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Acronyms and abbreviations

ADB  Asian Development Bank
AWEN  ASEAN Women Entrepreneurs Network
ASEAN  Association of Southeast Asian Nations
DFAT  Department of Foreign Affairs and Trade, Australia
DICA  Directorate of Investment and Company Administration, Ministry of National Planning and Economic Development
DTIS  Diagnostic Trade Integration Study
FESR  Framework for Economic and Social Reform
GoM  Government of Myanmar
ICCP  Investment Climate and Competitiveness Program (DFAT-funded, WBG-led)
IFC  International Finance Corporation
ILO  International Labour Organization
LIFT  Livelihoods and Food Security Trust Fund
MAP  Making (Financial) Access Possible
MBF  Myanmar Business Forum
MBI  Mekong Business Initiative (DFAT-funded, ADB-led)
MFI  Microfinance Institution
MNCWA  Myanmar National Committee for Women’s Affairs
MSMEs  Micro, small and medium enterprises
MSWRR  Ministry of Social Welfare, Relief and Resettlement
MWEA  Myanmar Women Entrepreneurs Association
MYEA  Myanmar Young Entrepreneurs Association
NSPAW  National Strategic Action Plan for the Advancement of Women (2013-22)
UMFCCI  Union of Myanmar Federation of Chambers of Commerce and Industry
WBG  World Bank Group

Acknowledgements

This report was produced with the support and generosity of many colleagues and contacts within Myanmar and Bangkok who responded with interest to the idea of a gender assessment, albeit on the eve of an election in the former. World Bank Group: We appreciated the easy rapport and critical support of Charles Schneider, Sjamsu Rahardja and Thitsar from the Yangon office, and thank their receptivity to program recommendations. Asian Development Bank: Peter Brimble and Tin Htun Win were insightful and entertaining company throughout the assessment, and a note of thanks also goes to Dominic Mellor from the Hanoi project office of the Mekong Business Initiative who endorsed a joint gender mission. DFAT: Admiration and deep thanks go to Emma Tiaree for her support from the outset, and for the original suggestion of a joint-bank gender assessment. A debt of thanks is also owed to Tony Dickinson, Claire Chivell and Nick Cumpston for willing this gender assessment to occur, and for being enthused companions in its implementation. Lastly, in the annex of this report is the long list of people who gave of their time, shared their personal business travails and breakthroughs, and were generally opinionated on the issue of women’s progress in Myanmar which we lapped up. We hope this report does your views justice.

Report authors: Mia Urbano and Tony Dickinson
Please note the views in this report are the authors’ alone and do not necessarily reflect that of DFAT.
Introduction

"We don’t have a term for ‘glass ceiling’ in Myanmar, but we certainly have a sticky floor."1

A gender assessment of a private sector development program and of women’s position in the economy in Myanmar is not a straightforward task.

In a period of intensive assessment and consultation about Myanmar’s economy generally, women’s roles, rank, rights and remuneration in the economy is currently one of the least documented aspects of their lives. This translates to a need for research and enquiry.

With Myanmar’s market orientation in its infancy, wholesale reform is underway in macroeconomic institutions, policies and procedures. Many of the priorities and constraints to business start-up, trade, credit and employment are likely experienced by men and women alike. Combined with the limited sex-disaggregated data, it was therefore less fruitful at this stage to focus on whether a barrier was gender-specific or generic. This reinforces the need for forums where women have access to information and can influence economic decisions, ahead of better data.

With scant data on women, there is a temptation to resort to generalisations about gender inequalities in the economy. However, the assessment insisted on the vast differences in the conditions between women – including between urban and rural women, and in the particular position of young women – a group whose education was likely interrupted or strongly suggestive of roles suitable for a woman, who likely make their start in a family company, and who are the generation of women for whom today’s reforms have lifetime effect. This highlights the need for representativeness in consultation, and equity in how economic opportunities and benefits are distributed.

Trade, economics and commerce typically implicate different ministries, implementers, advisors and organisations to those involved in promoting gender equality and women’s economic empowerment. For a first conversation, there is the universe of terminology, targets and technical tools of the respective ‘trades’ to be negotiated. More deeply, constructive engagement means reconciling what is good for the market and growth with what is good for inclusion and wellbeing. This highlights the need for collaboration between economic and gender equality actors to better understand the issues, implications and opportunities for reform.

The assessment encountered examples of favourable conditions for women and encouraging signs of progress. Myanmar’s de jure legal framework was positively appraised in its first year of inclusion in the World Bank’s Women, Business and the Law report. Within the past five years, there has been an increase in the number of women sitting on the central executive committee of the country’s chamber of commerce and industry, and there are a number of businesswomen who are well-known in public life. The positives deserve profile. This offers scope for supporting role models and networks.

In this period of political and economic opening and optimism, discussion of ‘economic opportunities’ for women was welcomed and in keeping with the upbeat tone. However, the challenges faced by women also need to be brought to light. For women to be in a position to take advantage of those opportunities means reckoning with the social force-field around them. It also means revealing discrimination. Beliefs about the intrinsic capacities of men and women to lead and initiate, the roles they are responsible for at home, and the messages that they receive from schooling and the media about ‘suitable’ ambitions – these all have a subtle but certain effect on women’s economic lives.

In this era of historic change, there is a window of opportunity to forge a Myanmar that affirms men and women’s equality. Through the lens of two private sector development programs, this gender assessment seeks to shed light on ways to support women to pursue their own livelihood visions, and for them to be able to participate in, lead and prosper from reforms, alongside men.

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1 Comment from MWEA member in this assessment
Executive Summary

DFAT program gender assessment

In Myanmar, DFAT has invested in two, complementary private sector development initiatives, namely:
- Investment Climate and Competitiveness Program (ICCP) – World Bank Group (DFAT funding up to $20 million, 2015-20); and
- Mekong Business Initiative (MBI) implemented by the Asian Development Bank (DFAT has funded $10.5 million, 2015-18).

DFAT commissioned a joint program gender assessment to recommend strategies for promoting positive outcomes for women within each program.

The gender assessment was undertaken with the support of both the WBG and ADB programs, and with the participation of the Yangon and Bangkok offices of DFAT.

The objectives of the gender assessment were to:
- identify the major constraints and opportunities faced by women in Burma/Myanmar in relation to the business enabling environment;
- identify opportunities for the ICCP and MBI to have a positive impact on women, and improve the terms of their economic participation; and
- propose strategies for ensuring that gender considerations are embedded within the ICCP and MBI program structure and implementation cycle.

There is an unprecedented convergence of policy interest in gender equality and women’s empowerment between all four program partners – Government of Myanmar, Government of Australia, WBG and the ADB.

In 2013, Myanmar released the National Strategic Plan for the Advancement of Women 2013-22 (NSPAW). The NSPAW includes a chapter on women and the economy which outlines the Government of Myanmar’s commitment to fairness and the equal rights of women in employment, credit, resources, assets and economic benefits.

Australia’s aid accountability framework, Making Performance Count (2014) also introduced the target that 80% of all programs, irrespective of sector, effectively address gender issues in implementation.

The World Bank Group is soon to release a new corporate strategy on gender equality. The strategy will focus on two impact areas:
- The creation of more and better jobs for women (including through self-employment); and
- Increasing women’s ownership, access to and control of productive assets, including land, property, technology, and savings.

The ADB’s policy on Gender and Development gives primacy to gender mainstreaming as the vehicle for promoting gender equality throughout its operations. The MBI has set itself the target that at least 40% of all sub-projects can be classified as ‘mainstreaming gender.’

Key findings

Selected findings on women and the economy in Myanmar are highlighted here. A more detailed and structured analysis is provided in the main body of the report, including on the links between gender equality and private sector development. However, issues considered to be of general interest are featured up front.

Capitalising on positive change:

- Over the past decade, there have been notable improvements in social and economic indicators for women, including a reduction in the maternal mortality ratio, improved female literacy rate and educational completion, increased labour participation rate (although exact figure is debated), and gradual increases in women’s non-agricultural employment.

- In the 2016 Doing Business report, Myanmar was the most improved economy in terms of starting a business. The report identified that Myanmar had implemented an average of 46 reforms annually for the last five years to reduce the cost and complexity of starting a business. This included the recent elimination of the minimum capital requirement for starting a business, and the lowering of incorporation fees. It is a period of great reform, when women’s interests and engagement in the economy can be valorised and normalised.

Barriers for women in the economy:

- In the current policy Framework for Economic and Social Reform (2011-15), women are depicted as mothers and as experiencing economic vulnerabilities, and not as being active in the economy.

- Various data sources point to a 30% wage disparity favouring men.

- Lower workforce participation rates for women, especially in professional and managerial roles, despite high tertiary education.

- Prohibitive terms for accessing finance (for men and women) and for renting property (one year’s rent paid up front), although acute for women who have lower wages, savings and workforce participation rates.

- Women have low rates of participation at the decision making level of the peak private sector and industry bodies, namely the Union of Myanmar Federation of Chambers of Commerce and Industry and the Myanmar Business Forum.
Opportunities for women in the economy:

- This is matched by **low numbers of women on national industry working groups** relating to trade promotion, SME development, investment climate, tax and finance, and so women have **lower access to information and influence** as a result.

