, and imparting a gendered perspective to policies, programs, and plans.
4. **Ensuring Environmental Sustainability.** The ACW promotes a gendered perspective on climate change.
5. **Building an ASEAN Identity.** The ACW focuses on women's contribution to art and culture.

These priorities notwithstanding, that the ACW falls under ASEAN's Socio-Cultural Pillar rather than its Economic Pillar means that the economic interests of women may not be seen in the context of improving economic conditions, either for women and for society generally. For example, ASEAN's Integrated Food Security Framework does not refer to the strategic contributions of women to food security or to different gender roles in the agricultural economy. Moreover, absence of gender from economic discussions means that critical questions of trade and gender—and the potentially distinct impact of trade liberalization on women versus men—do not arise. As detailed in a USAID/MARKET-sponsored policy paper on gender and food security, trade liberalization encourages production of export (cash) crops while tending to increase imports of food crops that compete with locally produced crops. Women are usually small-scale food-crop farmers and men are usually engaged in producing and marketing agricultural commodities traded in regional and international markets, so these liberalization trends affect women and men differently.¹⁰

When gender equality is characterized as a social issue, opportunities to improve women's economic participation may be overlooked, including in such sectors as agriculture, finance, and trade. Indeed, much of the ACW's work plan focuses on health and domestic violence. For example, the main partner ministries mentioned in the work plan are the Ministerial Meeting on Rural Development and Poverty Eradication and the Ministerial Meeting on Social Development and Welfare. And while the work plan specifies the need to work with the Ministerial Meeting on Agriculture and Forestry on climate change mitigation due to the disproportionate impact women, the plan does not address women in agriculture and agribusiness more generally, even though more women in Southeast Asia work in agriculture (43.7 percent) than in services (41.9 percent) or industry (14.4 percent).¹¹

GENDER IN ASEAN: HIGHLIGHTS FROM THE RATE ASSESSMENT

Throughout ASEAN, women are engaged in agriculture and agribusiness. They are active in production, processing, trading, and marketing of raw and finished products. In most countries, they seem to be concentrated in the early stages of agricultural value chains, but can and do wield significant control over family finances and allocation of resources. In fact, there are centers of dynamism related to women's participation in the agriculture sector. In the Philippines, women are not only involved in agricultural production but also own processing and trading businesses further along the value chain. In Vietnam,

women are heavily involved in agriculture as traders, particularly in the wholesale markets, operating alongside men and holding supervisory positions. ASEAN Member States are laying the foundations for the full economic integration of women, but integration could be moving along much more quickly.



Women are often responsible for small-scale home processing of supplemental crops. In Southeast Sulawesi, Indonesia, women prepare nuts for the market.

The RATE assessment reviews gender in ASEAN in four areas: legal framework, implementing institutions, supporting institutions, and social dynamics. RATE questions centered on the presence of a formal legal and institutional framework for improving gender equality that is in step with international best practice, as well as on other aspects of gender in the agricultural sector, including gender equality in training, extension and education; access to information; and access to markets, among others. Findings of the RATE assessment are set forth below.

Legal Frameworks Generally Prohibit Discrimination, But Exceptions Remain

As of November 2012, all ASEAN Member States had signed the Convention of Elimination of all forms of Discrimination against Women (CEDAW). Laws that support gender equality exist throughout the region. Examples of best practice in gender equality are found in Cambodia, the Philippines, and Vietnam. Under the Constitution of Cambodia (adopted in 1993), the state recognizes human rights, including women's and children's rights, and abolishes all forms of discrimination against women. The Constitution also requires that citizens of either sex receive equal pay for equal work. The Philippines' Constitution protects working women by providing safe working conditions, and offering facilities and opportunities that will enhance their welfare and enable them to realize their full potential. The labor code also ensures equal work opportunities for men and women. Vietnam prohibits gender-based

discrimination in its Civil Procedure Code, Civil Code, and Law on Organization of Courts, and its Gender Equality Law (2006) addresses wage gaps and aims to eliminate sex discrimination.