- Women are **typically listed as a ‘dependent’** on land title and so women-led SMEs have trouble accessing finance in the absence of land title.

- Data on gender breakdown of TVET enrolments is scarce, although it is accepted that **women are more clustered in service-oriented rather than growth-oriented areas** such as administration.

- There is **currently no national legislation or data on violence against women and girls** including sexual harassment of women in the workplace.

- **Studies suggest ASEAN women benefit less from** the development of major economic corridors because they are more likely to be small-scale traders along those routes.

- **Strong societal pressure for women to prioritise care for parents and family**, and not career.

**Opportunities for women in the economy:**

- The November 2015 election in Myanmar has ushered in a new generation of **women politicians**. A meeting early in their new term with **women in business and on boards** would be a direct way of tabling women’s priorities for economic reform and backing.

In a period of ‘firsts’ for data collection in Myanmar, it is critical that the position of women relative to men is explored in surveys and assessments. Effective policy dialogue on women and the economy is reliant upon data.

**There is a chance to set a standard for data collection that disaggregates by sex (as well as ethnicity, location, disability etc.).** To miss this window of opportunity would perpetuate the invisibility of women’s economic contributions and issues, and would frustrate efforts to ensure that policy and programs support inclusive growth.

- Momentum on the **secured transactions legislation** would increase women’s access to finance without need of fixed collateral or land title.

- **Agriculture and tourism** are priority integration sectors for ASEAN, and growth sectors for Myanmar. There is scope to **improve the terms of women’s participation** in these sectors as workers, including **through skills building and improved product knowledge**. With low capital required for tourism start-ups, the sector is conducive to women establishing businesses.

**Recommendations for promoting women in economic sector programs in Myanmar**

- **Promote budgetary allocations to underpin policy commitments** favourable to women or to the sectors that are female intensive.

- **Ensure consultation with women in business**, the Department of Social Welfare (which holds the GoM mandate for women), and **women’s organisations** in the development and dissemination of new policies and laws to ensure that they reflect women’s interests.

- **Bolster opportunities for business and working women’s representation and decision making roles in WBG- and ADB-led committees, expert events, technical working groups and private sector development platforms such as the Myanmar Business Forum.**

- **Engage gender expertise for impact assessments** of WBG and ADB-led economic policies.

- **Utilise gender expertise for** review of terms of reference, analytical frameworks, report templates and dissemination plans relating to the **series of first time economic assessments** being undertaken in Myanmar, such as the nationally representative household survey, and the National Statistics Strategy.

- **Undertake social and gender analysis** ahead of **development of major economic corridors** to promote opportunities for women to benefit.

- **Advocate for sex-disaggregated statistics and gender specific analysis** in the commissioning of new sector assessments such as for agriculture and tourism.

- **Include the Department of Social Welfare (with the government mandate for gender equality) in meetings of economic ministries to foster understanding of the gender impact of economic reforms.**

- **Promote international evidence on the triple bottom line** and the standards associated with ‘responsible investment’, so that competitiveness is not at the expense of low income workers, such as women, or the environment.

- **Consider support for the introduction of a law on social enterprise** which would expand the range of business models open to women.

- **Engage the Myanmar Women’s Entrepreneurs Association (MWEA) and the Myanmar Young Entrepreneur Association (MYEA) in trade fairs, investor and alternative finance fairs.**
PART 1: DFAT program gender assessment

1. Background to the gender assessment

Private sector development and the promotion of gender equality and women’s empowerment are both prominent features of the aid program being implemented by the Australian Department of Foreign Affairs and Trade (DFAT).

In Myanmar, DFAT has invested in two, complementary private sector development initiatives, namely:

- Investment Climate and Competitiveness Program (ICCP) – World Bank Group (DFAT funding up to $20 million, 2015-20); and
- Mekong Business Initiative (MBI) implemented by the Asian Development Bank (DFAT has funded $10.5 million, 2015-18).

With both programs at a formative stage of implementation, DFAT commissioned a joint program gender assessment to highlight issues and recommend strategies for promoting positive outcomes for women within each program.

A particular focus of the assessment was to bring to light the interests, opportunities and constraints currently faced by women in the economy - whether as enterprise owners, executives or waged workers. This was so that the programs had a better basis for ensuring that their influence on economic reforms and growth in Myanmar benefit women.

The gender assessment was undertaken with the support of both the WBG and ADB programs, and with the participation of the Yangon and Bangkok offices of DFAT.

2. Overview of the gender assessment

Objectives:

- To identify the major constraints and opportunities faced by women in Myanmar in relation to the business enabling environment;
- To identify opportunities for the ICCP and MBI to have a positive impact on women, and improve the terms of their economic participation; and
- To propose strategies for ensuring that gender considerations are embedded within the ICCP and MBI program structure and implementation cycle.

Methodology:

The terms of reference for the gender assessment were developed by DFAT, in consultation with the WBG and ADB. The assessment comprised 5 days of preparatory work, followed by 10 days of consultation in Yangon and an inter-ministerial debriefing in Nay Pyi Daw, over the period September-October 2015. Consultations were conducted with 64 people representing 28 national and international organisations. See the annexes for further details.

Framework:

To offer views on how women could be positively involved in or impacted by the two private sector development programs, data needed to be gathered on women in the economy. No single framework was found which could guide gender analysis of the investment climate focus of the ICCP, as well as the enterprise-level focus of the MBI program. A framework was therefore adapted from the following sources:

- **UN Women** - Framework for Understanding Substantive Equality (2015);
- **International Finance Corporation** - Gender Dimensions of Investment Climate Reform (2010);
- **Donor Committee for Enterprise Development** - Measuring Women’s Economic Empowerment in Private Sector Development (2014); and

The framework was also organised to offer information against the priority areas for research in the National Strategic Plan for the Advancement of Women (2013-2022). For the full report, please see Part 2: Situation Analysis on Women and the Economy.

3. Policy prioritisation

There is an unprecedented convergence of policy interest in gender equality and women’s empowerment between all four partners to the assessment – Government of Myanmar, Government of Australia, WBG and the ADB. This lent senior level endorsement to the gender assessment being undertaken, and facilitated an openness to its exploration and recommendations.

DFAT:

In this era of its first female Minister of Foreign Affairs and Trade, the Government of Australia has introduced explicit and ambitious targets for women in its aid policy, Australian aid: promoting prosperity, reducing poverty, enhancing stability (2014). For the first time, gender equality and empowering women and girls is one of six core sectors for investment, elevated from being a cross-cutting issue alone. Australia’s aid accountability framework, Making Performance Count (2014) also introduced the target that 80% of all programs, irrespective of sector, effectively address gender issues in implementation. Australia adopts a twin-track approach to promoting gender equality and women’s...

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2 Acknowledging the ILO Senior Specialist for Gender, Equality and Non-Discrimination, Bangkok Regional Office, for suggesting this resource.
empowerment, namely: targeting resources and activities to specifically tackle gender inequalities; and gender mainstreaming for a gender perspective in all work.

In February 2016, the Minister launched a new Gender Equality and Women’s Empowerment Strategy. Its vision is that, “at a minimum, women should benefit along with men from DFAT’s work, and DFAT should also help shift social norms, legal frameworks and policies towards equality wherever opportunities arise”.

Promoting women’s economic empowerment is one of three priorities under the Strategy, for intrinsic and practical reasons. Women’s economic contribution is crucial (if under-acknowledged) to national growth, household poverty reduction and prosperity. Moreover, women’s participation in economic life has the potential for increasing their social standing, array of choices, and well-being. One of the four commitments under the strategy is to integrate gender equality and women’s empowerment into aid for trade investments and economic diplomacy.

These ambitions are echoed in DFAT’s Aid Investment Plan (AIP) for Myanmar (2016-20), which pursues inclusive growth that is underpinned by greater gender equality. The AIP highlights the gender disparities in women’s labour force participation, real wages, and employment opportunities. Promoting a policy environment that has incentives for inclusive FDI, trade and economic reform is at the centrepiece of its economic partnership with Myanmar.

World Bank Group:
The World Bank Group is soon to release a new corporate strategy on gender equality. The concept note that is available online3 describes that this will be the first strategy which applies to all operations within the WBG, including the IFC. Correspondingly, the note highlights that the new strategy will emphasise practical public-private sector partnerships to alleviate gender-specific constraints, where WBG has a comparative advantage.

The strategy will focus on two impact areas:
• The creation of more and better jobs for women (including through self-employment); and
• Increasing women’s ownership, access to and control of productive assets, including land, property, technology, savings, and other financial products.

These were chosen on the basis that they are important determinants of improvements in women’s lives, and are also unchallenged drivers of growth. The consideration of women’s control (and not just access) also forecasts a focus on gender relations and bargaining power between men and women.

Pertinently for the ICCP, the concept note also highlights lessons from the past two decades of WBG efforts to address gender equality:
• The need for more and better data;
• That closing gender gaps and enhancing women’s voice and agency contributes to shared economic prosperity; and
• That sex-disaggregated data is not uniformly available, and therefore not informing the development of priorities within country partnership frameworks.