Other Member States have laws that formalize gender disparities, and religious and cultural contexts certainly influence the content of national laws. For example, Brunei and Malaysia have stated reservations about CEDAW with respect to family and marriage. Indonesia’s Marriage Law designates men as heads of families and women as responsible for maintenance of households. In 2012, a draft law to promote gender equality in Indonesia was successfully opposed by prominent religious organizations. Malaysia’s Constitution provides for Sharia law, which discriminates against women in regard to inheritance. At least two women have been appointed to the Sharia judicial bench in Malaysia, but they are not allowed to rule on family law. In the Philippines, inheritance by Muslim women is also governed by religious law, which discriminates in inheritance against women.

General custom and gender expectations also shape the legal framework. Article 111 of Vietnam’s labor code prohibits “gender discrimination against female employees” while other clauses reinforce traditionally accepted gender roles. For example, the law disallows certain work for women and perpetuates the “double burden” of family care by assigning all parental benefits, such as maternity leave, to women. A disparate retirement age—55 for women and 60 for men—has long been debated and decried by many authorities as discriminatory, but legislative reform has not been forthcoming.

Land Titling and Inheritance Regimes Treat Men and Women Differently

Gender equality and antidiscrimination statements in constitutions and laws signal governments’ commitment to gender equality. At the same time, land and inheritance laws throughout ASEAN offer women at best a mixed bag of protection that lowers their wealth potential. Women in the developing world are five times less likely than men to own land, and their farms are usually smaller and less fertile.¹² While land and inheritance laws in ASEAN and elsewhere tend to be gender-neutral or gender-equal they are underenforced.

For example, Cambodia, Laos, the Philippines, Thailand, and Vietnam have secular land and inheritance laws that allow for land to be distributed equally and for the names of both spouses to be on the land certificate. But the RATE inquiry found that the law often had little bearing on implementation and enforcement. In Cambodia, cultural norms result in rural women losing land rights after a divorce, or forfeiting rights to their birth-families’ land upon marriage. In the Philippines, a husband’s decision often prevails when there is a conflict over how family property is managed. In Thailand, men in rural areas

View from Indonesia

WOMEN AND LAND TENURE

Research on Java reveals that very few titles are being issued in the names of both husband and wife during ongoing systematic registration. About 65% of new titles are issued in the names of men, 30% in the names of women, and only 5% in the names of either husband and wife or siblings. Land rights are generally titled in the name of a woman only when the land is her separate property, while marital property is usually titled in the husband’s name. Although joint titling is allowed, married couples are usually not informed that this is an option, and many registration officials are not sure it is allowed. Other research found even lower levels of joint titling (3%) and registration in the woman’s name (17%).

—USAID Country Profile (Land Tenure),
Indonesia (September 2010)

typically control productive assets, such as agricultural land. In urban areas, however, men and women are more aware of their rights, and property laws tend to be enforced more equitably.



In Laos, a food vendor handles large amounts of cash each day, but may not have a bank account in which to deposit each day's earnings. Women stated that one of their barriers is access to finance, a

Vietnam's experience with land titles is indicative of what happens in other Member States. The Land Law of 2004 established that land use rights certificates (LURCs) must show the names of both spouses. Very few individuals have sought to change their LURCs independently, doing so only when a transaction requires proof that the land is being transferred with the permission of both spouses. In some cases, the lack of the woman's name on the certificate has other consequences: custom often results in sons inheriting the home and the larger parcels of land, while daughters receive only small symbolic items, if anything at all.¹³

The challenges facing women in securing land certificates in their name and in exercising their rights under inheritance law, hinder their ability to work in the agricultural sector, particularly as large-scale producers. Rural women in particular lack independent access to land for planting, and are hard put to use land or other inheritance as collateral to start or grow agribusinesses.

Agricultural Policies are a Foundation for Women-led Agricultural Activity, But More Women are Needed in Implementation

To a considerable degree, public policy in ASEAN Member States recognizes women's role in agriculture. For example, Malaysia's Third National Agricultural Policy (1992-2010) (since updated, but still influential) set forth strategies to enhance women's participation in agriculture and rural development. The government practices some affirmative action with respect to the entrepreneurial development of women, reaching out to women and providing incentives for them to start businesses. The

government has also sponsored gender sensitization courses for policymakers, program implementers, and community leaders, and has strongly encouraged women's access to agricultural inputs and tools.

In Laos, the Agricultural Development Strategy (2011–2020) similarly acknowledges the role of women in agriculture and recommends ways to broaden that role in Laos' new agricultural model. Laos has committees for the advancement of women in each of its 14 ministries, and a division for the advancement of women at the Ministry of Agriculture and Forestry. Laos encourages the participation of women in farmers' organizations, adequate literacy to increase productivity, and equal access to business and trade.

The Philippines' Comprehensive Agrarian Reform Law states that all qualified women in the agricultural labor force must be guaranteed equal rights to ownership of land, and equal share of farm produce and representation in advisory decision making bodies. A working group in the Department of Agriculture is devising a strategic plan to mainstream gender that calls for gender sensitivity training for department officials, managers, and staff.

But even where there is support for women in agriculture, the apparent lack of women in most agriculture departments may diminish the effect of human and financial resources dedicated to programming. For example, anecdotal evidence suggests that few extension agents are women. Relative to men, women may receive fewer extension services, either because they do not produce the cash crops that receive the bulk of extension support, or because male extension agents do not view them as producers of high-value agricultural products.

Business Cooperatives Support Business Expansion

The Chiang Mai Women's Cooperative supports business development for women. Through the cooperative, one soybean sauce producer received in-kind assistance from the government as well as training and now has a profitable business. She is so successful that the cooperative has asked her to regularly describe her experiences to others.

Policies and laws that support the full integration of women in the economy notwithstanding, social norms still interfere with the full participation of women in agricultural value chains. In general, women tend to be concentrated at the beginning of agricultural value chains as small producers, agro-entrepreneurs, and market traders. Few women provide services to agricultural enterprises as bankers, food safety professionals, or government employees. In most Member States women tend to be less empowered in private-sector junctures, such as major distributors or managers at larger companies, as well as in higher levels of government.

Despite Gender Equality Laws, Women Face Difficulty Accessing Finance

One of the biggest obstacles to women's participation in agricultural production, processing, or trade is inability to secure loans to start or expand businesses or buy inputs. Worldwide, women as borrowers receive just 5 percent of available credit;¹⁴ unfortunately, definitive statistics on credit dispersed to women in ASEAN are not readily available. All Member States have nondiscriminatory banking laws and several have developed best practices that other countries could adapt. For example, Thailand's credit registry details the loan histories of potential borrowers and includes information about microfinance loan histories, which means that women who start off borrowing small amounts of money can build a credit history over time, thereby improving their access to larger loans at more advantageous terms. This practice is not common elsewhere.

During the RATE assessments, women in the Philippines, Vietnam, Laos, and Indonesia all reported difficulty accessing finance. In the Philippines, women have equal access to government and private-sector programs for agricultural credit, loans, and nonmaterial resources. They can enter into contracts without their husbands’ consent. Despite this progress and the Philippines’ progressive status in international rankings on gender issues, women working in agriculture report discrimination when they seek financing. For example, many financial institutions still demand that a male partner co-sign financial contracts, even when no joint property is involved. And women have limited access to large loans because they have little access to collateral, particularly in the form of property ownership.

Comprehensive statistics on access to finance are lacking worldwide, but the World Bank has started the Global Findex, which is based on of a survey of 1,000 individuals in 150 countries. On average, one-third or less of respondents had access to a bank account, and while demand for loans is high, less than 20 percent obtained a loan from a formal institution. This small data set indicates that women in Laos and Vietnam access financial services in smaller percentages than men. Women in the Philippines appear to be able to access accounts and loans at financial institutions at a higher rate than men.

In Vietnam, women are not seen as potential customers for financial products. Formal banking institutions do little to target their services and products to women. As more women take advantage of the land titling laws to access formal institutions, the perception of women as customers will change.



Women play a large role in the agricultural value chain as small traders. In Indonesia, a woman sells mangosteens at a regional market in Sumatra.