The WBG’s Country Partnership Framework for 2015-17 also commits to gender considerations being integrated into all IDA-supported operations. It also forecasts that a country-level gender action plan will be developed during this period.4

Asian Development Bank-MBI: specific
The ADB’s policy on Gender and Development gives primacy to gender mainstreaming as the vehicle for promoting gender equality throughout its operations. The MBI has set itself the target that at least 40% of all sub-projects can be classified as ‘mainstreaming gender.’ The following criteria are used:
• The design is shaped by the views of businesswomen and/or based on a gender analysis;
• The subproject will respond to constraints and opportunities affecting women;
• Women will be engaged during project implementation; and
• The M&E framework includes specific gender indicators targeting women’s participation and benefits for women.

MBI is also cultivating an informal circle of women’s entrepreneur advisors in each country to consult on major country-level program activity. It has also appointed a part-time gender advisor in the MBI regional office in Hanoi to provide periodic inputs to formative steps, such as proposal screening, consultant and research ToRs. This supports MBI’s overarching commitment that MBI supports women to launch and expand in Cambodia, Laos, Myanmar and Vietnam.

Government of Myanmar:
At the time of the assessment, Myanmar’s direction is predicated on the Government’s Five Year Development Plan (2011-2015). The plan includes the following four objectives:
1. Agricultural development;
2. Balanced growth among regions and states;
3. Inclusive growth; and

The Plan is supported by a Framework for Economic and Social Reform. The FESR identifies and sequences broad areas for reform, including macroeconomic and sectoral policy.

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3 2015. Promoting Gender Equality to Reduce Poverty and Boost Shared Prosperity 2016-2021: Concept Note.

Both the plan and Framework are silent on gender inequality and the status of women. However, a number of their elements are consonant with economic growth that taps and promotes women’s productivity and position.

In 2013, Myanmar released the National Strategic Plan for the Advancement of Women 2013-22 (NSPAW). Coordinated by the inter-ministerial Myanmar National Committee for Women’s Affairs, the Strategic Plan is framed according to the 12 critical areas of concern under the Beijing Platform for Action.\(^5\)

Under each critical area, the NSPAW identifies:
- Research and surveys;
- Awareness raising of designated focal ministries (beyond social welfare);
- Implementation; and
- Budget and policy-making.\(^6\)

Reflective of the Beijing Platform, the NSPAW presents an integrated vision of women’s advancement – where the 12 priorities are interlinked. However, Priority Area 1 on Women and Livelihoods and Priority Area 6 on Women and the Economy directly address the agenda for women in the economy. (Reproduced in full at the end of this report.)

These outline the Government of Myanmar’s commitment to fairness and the equal rights of women in employment, credit, resources, assets and economic benefits.

Importantly, Priority Areas 6 highlights areas where data is needed on aspects of women’s economic lives, such as gender-based wage disparities and challenges women face in accessing economic opportunities. It also highlights the need for inter-ministerial coordination between economy-focused ministries and the Department of Social Welfare within the Ministry of Social Welfare, Relief and Resettlement which is mandated to advance women.

\(^5\) The 12 NSPAW priorities are: women and livelihoods (aka ‘women and poverty’ in the Beijing Platform); women, education and training; women and health; violence against women; women and emergencies (aka ‘women and conflict’ in the Beijing Platform); women and the economy; women and decision-making; institutional mechanisms for the advancement of women; women and human rights; women and the media; women and the environment; and the girl child.

4. A tale of two private sector investments
   a. Overview

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<tr>
<td><strong>Objective:</strong> To improve the competitiveness and dynamism of the private sector to increase trade and investment and create jobs in Burma.</td>
<td>Increased business formalisation and growth in value chains in Cambodia, Laos, Myanmar and Vietnam</td>
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<th>Components:</th>
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<td><strong>Component 1:</strong> Business regulation</td>
<td>Focus on improved legal and regulatory environment; legislation to simplify business entry; reduced time and compliance costs to business entry; reform of business regulation institutions; and improved public-private dialogue (incl. Myanmar Business Forum).</td>
</tr>
<tr>
<td><strong>Component 2:</strong> Improving Investment Policy and Corporate Governance</td>
<td>Focus on legal &amp; regulatory environment to strengthen investor protection; streamlined investment entry procedures; investment incentive regime; improved corporate governance standards.</td>
</tr>
<tr>
<td><strong>Component 3:</strong> Supporting economic integration by improving connectivity, strengthening trade policy, and making trade more inclusive</td>
<td>Focus on improved procedures for border management; rationalised trade regulation, trade and transport logistics and strategies for corridor development; improved capacity in data collection.</td>
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<tr>
<td><strong>Component 3a:</strong> As above</td>
<td>Focus on improved export promotion; increased participation in global and regional value chains; mitigate adverse impact of trade on peace process.</td>
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<td><strong>Component 4:</strong> Support linkages in Key Value Chains</td>
<td>Focus on improved agricultural supply chains, sustainable tourism development, training standards and access to inputs and markets.</td>
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<th>Duration:</th>
<th>2015-2020</th>
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<tr>
<td>DFAT Lead:</td>
<td>Yangon Post</td>
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<table>
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<tr>
<th>Duration:</th>
<th>2014-2017</th>
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<tr>
<td>DFAT Lead:</td>
<td>Bangkok Post-SE Asia Regional</td>
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4a. Up Close

As highlighted in the table above, the two private sector investments in Myanmar have a number of overlapping thematic areas. In essence, the ICCP is focused on high-level improvements to the business-enabling environment, whereas the MBI is focused on improving conditions that directly relate to SME formalisation and growth.

Findings from the combined gender analysis of ICCP and MBI are reported in the next section. However, the ICCP’s platform for Public-Private Dialogue is reviewed in-depth here.

The reason for the up-close focus on the Myanmar Business Forum is in part pragmatic, and in part for advocacy. Firstly, as one of the more mature, formally constituted components of the ICCP at the time of the gender assessment, the MBF has already generated data that can be subject to gender analysis. Secondly, the IFC’s guide on Gender Dimensions of Investment Climate Reform notes that one of the biggest challenges facing women was the lack of their access to public decision making. Given that Myanmar is in the throes of transforming its business environment, forums that enable women in business to be included, encouraged and influential in public-private dialogue are especially timely.

Myanmar Business Forum:

As part of the ICCP, the WBG has supported the development of the Myanmar Business Forum (MBF) under the Ministry of Commerce. The MBF is an entity within the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI).

The UMFCCI is now officially independent and holds elections for senior positions. It has a reported 30,000 members including domestic and some foreign companies, cooperatives and individuals. It is therefore a crucial vehicle for influencing reforms that strengthen and ease the environment for business and investment.

The MBF is the first permanent, government-endorsed mechanism for public-private dialogue on the economy in Myanmar. The MBF model derives from the reportedly robust version developed by the WBG in Vietnam, to increase private sector influence on economic reforms.

The WBG acknowledges that the MBF needs to be a representative platform so that it can credibly represent the diverse interests of the emergent private sector.

Although in its first year of functioning, the MBF has achieved the following:

- Establishment of 5 sectoral working groups;
- Tabling of 72 issues with government;
- Of which, 52 were responded to by the Government; and
- 11 were ultimately resolved.

A sample issue that was resolved related to the Department of Customs requiring proof of payment before an outbound shipment would be cleared. The Ministry of Commerce and the Central Bank of Myanmar had already waived this requirement, however practice was not consistently implemented, with businesses creating accounts in Singapore and paying themselves to have proof of purchase. Dialogue through the MBF contributed to the Department of Customs waiving this requirement in practice.

An example of a presently unresolved issue arose from the Tourism Working Group which asked for substantiation as to why a hotel or guesthouse of 19 rooms or less was not allowed to accept foreigners.

In its nascent stages, this suggests that the MBF has the potential to be effective in tabling and resolving issues affecting business in Myanmar. However, the current membership of both the UMFCCI and the MBF highlight that there is great scope for these forums to increase women’s representation.

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11 Noted at the Government roundtable for this gender assessment on 6 October 2015.
12 Data provided by UMFCCI current at October 2015.
<table>
<thead>
<tr>
<th>Mechanism</th>
<th>Number OR % of women</th>
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<tbody>
<tr>
<td>UMFCCI</td>
<td></td>
</tr>
<tr>
<td>Patrons</td>
<td>0</td>
</tr>
<tr>
<td>Advisors</td>
<td>0</td>
</tr>
<tr>
<td>Central Executive Committee</td>
<td>9%</td>
</tr>
<tr>
<td>Executive Committee</td>
<td>9%</td>
</tr>
<tr>
<td>Women’s participation in the 22 Working Committees (WCs)</td>
<td>49% overall 60% in legal affairs WC; 0% on business information, tax and finance WCs, and 2% on trade promotion WC.</td>
</tr>
<tr>
<td>MBF</td>
<td></td>
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<tr>
<td>Chair of WGs</td>
<td>0</td>
</tr>
<tr>
<td>Co-chair of WGs</td>
<td>2 of the 7</td>
</tr>
<tr>
<td>Women’s participation in WGs</td>
<td>18% overall 23% of Hotel and Tourism WG; 6% of Agriculture, Livestock, Fishery &amp; Forestry WG.</td>
</tr>
</tbody>
</table>

This bias towards men in UMFCCI membership is thought to be largely attributable to men being registered as the head of companies. For women’s participation to increase requires either concerted recruitment drives or amendments to the rules of procedure.