Percentage of Women and Men Accessing Financial Services in Laos, Philippines, and Vietnam

	Loan from a financial institution in the past year, adult male	Loan from a financial institution in the past year, adult female	Loan in the past year, adult male	Loan in the past year, adult female	Account at a formal financial institution, adult male	Account at a formal financial institution, adult female
Vietnam	19.1	17.2	33.2	31.9	27.4	26.2
Philippines	8.1	12.8	61.2	55.2	19.0	33.7
Lao PDR	17.2	15.2	47.4	40.7	24.0	18.9

Source: World Bank's Global Findex

Microcredit is an important source of finance for rural women in ASEAN Member States. In Cambodia it is widely available through formally licensed microfinance institutions, unregistered microfinance providers, and other informal credit schemes. The availability of microfinance for “even the poorest farmers in the poorest regions,” as one donor says, is considered an accomplishment by some, while other observers note that that interest rates of 2-3 percent per month have not declined in eight years, thus showing little change in the costs and risks that lenders assume. Moreover, microfinance institutions in Cambodia do *not* provide information to private credit bureaus or public credit registries. Thus, microfinance borrowers, who are often women, miss out on this opportunity to build a credit history and improve their chances for obtaining larger loans in the future.

ASEAN Member States Need Updated Literacy Statistics

Statistics on literacy need immediate attention. Although women's literacy has improved greatly in recent years worldwide, the most recent statistics cited by national and international authorities on ASEAN are surprisingly dated. Because literacy is fundamental to personal economic advancement, ASEAN Member States need to have a better understanding of literacy needs among working adults as well as school-aged children. International investors also seek clarity on the prevalence of literacy in the markets where they seek to do business.

Women are Often Missing from Official Counts of Economic Activity

Neither the ASEAN Secretariat nor ASEAN Member States have maintained regularly updated and comprehensive statistics on how men and women operate in the economy. More information is needed on the rates at which men and women launch formal enterprises, the type of enterprises they start, how relatively successful they are, the extent to which women and men participate in formal banking, the rates at which male- and female-owned enterprises seek, obtain, and repay loans, etc. In the absence of such information, policymakers and development professionals act on generalizations and assumptions. Ultimately, the lack of sex-disaggregated data hinders development of policies that support women. Many women, for example, participate in the informal economy, which is often not captured in formal statistic development.

ASEAN Member States recognize the need for sex-disaggregated data. In Laos, the national poverty reduction strategy calls for collection of sex-disaggregated data to aid planning and policymaking. In the Philippines, an interagency committee is promoting better collection of gender-sensitive statistics to ensure that policymakers make decisions on the basis of facts about women's contribution to the economy.

Actual development of better statistics is challenging. For example, Malaysia's Department of Statistics maintains some sex-disaggregated data, including on the percentage and number of male and female workers in different categories. However, some data that should be sex-disaggregated are not, such as salary data. Gender roles vary widely by region in Malaysia and persons interviewed for the RATE assessment suggested that all data-collecting institutions should strive to disaggregate data by sex throughout the country. In Vietnam, some agencies and universities are doing more to collect sex-disaggregated data but consistent collection is a problem. For example, information in the business registry about the representation of women among business owners is unreliable. The situation has been improving. For example, a UNIDO project has worked with the National Statistics Department to integrate a practice of disaggregating data by sex. This project already has issued publications with sex-disaggregated data.

Economically Active Women are Most Likely to be in the Informal Sector, Out of Reach of Formal Policies

Although the exact numbers are not known, women-led businesses in ASEAN are overwhelmingly informal. As owners of informal businesses, women are less likely to be counted as entrepreneurs in statistics, receive assistance from national, provincial and local governments, or access financial services. The informal sector operates significantly “under the radar,” and entire sections of economies operate with little understanding of their relative contribution. For example, women informal producers and traders in many instances may only do business with other women informal producers and traders. They have very few connections with the formal sector. Accordingly, very is little known about the traders, how to support them or how best to encourage them to formalize. RATE researchers spoke with women traders, who identified a lack of access to finance that is restricting their expansion as an issue. To further explore this and any other constraints on traders, additional research is required.

Some efforts to more bring women into the formal economy are notable. In Malaysia, Women’s Service Centers at the state and district level provide business-related training and counseling. In Vietnam, the national Chamber of Commerce and Industry, comprised of all registered enterprises and with nine branches, has a very active Women’s Entrepreneurs Council. Established in 2001, the council supplements the services provided to all businesses and has a training program for female entrepreneurs. The council participates in studies of women’s economic participation; collaborates with ministries, business associations, and international organizations on training, marketing, and business support programs; promotes the well-being of women through their participation in the economy; and collaborates with the Vietnam Women’s Union and other socioeconomic organizations to support women’s participation in the economy, to upgrade their status in family and community life, and to contribute to job creation and poverty reduction.

ASEAN Member States’ laws often do not address the informal sector. In Vietnam, laws specifically exclude informal or semiformal microenterprises (household businesses) where many women work, from its purview. In Thailand, laws on discrimination do not devote attention to issues on women in the informal sector, in which most women work.

Associations as Platforms for Collective Marketing and Selling

Agnes Bolanos, Executive Director and Administrator for the Agri-Aqua Development Coalition-Mindanao (AADC), a nonprofit organization in Mindanao, Philippines, is learning new ways to do business to benefit AADC’s 190 affiliated community organizations.

AADC has found that the biggest constraints are lack of access to appropriate technology and inability to source formal credit. AADC is helping farmers understand that (1) farming is a business, and (2) to gain commercial market access, community-based enterprises need to sell to guaranteed markets. AADC has found that farmers plant based on seed and input affordability, rather than on market demand. AADC believes that assured access to sources of improved technology and credit through proper contract farming will improve farmers’ commercial prospects. Traders control prices as they are often the only available source of credit.

To address these constraints, AADC is helping farmers negotiate a cassava marketing agreements with one of the Philippines’ agribusiness conglomerates. The marketing arrangement started with a few farmers growing cassava on approximately 10 ha. Now, about 2,000 ha and some 1,000 to 1,500 farmers are involved.

Women's Organizations Make Positive Contributions to Agricultural Economies and Can Do More

Although equal access and integration of women into major agricultural commercial networks throughout the region would be ideal, agricultural associations and entrepreneurship organizations formed by and for women can be very effective in improving the lives of groups of women. Cooperatives and associations can provide training in business development or in techniques and technologies. They can also provide women with the connections to not only learn from each other, but also undertake collective selling of product and buying of inputs.

Women's networks in the agricultural economy in ASEAN Member States abound. In Thailand, associations support women's economic participation and business networks. These include the Business and Professional Women's Association of Thailand, and multiple cooperatives, some of which are comprised of women only, but not all. As noted, Vietnam has a very active Women's Entrepreneurs Council in the Vietnam Chamber of Commerce and Industry. The Vietnam Women's Union and other socioeconomic organizations support women's participation in the economy as well as their position in the family and community life. Women lead several sector-specific agricultural associations (seafood producers and traders, fruit traders and producers). While women can be found in leadership positions in trade and agricultural association, most top positions are occupied by men. In Malaysia, women are well represented in local and regional associations dedicated to agricultural enterprises, including cooperatives and farmer associations, although their leadership roles and visibility in private-sector associations diminishes at the national level.

There are many opportunities for the ASEAN Secretariat and Member State governments to do more to support women's associations and organizations. For example, they could be platforms for providing more services. Furthermore, there is great demand for training on marketing, leadership, and entrepreneurship skills, as well as, more specifically, on improved agricultural production technologies.

Successful Women Agro-Entrepreneurs

The largest company in Laos, Dao-Huang, was started and is owned by Mrs. Leuang Litdang. Her company produces coffee and is involved all along the value chain, from farming communities to the Dao Coffee-branded restaurants in Laos and Thailand. The company has diversified into services, manufacturing, and import-export.

In the Philippines, Dizon Farms is one of the country's largest producers and traders of horticultural products. Operations are managed by four of the Dizon sisters. Dizon was the first company in the Philippines to brand all individual fruits and vegetables destined for supermarkets with stickers identifying them as Dizon Farms products. Filipino consumers know that a Dizon Farms sticker is a guarantee of top-quality produce. This insistence on quality has also been a factor in enabling Dizon Farms to work successfully with Philippine supermarket chains.



The director (in red) of a women-owned Indonesian fish processing business discusses opportunities with a

OPPORTUNITIES FOR ACTION

There are many pathways to change in ASEAN and its Member States. Reforms can be advanced by a single, visionary champion or a by a groundswell of influential stakeholders. Some reforms take root after many years, while others happen quickly once empowered people act quickly and decisively in a way that reflects public demand and best practice. In most cases, a “big idea”—including the type often promoted by international organizations—can be broken down into many smaller tasks that can be executed by a variety of public and private actors. Accordingly, the Opportunities for Action set forth below are multifaceted. They may be viewed as a foundation for regional or domestic policy development, as a resource for private sector initiatives, as a benchmark for tracking change, as a reference for academic instruction, and, most immediately, as a “jumping off point” for stakeholder discussion and consensus-building.