In addition to the low levels of representation of women overall, the data shows the sectoral segregation of women in these forums. For the private sector development aspects that are the focus of ICCP and MBI – such as agriculture, SME development, trade promotion, investment development, tax and finance, ASEAN economic integration – women’s participation is critically low or non-existent.

The data does not convey how vocal or influential (or not) women have been in those two forums. It is also not currently known if women in the private sector are interested in being involved, or what factors may induce their interest.

A few of the women on the UMFCCI and MBF are high profile business women who were met in the course of this assessment. One went on to be voted into Parliament in the subsequent election in November 2015, and another leads the Myanmar Garment Manufacturers Association. However, the challenge for the MBF is to ensure that women’s representation has a broader base. This will entail ensuring that the culture of the MBF invites, validates and acts upon women’s contributions.

A number of senior women in business highlighted that while this data shows the room to increase women’s participation, it was important to note that progress has occurred in recent years. Five years ago, there were no women on the CEC or EC of the UMFCCI. This is an opening to be exploited further.

5. Key findings

The following table highlights the main thematic areas of the ICCP and MBI programs. It then presents a summary of the key issues and priorities for women in Myanmar, as raised during consultations and document reviews for this gender assessment.

<table>
<thead>
<tr>
<th>Thematic Areas</th>
<th>Issues</th>
<th>Gender Equality Priorities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Support to the Enabling Environment:</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Policy</strong></td>
<td>Myanmar is in the process of developing a Private Sector Development Framework (in partnership with MBI) to unify and bring coherence to its policy vision. This will complement the Framework for Social and Economic Reform, and so it is a critical document for ensuring that women’s economic roles, contributions, opportunities and interests are recognised. The Framework for Economic and Social Reform (2011-2015) references women, however this is confined to their roles as mothers and their special vulnerabilities to trafficking and exploitation. It does not characterise women as active in the economy. Nor does it table gender disparities or priorities in livelihoods and the economy.</td>
<td></td>
</tr>
</tbody>
</table>
|                                     | • Ensure gender review of the new Private Sector Development Framework being developed in partnership with MBI, particularly by women in business and the workplace in Myanmar.  
• Pursue reform and budget allocation to sectors that do or can generate decent employment and marketing options for women (including rural women). Consider activity that especially targets a rural area  
• Where opportunities arise in policy formulation, incorporate reference to or reiteration of women’s economic rights to land tenure, financial inclusion and access to markets.  
• Ensure the participation of women or the engagement of gender advisers in the development and impact assessment of economic policies and programs.  
• Linked to ICCP and MBI support to policy, is their ability to also reiterate the costing and budgetary allocation to implement inclusive reforms. |
| **Legislation and regulation**      | The new Foreign Investment Law and its associated regulations is regarded as a ‘milestone towards a more open and secure legal environment for investment’. Much work lies ahead in strengthening the mechanisms for dispute resolution mechanisms, investor protections and property rights. Women are recognised as having less access to business information in general, and may have less secure property rights and bargaining power. Regulations should therefore be developed in consultation with Myanmar business women to ensure that their particular questions, issues and challenges are addressed.  
|                                     | • Engage with the MWEA to input into or critique the regulations proposed for the Foreign Investment Law once passed.  
• The development of secured transactions legislation for the creation of moveable asset registries or credit bureaus – which are being considered by the WBG and ADB - would increase women’s forms of ‘collateral’ for loans.  
• Support Myanmar to “reconcile growth and competitiveness with better social and environmental performance and HRD”, both for FDI and domestic policy settings. This could be done by highlighting international and regional experiences and lessons learned. |

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16 Ibid: 64-5.  
**Public-Private Dialogue (PPDs)**

- There have been increases in recent years in women’s participation and chairing roles in the UMFCCI; however their representation remains a fraction of men’s and women are segregated in particular sectors. Of note is that there is no or very low representation of women in committees that are focused on trade promotion, business information, tax and finance, CSR and industrial relations, and the ASEAN community. Without insight into the functioning of these committees, they are nonetheless a source of business information (perhaps for competitive edge), networks and clarification of business procedures. It would presumably benefit women business owners to participate and influence.

**General:**

- Redress the low representation of women as general committee members and in co-chair / chairing roles, particularly in sectors that are female intensive (labour or company ownership).
- Use PPDs as an opportunity to give profile to role model women in business, on boards or in the workforce.
- Men are often registered as the head of companies, and so for women’s participation in the UMFCCI to increase requires either concerted recruitment drives or amendments to the rules of procedure.

**Myanmar Business Forum:**

- Consider hosting a special session between women active in the private sector and newly appointed women parliamentarians. Host this early in the new parliamentary term so that economic planning can act upon women’s interests and issues.

**Data and information**

- The World Bank Group, UN and others have supported a number of first time assessments of the economy in Myanmar (e.g. Investment Climate Assessment, Enterprise Survey, Farm Economic Survey, Financial Inclusion Survey). However, few indicators within these surveys have examined differences between men and women. While demographic data is useful (such as the percentage of women who own SMLEs), what is arguably more practical is sex-disaggregated information

- Ensure engagement of gender advisor in the formulation of TORs for surveys and assessments, particularly those pending for the WBG:
  - Finalisation of the WBG’s Diagnostic of Trade Integration Study (2016);\(^{20}\)
  - The first nationally representative household survey (c. 2016);\(^{21}\)
  - Gender Assessment and Policy Notes;\(^{22}\)

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19 DFAT provided gender review of the draft DTIS at the invitation of the WBG, and in their capacity as ICCP partner.
21 Ibid: 71.
on issues (such as top obstacles to business; unmet financial product needs). Qualitative information will enhance the robustness of data on women in the economy (included open ended questions that allow for women to identify issues that men may not, such as harassment and intimidation as a barrier to business or work).

- In a period of ‘firsts’ for data collection in Myanmar, it is critical that the position of women relative to men is explored in surveys and assessments. Effective policy dialogue on women and the economy is also reliant upon data. **There is a chance to set a standard for data collection that disaggregates by sex (as well as ethnicity, location, disability etc.).** To miss this window of opportunity would perpetuate the invisibility of women’s economic contributions and issues, and it would also frustrate WBG and ADB efforts to ensure that policy and programs support inclusive growth pathways.

**Employment generation**

- In 2015, Myanmar introduced a minimum wage of USD$67 per month. This wage is the lowest in ASEAN (compare with Lao PDR at USD$78/month). There is a risk that trade and investment will expand the export-oriented sectors, but in a way that drives down real wages.

**Corridor development**

- ADB research in 2013 found that women benefit less from the development of major economic corridors and transport routes because they are more likely to be small-scale traders. While the data for Myanmar suggests that there is a healthy representation of women as owner/managers of large enterprises, constraints on women’s mobility and travel mean they may not be in a position to take advantage of these developments.

**Sector policy development: Agricultural value chains**

- In agriculture, there is a tendency for extension training and technology transfer to be directed to men as ‘the farmer’. Women are regarded as dependents, in spite of their high farm workload, and in some cases, leadership of households where men have migrated out or passed away.

- Advocate for sex-disaggregated data in the agricultural census, and any tourism sector assessments linked to ICCP.
- Consider a mid-term or latter stage review of the gender impacts of ICCP and MBI initiatives.
- Highlight the de facto gender wage gap in reports, and promote wage parity and protections in sectoral reforms with government.
- Promote the concept and standards associated with ‘responsible’ investment which includes labour and wage protections for both men and women.

- Ensure that corridor developments include an initial gender analysis to project whether and how women can benefit. Consider arterial or bridging initiatives to lower level locations and markets (e.g. district townships) if the analysis confirms that women will miss out on the opportunities arising from major economic corridor development.

- For any agribusiness development and training, and potential promotion of labour within value chains, ensure that women have equity of access to opportunity, inputs, technology, product development and markets, and skills. A gender analysis would be a good first step as the WBG develops its

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25 UN Women, ASEAN Secretariat, Friedrich Ebert Stiftung, DFAT. 2015. Projected Gender Impact of the ASEAN Economic Community. Authors: Shreyashi Jha and Abha Shri Saxena: 47.
Security of tenure is critical for agricultural development. Women’s organisations have highlighted lack of awareness of rights to joint ownership of land as a key disadvantage for women.

A gender advisor from the ADB highlighted that women in Myanmar need exposure to new products, and product development techniques into transition from unprocessed to higher value, processed commodities.

‘growth’ plans for this sector with Government.

Support the productivity of women farmers by promoting their links to markets and their capacity to progress to higher value segments of the commodity chain.

Consider opportunities to reiterate women’s right to joint tenure under law.

The tourism sector is favourable to women and youth employment and business start-up, since entry-level tourism roles and services do not require much working capital.

Ensure that gender analysis, including market assessment and stakeholder preferences, informs the development of tourism sector policy under the ICCP.