Opportunities for ASEAN and Regional Entities

Improve and Encourage Collection and Analysis of Sex-disaggregated Data

The lack of sex-disaggregated data on economic participation, food security, literacy, access to finance, and other issues hinders ASEAN Member States in developing policies that support women and in sharing accurate information on markets with potential trading partners and investors. The ASEAN Committee on Women has called for improvement in the quality and availability of sex-disaggregated data to enhance decision making and to improve regional gender analysis. The ASEAN Community Statistical System Committee and ASEANstats—the division of the Secretariat that collects and disseminates regional data—could guide Member States in developing protocols for data collection and analysis. The ASEAN Secretariat could also promote as best practice the example of the National Statistical Coordination Board of the Philippines, the country’s highest policymaking and coordinating body which spent seven years building capacity to collect sex-disaggregated data. ASEAN or other regional stakeholders concerned with gender equality could provide guidelines for ASEAN Member States that face challenges building capacity in national statistics agencies.

Integrate Gender into All Pillars of the ASEAN Community

The general perception in ASEAN is that gender issues are chiefly social or cultural in nature, rather than an economic imperative. Since women make up 54.5 percent of the workforce in ASEAN,¹⁵ economic issues are also gender issues. The ASEAN Committee on Women recognizes the importance of gender integration and has sought more influence on the implementation of ASEAN’s Community Blueprints. But the ACW continues to focus mainly on the Socio-Cultural Community. There are many opportunities to mainstream issues of gender equality across all ASEAN Ministerial Meetings, including the following:

- Incorporate a gender specialist or gender division in each organizational branch.
- When examining or promoting new agricultural varieties and technologies make it routine to take into account the needs and preferences of women as well as men.
- Encourage universities, think tanks, and private-sector organizations to conduct research on gender and trade in Southeast Asia, in particular the impact of increased regional and international trade on women’s economic participation and contributions to household budgets.

- Invite Member States to enter region-wide conversations about what kind of gender interventions produce the most value, and what statistics pertaining to gender would be most useful in meeting objectives.

Harness Science, Technology, and Innovations in Agriculture to Reduce Gender Gaps and Empower Women

As summarized by the UN Inter-Agency Network on Women and Gender Equality in 2011,¹⁶ women's education and continuing skills acquisition "are likely to be the most important factors determining the impact of trade on women's economic opportunities and on reducing the gender wage gap" This position aligns closely with USAID's gender policy (March 2012), which emphasizes "bold, imaginative, and creative use of new technologies and innovations that hold great promise for increasing men's and women's health and wellbeing." According to USAID, "high-tech tools such as the internet and cell phones, as well as low tech innovations such as clean cookstoves, have the power to improve women's safety and health, increase economic productivity, and reduce unpaid labor."¹⁷

The ASEAN Integrated Food Security (AIFS) Framework and Strategic Plan of Action on Food Security call for collaboration between Member States to accelerate transfer and adoption of new technologies. Specifically, the plans call for promoting greater access to land and water resources, and agricultural inputs and capital, particularly among small farmers. Technological needs of interest to women, however, are not mentioned, despite women's contribution to household food security. At future AIFS meetings, Member States can share their best practices on labor-saving technologies that can ease women's burdens. These meeting also present an opportunity for side events with private-sector companies involved in agricultural technologies as well as civil society organizations (women's business associations as well as cooperatives) to share best practices. The ASEAN Secretariat can support the discussion by ensuring that gendered aspects of technology development are on the agendas of future meetings.

Create Opportunities for Women's Organizations to Share Lessons Learned

Women's agriculture organizations, agribusiness associations, and entrepreneurship associations need to discuss among themselves best practices in overcoming obstacles such as access to finance and land titles. Various ASEAN regional meetings—ministerials, senior officials meetings, or committee meetings—present opportunities for representatives of such groups to have these discussions and ensure gender-balanced representation. ASEAN's recognition of regional women's agribusiness entrepreneurs and women's trader associations and their national partners would advance the goals laid out in the ACW work plan.

Integrate Women and Women-run Small and Medium-sized Businesses into Private Sector Management and Regional Supply Chains

Large private enterprises in ASEAN's agricultural trade community can benefit from having women as partners in every part of the value chain—production, processing, marketing, sales, distribution, research and development, and management. Committing to diversity in management and corporate governance will also allow them to take advantage of "the very talents, energies, and insights that can propel growth and market opportunities."¹⁸ By working with women-owned firms, companies will not only diversify supply chains and mitigate risk, but also support women entrepreneurs and expand small and medium enterprises, which are known engines of growth. Finally, the private sector can take the lead in making

the evidence-based case to governments that women are critical economic actors. As discussed at the January 2013 conference of world economic leaders in Davos, Switzerland,

In an era when governments around the world are trying to make do with less, it is essential that businesses and potential investors make national and local governments understand that investments in women's education, health, and economic security and are important factors in big businesses' decisions to expand into local markets are also investments that will create new jobs and lift economies.¹⁹

Opportunities for ASEAN Member States

Make Sex-disaggregated Data Collection a National Priority

Sex-disaggregated data and gender-sensitive indicators can help countries diagnose gender disparities and inform policy analysis, including economic development policy analysis. Improved gender-orientation of statistics will not only help governments understand the needs of their citizens, but also inform businesses about their potential markets, investors about the local workforce, and many other stakeholders about issues pertinent to economic growth. Member state governments can make sex-disaggregated data collection a priority by allocating enough funds to their statistics departments for extra training and surveyors. Best practices in sex-disaggregated data collection that present an accurate picture of women's participation in the economy include the following:

- *Business registries.* Disaggregate by sex ownership of companies (i.e., sex of owners, of board of directors membership) by adding data-collection fields to registration forms.
- *Banks and other financing institutions.* Track and report on relative lending to women, both in value of loans and number of recipients; and track rates of savings and repayment by gender.
- *Public agencies that provide business development, extension, and other services to small businesses, farmers, and others.* Disaggregate by sex the number of people who participate in programs and receive services.

Integrate Gender into National Budgets and Public Finance

Member states can dedicate financial resources in national budgets to women's needs. For example, the Philippines requires government agencies, departments, bureaus, offices and instrumentalities at all levels to reflect gender concerns in annual budget proposals, work plans, and financial plans. Reflecting gender concerns in public financial management ensures that resources are allocated efficiently on the basis of identified needs, and that revenue and expenditures are structured to benefit women as well as men. In the Philippines, a minimum of 5 percent of national and local government budgets is expected to be allocated to activities supporting gender equality. The Department of Environment and Natural Resources has been able to mobilize the funds needed to address organizational concerns and to ensure capacity for research, design and monitoring of gender equality projects in the department.²⁰

Improve Access to Land Titles for Women in Practice, Rather Than in Theory

ASEAN Member States have made great strides in ensuring that national legislation provides for women's equal access to land and inheritance. Still, women have difficulty getting land titles and thus collateral for access to finance or space to launch enterprises. ASEAN Member States have two positive examples to follow. In the Philippines, the government is sensitizing national, provincial, and local

officials to the importance of having both spouses' names on land certificates. In Cambodia, a gender social impact assessment done in advance of a land-titling project resulted in 78 percent of new titles being in both spouses' names.

Support Formalization of Women's Enterprises

Although exact numbers are not known, women-led businesses are overwhelmingly in the informal sector. This means that women are less likely to be reflected in statistics on entrepreneurs, to receive assistance from government, or to tap into financial services. Women in the countries researched found that formalizing their business was a long and time-consuming process. As detailed in the RATE analysis of the Informal Economy, a great many steps can be taken to incentivize business formalization in ASEAN Member States.