SMEs currently have to register in two places: with DICA and with the sectoral ministry. Registration procedures are highly onerous.

There is no official data in Myanmar to understand whether women face particular disincentives to registration: such as extortion of additional fees; lack of legal recognition of property rights; double time burden with family responsibilities and not having the funds to engage someone to effect the registration on your behalf; or even harassment and intimidation from officials. Rural women may also be at a disadvantage in comprehending the process owing to their lower literacy and education levels.

Myanmar is developing an SME Law, and other measures including the establishment of the SME Development Centre in Yangon.

Support simplification of registration procedures, based on international best practice of a one-stop shop operation, including establishing single-point authority over government entities through legislation.

Research (qualitative and quantitative) as to the discouragements and incentives for business formalisation (with equivalent % of male and female respondents).

Research and consultation with women-led SMEs, ahead of the SME Law, will give it a better chance of reflecting women’s priorities to promote their growth, productivity and contribution to the economy.

Most commercial bank loans are for 1 year only, and so loans are more likely to be used for working capital rather than capital expenditure. Only trade credit financing and collateral based lending are available. There is no arrangement for leasing, inventory financing, or other options. Banks will only lend 40% of the value of the land.

The microfinance ceiling is USD$5,000, which is too low for financing business growth. UNIDO has also noted that many MFIs lack the capacity to assess credit risk.

The interest rate for loans is 13%. Better rates are available.

Explore whether the SMIDB loan offer is sound, and could be availed by the MYEA and MWEA.

Support legislation / regulation for medium to long term loans.

Consider legislating an increase in the loan ceiling for MFIs, while the commercial banking is still in the process of professionalising. This would require capacity building of staff, on credit risk screening and avoidance of over-indebting clients.

PACT Global’s Microfinance Fund is the oldest and largest operating in Myanmar, serving 35 townships and 3 million

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31 Ibid: 37.
32 Women’s World Banking. 2015. Promoting Women’s Employment in South East Asia: 27.
through Myanmar’s Small and Medium Industrial Development Bank (SMIDB), which offers three year loans at 8.5%. However, this offer needs to be promoted. The longer time frame for repayment would especially favour women who often need to prioritise household expenses, including unplanned ones, and young entrepreneurs who may have less capital behind them.

- Banks price for risk, therefore SMEs and new companies such as those run by youth or women, face a higher interest rate on loans due to perceived risk of financing them.
- **Women-owned SMEs face barriers to finance since they typically lack land title in their own name.** Women are typically listed as ‘dependents’ on family registration cards.

### Skills and human capital development (Entrepreneurship)

- There are limited business management training courses for SMEs, and even fewer provide access to private sector labour and market information, and networks. Rural populations are especially disadvantaged.
- Three examples stand out for their quality and focus on networks and market focus:
  - Centre of Excellence for Business Skills Development at the Yangon University of Economics;
  - Yangon Bakehouse training program; and
  - Partnership for Change.
- Now in its second phase, the UNESCO Centre offers a 10-week course on Business Skills for Youth Employment, co-funded by UNESCO, PepsiCo and the Ministry of Education. It also offers clients, and coordinate women’s led savings groups and revolving funds. While they are committed to poverty alleviation and social development, they may be a useful partner for MBI to approach to consider non-bank financial alternatives for women.
- Development of non-collateral lending framework for banks, such as a credit guarantee facility and an asset register. Capacity development for bank staff on risk assessment of creditworthiness, particularly of women and young entrepreneurs, and on moveable collateral.
- Explore non-bank alternatives such as angel investors, crowdsourcing, peer to peer lending with interested businesses from the MWEA and MYEA.
- UNIDO has also suggested that ‘group loans’, which do not require collateral, may be a viable staging option for groups of entrepreneurs.
- Provision of financial and legal literacy for women.
- Encourage new commercial banks to institute sex-disaggregated data on clients, to inform development of banking products and services for women.
- Consider initiation of a mobile banking app tailored to women, including rural women who may have lower literacy levels.
- Development of ‘bridging products’ so that microfinance clients can graduate to the formal banking sector as it opens up.

- The SME Development Centre could be a partner or focal point in the provision of business development support to SMEs, particularly business skills development tailored to youth and women’s needs (e.g. business plan development and finance; contracting; financial literacy).
- Partnerships could be forged with the Centre of Excellence, and/or Yangon Bakehouse and Partnership for Change as part of the tourism sector ‘growth plan’ under the ICCP. This would promote skills for women and youth, particularly rural, ethnic minority and socially disadvantaged youth to work in the hospitality and tourism sector.

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33 Women’s World Banking. 2015. Promoting Women’s Employment in South East Asia: 29.
34 Ibid: 35.
courses in English for Business, Hospitality Management, Retail Management, Financial Literacy and Leadership.

- Yangon Bakehouse offers a small scale, 10-month employment and training program for disadvantaged women. The Bakehouse has teamed up with Partnership for Change to launch a new training program in Shan State.
- Partnership for Change is an international foundation provides training and mentorship, grant financing, and network building for women and youth entrepreneurs in Myanmar. It is providing intensive support to tourism and hospitality sector in Shan State, as well as on demand skills building in Yangon.
- Without the right regulations in place, FDI into export-oriented sectors can perpetuate low-wage, low-skilled employment and discourage skill and technology transfers which are more costly.
- The Ministry of Industry established an SME Development Centre in 2013. However it is noted that the few training providers are currently reliant on government, private sector or donor funding, rather than being commercially sustainable.  

3. Setting new precedents

### Awareness raising

- **Women may be unaware of their right to joint title over family land and property.**
- With the establishment of DICA offices planned for every state and region in Myanmar, there is a vehicle for reaching rural and peri-urban areas with SME business development services and information, including on the SME Law.

### Inter-ministerial coordination

- **There is a dissonance between the ministries responsible for economic policy making, and the Department of Social Welfare that has the mandate for women’s advancement (including their economic empowerment).** There is a need to promote closer collaboration and exchange, so that the issues affecting women in the economy can be better appreciated, advocated for and addressed.
- Educational programs and public legal literacy campaigns to advise women of their entitlements under law.
- Consider association between MBI and a state/regional-level DICA office to promote access to SME support services in rural areas.
- Consider hosting a plain language, information session on new procedures for SMEs in Myanmar once respective laws are enacted.  

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### Young entrepreneurs

- **46% of Myanmar’s population is under 25 years of age.** They face double constraints in terms of access to finance, on account of low levels of property ownership and personal savings.
- Young entrepreneurs today are a generation whose education was interrupted, and yet have higher access to and comfort with ITC. Some young entrepreneurs are part of family companies, while others are leading their own start-up company. Either way, Myanmar’s opening up means that they will be negotiating new business procedures and opportunities.
- In a consultation for this study, the Myanmar Young Entrepreneur Association (MYEA) raised two priorities:
  - Connection with angel investors, or non-bank financing alternatives; and
  - Mentoring via internship with successful companies. Some people were less interested in structured business development courses, and favoured the option of on-the-job learning from a dynamic role model.
- Consider whether MBI can broker connections between MYEA and non-bank investors and financers, as part of its Access to Finance pillar.
- Discuss whether the Australia-Myanmar Chamber of Commerce (and other national chambers) could identify or facilitate internships for young entrepreneurs.

### Women in the law

- The legal profession in Myanmar is dominated by women. This is also mirrored within the UMFCCI where women’s participation in any single working group is highest for legal affairs (60% of members are women). Anecdotally, women also outnumber men in tertiary legal education.
- There is an opportunity for the legal staff within ICCP or MBI to engage women on the legal affairs working group, and with legal drafters within the economic ministries to improve the formulation of laws and policy to be gender equitable.

### Education sector influence

- The education system, including the national curriculum, was identified in a report on social norms undertaken by the Gender Equality Network as a powerful communicator of gender norms, including traditional roles and jobs for women.
- DFAT to consider the opportunities to address gender stereotypes and promote girls’ economic and livelihood options within its support to the education sector in Myanmar.

### Collaboration with women’s organisations

- As highlighted above, better quality information is needed on the challenges and opportunities faced by women in the economy. This requires qualitative and quantitative data collection.
- For women to be in a position to take advantage of economic reforms, the material and non-material factors (such as cultural and social constraints) that women face in work and in business must be appreciated and addressed.
- Consider collaborating with women’s organisation to undertake a joint economic analysis of issues facing women in the economy. Women’s collectives such as WON and GEN would also be well qualified to be engaged to analyse the impact of economic reforms upon women.

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Part 2:
Gender equality impacts of private sector development.

1. Why does a gender focus matter?
Private sector development is intended to stimulate market-led economic growth, and to expand income, waged employment and livelihood options.

In Myanmar, as is the case in many countries, macro-economic policy is assumed to be gender-neutral. However, the fact of being born a man or a woman is a key determinant of economic livelihood. It shapes one’s access to economic resources and decision-making, as well as the terms and outcomes of participating. The rapid assessment in Part 3 corroborates this finding for Myanmar.

The initiatives and reforms to be supported by both the ICCP and MBI – such as investment law reform, trade liberalisation, business formalisation – are likely to affect men and women differently.

In order to interpret the data on women’s status in the economy in Myanmar, and forecast the potential impacts of private sector development directions upon them, a couple of sources are included here to highlight gender trends.

a. Gender and investment climate reform
In their landmark guide on Gender Dimensions of Investment Climate Reform, the IFC identifies a number of positive and cautionary reasons for paying attention to gender issues.

Reasons for optimism:
- Women are active contributors to the economy, as business owners, workers and managers globally.
- Women-led businesses – from a micro-family outfit to sizeable enterprises – are an important, under-recognised source of growth.
- Women’s participation in the workforce has increased worldwide, especially in South East Asia.

Reason for caution:
- Women do not participate in all productive sectors, nor on terms equal to men;
- The majority of women-run companies are under-capitalised, and have lower access to information, inputs and finance, as compared with male peers;
- Laws (on paper or in practice) and customs limit women’s ability to hold property, access credit, travel to markets or transact without their husband’s consent; and
- Globally, women are three times more likely than men to be engaged on informal terms, or to be regarded as a family worker (and therefore unpaid).

Investment climate reforms have a strong bearing on business and employment growth, wage and income effects within particular sectors. They also shape linkages between firms for networks, markets, information, and technology flows.

The IFC further identifies the following 3 ‘fundamental and interrelated’ gender challenges for investment climate work:

1. Women and man may have unequal legal status and property rights, with profound implications for women’s economic capacity;
2. Even when the laws and procedures are gender neutral in theory, they may still result in gender-biased outcomes that can have significant effects on access to and control of economic resources, which affect growth, productivity, and welfare; and
3. Finally, women are not well represented and have less access to networks and lobbies to influence public decision-making.

- Women have limited voice in public decision making
- Gender-neutral laws can have gender biased outcomes

Investment climate programs need to gather data on (both qualitative and quantitative) to be aware of women’s position in the economy, so that policy and law reforms can redress the bias that impedes women’s participation and gains.

b. Gender and trade integration
The UN Conference on Trade and Development (UNCTAD) has noted that the relationship between trade liberalisation and gender equality is not well documented. However, they have suggested the following potential impacts:

1. Increased opportunities for women’s employment in export-oriented manufacturing sectors;
2. Women’s employment is less stable than male employment, and so there may be high turnover;

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3. **Effect on the wage gap** varies with the competitiveness of the industry and between countries; and

4. Increased demand for resources especially land means women’s livelihoods may be displaced.\(^{43}\)

In the case of Myanmar, the ASEAN Economic Community which came into being on 1 January 2016 envisions a ‘free flow of goods, services and investments’ (ASEAN Vision 2020). Agriculture and forestry are identified as priority integration sectors, however the roadmap for the AEC is ‘silent on gender issues’, and social impacts of ASEAN integration are treated separately in the Socio-Cultural roadmap.\(^{44}\) Without research and redress, this allows for the possibility that the AEC may deepen existing gender inequalities, or miss the chance to position women to be able to take advantage of opportunities.\(^{45}\)

> “The true measure of success of ASEAN will not be the extent of trade integration but rather its achievement in improving the lives of its vast population.”\(^{46}\)

**c. Promoting women’s economic empowerment**

A last consideration is how private sector programs can contribute to women’s economic empowerment, and be judged by this standard. Even if gender equality represents a cross-cutting issue for both ICCP and MBI, the Donor Committee for Enterprise Development (DCED) offers a neat definition:

A woman is economically empowered when she has both: a) the access to resources: the options to advance economically; and b) the power to act and make decisions.

This holds true for the national level focus of ICCP (with laws that will impact upon access to economic opportunities, and forums for influencing these), as it does for the SME-level focus of MBI.

![Figure 4: Women’s Economic Empowerment: Main components.](image)

The DCED model reinforces that both material and social conditions influence women’s economic opportunities. Data on these two aspects are highlighted in Part 3.

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\(^{43}\) UN Women, ASEAN Secretariat, Friedrich Ebert Stiftung, DFAT. 2015. Projected Gender Impact of the ASEAN Economic Community. Authors: Shreyashi Jha and Abha Shri Saxena: 27.

\(^{44}\) Ibid: 26.

\(^{45}\) Ibid: 26.

\(^{46}\) Ibid: 24.
Gendered economic roles and gender-related challenges for women in developing countries

As workers, producers and entrepreneurs, women...
- tend to be concentrated in a few sectors (food production in agriculture; garment/textile industry and domestic services);
- have limited access to productive assets (land, capital, inputs);
- work in lower occupational levels than men and at lower nodes in value chains;
- produce food crops for the family while men produce cash crops based on their productive time;
- have limited access to business skills development and training;
- face time and structural constraints in participating in trade associations and cooperatives.

In their role as traders, women...
- face time constraints due to their caring roles, and security issues preventing them from travelling longer distances (to reach markets that offer better prices and conditions);
- have limited control over transportation means, including draft animals, bicycles and carts;
- face greater levels of harassment (sexual harassment, payment of bribes etc.) than men by market, trade or border officials;
- receive too little for what they sell (sometimes due to no alternatives, but also due to lack of up-to-date information on market prices).

As home managers, women...
- are assigned a mainly (unpaid) caring role critical to the productivity of the labour force and well-being of the population;
- face restrictions in movement due to caring responsibilities or religious (and cultural) norms;
- are more vulnerable to economic shocks resulting in changing relative price of necessities because of unequal intra-household resource allocation.

PART 3: Rapid assessment of women and the economy

1. Introduction

a. Capitalising on change

As powerfully exemplified by the November 2015 election result, as well as by more modest increments such as the increase in the number of women admitted to the UMCCI executive in the last five years (from zero to 9% of members, presently), conditions in Myanmar are amenable to change.

Over the past decade, notable improvements have been made in a number of social and economic indicators for women and girls. These include: a reduction in the maternal mortality ratio;\(^{48}\) \(^{49}\) an increase in women’s share of the labour participation force (although the ultimate figure is contested);\(^{50}\) gradual increases in women’s non-agricultural employment; improved female literacy rate;\(^{51}\) and primary and secondary education completion.

It is a country in a period of history that warrants the optimism of its partners. This includes the ambition that women’s imprint upon economic reforms can be enlarged, and that economic policy can be more appreciative of downstream effects on women’s work, wages, and competitiveness in business.

It is a time of unprecedented opportunity, but data is needed to know how women are positioned in the economy to take advantage of these economic updrafts and reforms.

b. Generic or gender specific?

This gender assessment set out to discern gender-related from generic constraints to business start-up and success. However, this proved neither a straightforward task, nor a fruitful one.

Businesses in Myanmar face a number of structural barriers, reflective of the early stage of the country’s economic renovation, unrelated to gender issues.

Chief among these are the incipient state of the commercial banking sector, including only recent opening to foreign banks; restrictions on licences; and high rates of informal payments and gifts.\(^{52}\)

One stakeholder for this assessment also highlighted the ‘outrageous’ rental terms and conditions in Myanmar, with tenants having to pay one year’s rent up-front. This seriously curtails business expansion for small enterprises.

In the 2014 Doing Business report, Myanmar debuted at 182 of 189 countries. At this time, capital requirement to register a business cost seven times the average per capita income. With the gender wage disparities that have been noted, this meant that the odds were further against women having the means to register a business.

However, the 2016 Doing Business report noted that Myanmar was the most improved economy in terms of starting a business. The report identified that Myanmar had implemented an average of 46 reforms annually for the last five years to reduce the cost and complexity of starting a business. This included the recent elimination of the minimum capital requirement for starting a business, the lowering of incorporation fees and the abolition of the requirement to have separate temporary and permanent certificates of incorporation.

The pace of reform is remarkable and encouraging, although it is salient to note how Myanmar firms fare against competitors in selected neighbouring economies:

<table>
<thead>
<tr>
<th>Area of reform</th>
<th>Ranking of 189 countries</th>
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<tbody>
<tr>
<td>Ease of doing business</td>
<td>Myanmar: 167</td>
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<tr>
<td></td>
<td>P.R. China: 84</td>
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<tr>
<td></td>
<td>India: 130</td>
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<td></td>
<td>Thailand: 69</td>
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<td></td>
<td>Vietnam: 90</td>
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<tr>
<td>Starting a business</td>
<td>Myanmar: 160</td>
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<td></td>
<td>P.R. China: 136</td>
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<td></td>
<td>India: 155</td>
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<td></td>
<td>Thailand: 96</td>
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<td></td>
<td>Vietnam: 119</td>
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<tr>
<td>Trading across borders</td>
<td>Myanmar: 140</td>
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<td></td>
<td>P.R. China: 96</td>
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<td></td>
<td>India: 133</td>
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<td></td>
<td>Thailand: 56</td>
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<td></td>
<td>Vietnam: 99</td>
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<tr>
<td>Getting credit</td>
<td>Myanmar: 174</td>
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<tr>
<td></td>
<td>P.R. China: 79</td>
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<td></td>
<td>India: 42</td>
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<td></td>
<td>Thailand: 56</td>
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<td></td>
<td>Vietnam: 28</td>
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\(^{17}\)
The WBG has noted that the following data collection is pending for Myanmar:
- Finalisation of the WBG’s Diagnostic of Trade Integration Study (2016),
- The first nationally representative household survey (c. 2016),
- Gender Assessment and Policy Notes, and

These datasets, especially the National Statistics Strategy for the standards it can set in disaggregating data by sex (alongside age, location and ethnicity), are critical vehicles for ensuring an adequate regard for gender issues.