Business support services focused on women can provide business owners with confidence and counseling, with management skills, and business growth opportunities through a network of contacts and compatriots. Future support could focus on the following:

- Facilitating roundtable discussions during which peers discuss business challenges and successes.
- Providing growth-focused educational programming in employment law, building an executive management team, promoting exports, exploring international markets, serving on boards and commissions, and accessing growth capital.
- Forming mentor-protégé relationships among women business owners in domestic markets and with counterparts in other countries.
- Organizing fact-finding and relationship-building trips for leaders of women's business associations to discuss areas of common interest with similar leaders in other countries.²¹

Improve Women's Access to Finance

Access to finance is influenced by land titling. Most financial institutions in ASEAN see land as the most important form of collateral. Unfortunately, women's names are often not on land certificates or land titles so they have little or no recognized collateral. In addition to resolving land-titling issues, ASEAN Member States can do several other things to make access to finance easier for women. A number of countries can adopt legislation that makes microfinance easier and more conducive to long-term responsible use of credit. Thailand's credit registry, for example, links to microfinance institutions, which women are more likely to use than formal banks. As set forth in the 2010 USAID/GenderCLIR diagnostic for Vietnam²² and other sources, additional approaches to improving women's access to finance include the following:

- Partner with universities to develop curricula for entrepreneurs' skill development that can be delivered through women's business associations.
- Create marketing programs that target women-owned SMEs. Larger banks can have their branches conduct seminars on access to capital and on financial products. Periodic quarterly networking events for women can help them to develop relationships with local bank managers and lenders.
- Study opportunities to create formal networks that can support SME capacity-building assistance, information-sharing, and advocacy services for women business owners. Stronger managerial

skills and operational know-how among these owners will persuade more banks to make loans to them.

- Integrate women entrepreneurs into private-sector supply chains and establish relationships with banks to encourage them to use purchase order agreements with their companies as collateral.
- Invest in women's entrepreneurship funds or venture capital firms that serve women-owned businesses.

Endnotes

- ¹ See USAID/MARKET, “Gender and Food Security: Best Practice Guidelines” (February 2012).
- ² Food and Agriculture Organization, *The State of Food and Agriculture 2010-2011: Women in Agriculture: Closing the gender gap for development* (2011).
- ³ World Economic Forum, *Global Gender Gap Report* (2012).
- ⁴ See, e.g., USAID/GenderCLIR, *Women’s Participation in Vietnam’s Economy: Agenda for Action* (2010).
- ⁵ USAID, “Fact Sheet on Food Security and Gender” (2009).
- ⁶ UNICEF, *State of the World’s Children* (2012).
- ⁷ See Nicholas Kristof and Sheryl WuDunn, “The Women’s Crusade,” *N.Y. Times Magazine* (August 23, 2009).
- ⁸ ASEAN Secretariat, “Third Report on the Advancement of Women in ASEAN: Gender Dimensions of Globalization and Regional Integration” (2007).
- ⁹ See Media Statement on the First ASEAN Ministerial Meeting on Women (October 19, 2012).
- ¹⁰ “Gender and Food Security: Best Practice Guidelines” (February 2012) at 12 (citing UN Inter-Agency Network on Women and Gender Equality, *Gender Equality and Trade Policy* (New York, NY: Women Watch, 2011)).
- ¹¹ ILO Regional Office for Asia and the Pacific; Asian Development Bank. *Women and labour markets in Asia : rebalancing towards gender equality in labour markets in Asia*. Bangkok: 2011.
- ¹² Gates Foundation, *Agricultural Strategy Presentation* (*available at* <http://www.gatesfoundation.org/infographics/Pages/women-in-agriculture-info.aspx>).
- ¹³ For more discussion of this issue, see USAID/GenderCLIR, *Women’s Participation in Vietnam’s Economy: Agenda for Action* (2010).
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- ¹⁵ UN Economic and Social Commission for Asia and the Pacific, *Statistical Year Book* (2011).
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- ¹⁷ USAID, *Gender Equality and Female Empowerment Policy* (March 2012).
- ¹⁸ The Daily Beast, “At Davos, Investing in Women Emerges as a Business Strategy” (Jan. 25, 2013).
- ¹⁹ Id.
- ²⁰ OECD, “Integrating gender equality dimensions into public financial management reforms. Gender Equality, Women’s Empowerment and the Paris Declaration on Aid Effectiveness Issues Brief 6.” OECD DAC Network on Gender Equality, Paris (2011).
- ²¹ This recommendation is drawn from a recommendation in the USAID/Agriculture Climate Legal and Institutional Reform diagnostic for Tanzania (2010).
- ²² USAID/GenderCLIR, *Women’s Participation in Vietnam’s Economy: Agenda for Action* (2010) (Women and Credit).