The quality of the treatment of gender issues in these assessments and reviews depends on the depth of gender analysis that is available. In cases where sector- or issue-specific gender analysis is not available, gender integration or review risks being superficial.

a. Women in business:

“Make no mistake about it. For firms small and large, attracting and retaining women is not a charitable activity. It makes concrete business sense.”

Presently, Myanmar does not have a unified business registry and so estimates on the private sector vary. However, the Ministry of Industry estimates there are over 100,000 registered SMEs in the country.

An estimated 620,000 businesses are thought to be operating informally.

A separate study notes that most enterprises are informal and so are not captured in official data.

The WBG provides the current best estimate on women’s share of firm ownership and management.

According to the Investment Climate Assessment, Myanmar demonstrates very low firm ownership by women as compared with regional countries.

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57 DFAT provided gender review of the draft DTIS at the invitation of the WBG, and in the capacity as ICCP partner.
60 Ibid: 37.
63 Women’s World Banking. 2015. Promoting Women’s Employment in South East Asia: 8.
However, a striking feature is the distribution of women owners/managers across firm size. Women account for around 40% of owners or managers of large firms, as compared with 25% of small and medium firms.

This data presumably relates to formal businesses only. Most stakeholders consulted for this assessment found the high percentage of women among large firms surprising. The result was debated, with some questioning the survey methodology, whether the data reflected a peculiarity within Myanmar whereby flourishing industries are female-dominated (such as garment making and textiles), or whether firms were put in the names of women within well-connected families. It may be a different factor altogether, but in the absence of data, it remains unclear.

Notably, the data also is at odds with global trends whereby micro and small enterprises are the preferred firm size for women to supplement family income while juggling family responsibilities.

The typically lower access of women-led firms to technology and networks, as well as care burden, also deters their growth potential. The contradictory finding for Myanmar may reveal ways that (at least a certain strata of) women are transcending these binds.

The top obstacles for businesses in Myanmar are access to finance, access to land (for secured transactions), electricity supply and access to skilled workers.69

The ranking differed when presented by sector or firm size, with access to electricity being the top constraint for the manufacturing sector and access to land being the chief obstacle for retail firms.71

However, data on barriers for business was not disaggregated by sex. This means that assumptions about business barriers are presumed to be generic, leading to generic reforms.

In a small group consultations as part of this assessment (n=7) with the Myanmar Women Entrepreneur Association and the Young Entrepreneurs, other factors were ranked as women’s top four obstacles to business:

- Business licensing and permits
- Crime
- Tax administration
- Currency fluctuation
- Inappropriateness of interacting with workers at night time
- Competition from the informal sector
- Sexual harassment
- ‘Being a woman’

69 Ibid: ii.
70 Ibid: 11
b. Women in waged work

Article 350 states that ‘women shall be entitled to the same rights and salaries as those received by men in similar work.’

2008 Constitution of Myanmar

Labour force participation rate

In 2015, the ILO undertook the first Labour Force Survey (LFS) to be conducted in Myanmar since 1993. This data will provide a definitive picture of where women are employed in the economy, on what terms, and at what levels. Information is not yet available as to whether the LFS will include information on migrant and domestic workers.

By showing which sectors are female-intensive, the data will allow for better projections as to the impact of sectoral growth policies on women’s employment. The LFS is expected to be released in 2016.

Ahead of the LFS results, it is reported that women’s formal labour force participation (LFPR) has increased in recent years. This has been partly attributed to the cost of living, which now requires women to seek waged work in addition to household work. It has also been driven by the increase in the garment and frozen fish production sectors, which are big employers of women.

However, there is disagreement about the exact rate of women working, as compared with men.

According to 2013 data posted on the World Bank online indicators:

- Female LFPR is 75%
- Male LFPR is 82%

This does not represent a significant gender disparity in LFPR.

The data from the Myanmar Population and Housing Census presents a contrasting picture:

- Female LFPR is 50.5%
- Male LFPR is 85.2%

The Census data represents a great divide between men and women in terms of access to waged work, and prosperity.

This discrepancy is more than methodological. In one scenario, women are able to access gainful employment. In the other, they are hindered from doing so at rates comparable with men. The female LFPR will also determine whether the
higher tertiary education rates for women are translating to waged employment for women. The ILO LFS is much awaited to resolve this question. An estimated 30% of full time workers are women, and large firms have a high proportion of female workers (c 60%). So the LFS will also highlight analysis what is needed to ensure that growth generates decent jobs for both men and women. It is also hoped that it will shed light on the labour patterns and trends of women migrant workers within Myanmar.

Wage parity
Ahead of definitive findings in the Labour Force Survey, a number of sources point to a growing wage disparity between men and women.

The 2015 UNDP Human Development Report on Work for Human Development reports the following estimated gross national income per capita:

- For men, it is US$5,386
- For women, it is US$3,873

Women are therefore estimated to earn 30% less than men.

Gender-based wage disparities have also been noted for agricultural work. In 2014, The Irrawaddy magazine reported that the average daily wage for a male farm worker was 3,000 to 3,500 kyats, as compared with 2,000 to 2,500 kyats for a female farm labourer. This also tallied with the findings from an Oxfam study of two townships in the Dry Zone of Myanmar. Oxfam found that women farm labourers earned 20% less than men on average, for the same work.

Gender wage disparity has also been noted in the private sector. The Myanmar Centre for Responsible Business noted that:

In Coca Cola’s report to the US State Department on its activities in Myanmar, the company highlighted that it found that women were being paid approximately 11% less than male colleagues for the same work.

Workplace conditions
The Minimum Wage Law that was introduced in 2015 stipulates that workers should receive one day off per week, paid, and payment of overtime. Favourably for women, the law covers part-time work and it also specifies that both men and women are entitled to the minimum wage without discrimination. (Article 16f)

Despite the introduction of a wage ‘floor’, many advocates highlight that it does not equate to a ‘living’ wage for Myanmar workers.

Under the Social Security Act, women are entitled to claim 14 weeks maternity leave if they have contributed to the social insurance scheme for 18 months.

The Factories Act from 1951 permits one rest day per year, and 21 paid holidays. However, the Myanmar Centre for Responsible Business highlights that the uptake of these entitlements by workers is ‘rare’.

Sexual harassment
In the same way that gender inequality manifests as violence against women in society, these power differentials also manifest as sexual harassment and violence for women in the workplace.

Women are entitled to a workplace free from violence. It also enables women to contribute to the economy without fear or diminishment.

There is currently no national data on the prevalence of sexual harassment in the workplace in Myanmar. There is no legislation prohibiting sexual harassment in the workplace.

Albeit a small sample size (380 women), a study by CARE Myanmar in 2014 found that ‘almost half had experienced some form of workplace-related sexual harassment.’

“Our position in the factory is very low and we are afraid to be dismissed. That’s why although our male supervisors harass us, we dare not complain.”

This is a very high proportion of workers, and highlights the need for explicit policies and practices to address a culture where harassment of women is permissible.

In 2014-15, the Gender Equality Network (GEN) collaborated with the Ministry of Social Welfare, Relief and Resettlement on the draft Bill on the Protection of Violence Against Women. The

80 Ibid: 141.
81 Ibid: 141.
84 Ibid: 1.
version of the Bill now with the Attorney General’s Department recognises both economic violence and sexual harassment in the workplace for the first time under law in Myanmar.

If the Protection of Violence Against Women Law is passed with the workplace sexual harassment provisions intact, much work will be needed on the accompanying workplace regulations and grievance mechanisms.85

Vulnerable work

In all ASEAN countries, with the exception of Singapore, women outnumber men in share of vulnerable employment.86

In Myanmar, the following trends in vulnerable work have been noted for women:
• Positively, the ratio of workers in ‘working poverty’ has declined faster for women than men; and
• 57% of women, as compared with 52.4% for men, are classified as own-account or family workers (an indicator of vulnerable employment).

This last statistic means that a high proportion of Myanmar’s workers are in vulnerable employment — both men and women. Data from the Ministry of National Planning and Economic Development of Myanmar suggests that as much as 74% of the workforce can be classified as informal. The ILO LFS may indicate the sex breakdown of the informal workers.

c. Women and economic resources:

i. Land and property

There is no official published data on the percentage of women with recognised land title, whether jointly or solely. This is mostly due to the lack of a documented cadaster system.87

Private ownership means having a land-use agreement, which is typically a 50-year lease.88

The WBG notes that some policies and laws, including customary laws, impede women’s access to their rightful land and inheritance claims. The situation is also compounded by the fact that women may be unaware of their entitlement to land as a joint owner of family land.89 In some instances, customary tenure may also not have been registered.90 Although not sex-disaggregated, a high percentage of firms in Myanmar report owning their own land. Yet it is the ‘security of tenure’ that is a critical constraint for firms.91

Stakeholders for this gender assessment also highlighted how only land, and not property such as an apartment could be used as collateral for loans. This was seen as disadvantaging women who may not have the funds or the right to land, but could more easily purchase an apartment.

Reforms that are being considered by the WBG and ADB, such as the development of secured transactions legislation, and credit and asset registries would increase women’s forms of ‘collateral’ for loans.

ii. Finance

Women have equal right under law to access finance, apply for bank loans and engage in financial contracts.92 However, data on women’s financial inclusion is at an incipient stage.

The Making Access Possible (MAP) Study on financial inclusion that was undertaken in Myanmar in 2014 does not provide sex-disaggregated data. The WBG’s Global Financial Index (‘Findex’) reported that in 2015, only 17.4% of women held accounts at formal institutions.

Myanmar has among the lowest banking coverage in South East Asia. An estimated 30% of the adult population reported using at least one formal financial service.

Even in the absence of many gender statistics, Myanmar has one of the lowest shares of firms with bank accounts (30%), as compared with 82% and 89% of firms in Lao PDR and Vietnam respectively.

Self-funding is the norm for the private sector in Myanmar, with a ‘staggering’ 92% of firms using their own funds to purchase a fixed asset. This compares with 90% in China, 75% in Vietnam and 73% in the Philippines. Only 7% of firms have

86 UN Women, ASEAN Secretariat, Friedrich Ebert Stiftung, DFAT. 2015. Project Gender Impact of the ASEAN Economic Community. Authors: Shreyashi Jha and Abha Shri Saxena: 50.
87 www.genderindex.org/country/myanmar
92 www.genderindex.org/country/myanmar
a credit line, an exceptionally low figure for the region.\textsuperscript{93}

Without data on women’s capacity for (earning and) saving outside of the formal banking system, and their control over expenditure, international examples suggest that women are less likely to sink their savings into enterprise, ahead of spending on the family.

The WBG intends to support the Government of Myanmar’s Roadmap for Financial Inclusion from 30% coverage of the adult population in 2014, to at least 45% by 2020.\textsuperscript{94}

iii. Education and training
Myanmar is one of the few countries in ASEAN (alongside the Philippines) where women outnumber men in post-secondary education. Women represent approximately 60% of the total number of students enrolled in higher education. The gender divide increases the higher the education level, with women accounting for 59% of undergraduate degrees but then more than 80% of Master and Doctoral level degrees.\textsuperscript{95}

However, there is little data on men and women’s access to technical vocational education and training, or their achievements.

It has been noted that this analysis is underway using the 2009-2010 Integrated Household Living Conditions Survey. Preliminary findings suggest that there is relative gender parity in access to TVET, however there is very low access for both men and women in rural areas.

Consistent with the segmentation in the tertiary sector, women are considered to be over-represented in skills such as language training, and have low enrolment in growth areas of the economy such as information technology.\textsuperscript{96}

This also tallies with the anecdotal data that the Yangon Institute of Technology has a large ratio of male students, in part because of the higher score required for women’s entry (women must attain a score of 396 to qualify for enrolment, as compared with a score of 380 for men).

“Women hold lots of the degrees, but these degrees are not helping them to get decent salaries”.\textsuperscript{97}

There are a number of providers of business mentoring, some matched with small grant finance such as Partnership for Change (PIC). PIC has observed that many young entrepreneurs are busy, immersed in their own operations and ideas and are not interested in structured courses. Instead PIC’s philosophy of on-demand, business mentoring is, “to help entrepreneurs get to their next question”. For women entrepreneurs, the approach is subtly different: “we open the door, and they will walk through it”.\textsuperscript{98}

With the UNDP Human Development Report for 2015 noting that only 19% of 25 year olds and above have received some secondary education, skills development will continue to be a critical need to overcome formal education deficits.

iv. Information and Technology
Although the sector has experienced great expansion in recent years, in 2014 Myanmar’s mobile phone penetration was 20%, and access to the internet covered 10% of the population.\textsuperscript{99} Sex-disaggregated data was not found for this assessment.

Mobile phone access was prohibitively costly. In 2013, the price of a SIM card was US$125 on average. The price has come down considerably in the intervening two years.

Mobile phone technology is being considered as the technology to “leapfrog” advances in access to finance, and in the provision of information to the private sector. Mobile technology has empowering potential for women. For women who possess their own password-protected phone, a phone can provide direct access to information and networks, and to security and autonomy in financial transactions.

While innovations in banking platforms will support the modernisation of the sector, they are nonetheless reliant on an open, transparent and well-regulated banking sector. This evolution has started, but will take time.

3. Issues for women and the economy:

a. Gender equality and economic destinies
The world of work, livelihood and business is strongly tied to gender expectations and culture-specific stereotypes. Quite aside from gender prejudice in laws, social attitudes about the kind of role, rank or remuneration that is suitable for a man or woman exerts a powerful influence on economic opportunities and choice.

“For a woman to take a loan, it embarrasses the man.”\textsuperscript{100}

\textsuperscript{93} World Bank Group. 2015. Myanmar Investment Climate Assessment: 15.
\textsuperscript{95} Ministry of Social Welfare, Relief and Resettlement. Gender Situation Analysis in Myanmar. (draft): 78.
\textsuperscript{96} DFAT Gender Assessment.
\textsuperscript{97} World Bank Group. 2015. Myanmar Investment Climate Assessment: 15.
\textsuperscript{99} Focus group discussion with MWEA.
\textsuperscript{101} Interview for this gender assessment.
NGO research on Women and Leadership in Myanmar found that many women leaders (including in the business sector) were ‘acutely aware’ of stereotypes that blocked or undermined their advancement. The research concluded that these norms operate in two ways to undo women’s success by:

- Undermining women’s own confidence in their capacity to lead; and
- Engendering scepticism of their ability to lead in the eyes of others.\(^{101}\)

The recent Gender Equality Network report, *Raising the Curtain*, highlighted how men’s work is contrasted with women’s as strenuous work, as opposed to light; indoors as opposed to outside; and productive as opposed to reproductive.\(^{102}\)

The report also points to the custom of listing women as ‘dependents’ on family registration cards, irrespective of their income earning or professional status, as evidence of the lower value placed on women’s work or on women being in the workforce. With men alone being registered as the head of the household in these formal procedures, women miss out on claims to land title and credit.\(^{103}\)

The report highlights the societal expectation that women’s foremost role is to marry, care for their parents and their own family. Income earning and career are secondary. This was reiterated in an interview for this gender assessment with the manager of an international firm. The manager described the high absenteeism rate among otherwise high performing women on staff, due to family demands, often at little notice for a work handover. The unpredictability of family demands is also likely to be stressful for the women concerned.

Filial duties and the lower value accorded to women’s work or careers also potentially explains the data on women’s higher tertiary education rates, but their lower workforce participation, especially in professional and technical roles. The GEN report identified the education system as a powerful promulgator of norms about the valorised roles for men and women, and a key place for intervention.

Women’s economic potential can be realised only when women have the self-belief, material opportunities and social encouragement to pursue it.

In addition to family attitudes, formal institutions also exert obvious influence on women’s roles, choices, and the value accorded to them.

The OECD Social Institutions and Gender Index (‘SIGI’) is a global index of discrimination against women and girls in law and social practices.

The 2014 SIGI assessment highlighted the following discriminatory features in Myanmar:

- Package of marriage laws which legislate terms of marriage between faiths;
- Men are perceived as head of the household, and women as primary carers;
- While laws protect equal right to inheritance, ‘discriminatory practices exist’;
- Women do not have equal inheritance rights within specific ethnic communities;
- Dowry is practiced in many parts of Myanmar, indebting the wife to her husband; and
- Women’s freedom of movement and access to public spaces is very curtailed (as shown by the high rating for discrimination against women and girls’ civil liberties).\(^{105}\)

Women’s curtailed mobility has a major bearing on women’s access to markets, networks and information for their economic lives.

### b. Legal framework and de facto conditions

**Laws assumed to be gender neutral**

The WBG’s *Women, Business and the Law* (WB&L) report is considered to be the ‘gender equality’ counterpart to the Doing Business Report.

The WB&L report focuses on the legal or de jure rights of women in the economy. However, the report does not enquire into the application of the law in practice, an important piece of the picture.

In its first year of inclusion in the 2015 WB&L report, Myanmar was regarded as rating middling to well. The legacy of British Colonial law making

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\(^{103}\) Oxfam Briefing Paper. 24 August 2014. *Delivering Prosperity in Myanmar’s Dry Zone*.

\(^{104}\) [http://genderindex.org/country/myanmar](http://genderindex.org/country/myanmar)

\(^{105}\) [www.genderindex.org/country/myanmar](www.genderindex.org/country/myanmar)
is a key factor in Myanmar being assessed as having few gender discriminatory laws. However, gender neutral laws can have gender biased outcomes.

A summary of the WB&L analysis of Myanmar follows:

**Gender equality in legal rights:**
- Property ownership
- Sign a contract
- Access to credit

**Gender disparity in legal rights:**
- Passport application process
- Discrimination against women from performing certain jobs

**Absence of legal rights:**
- No legislation on violence against women
- Ditto for sexual harassment in employment, education and public spaces
- No protection from dismissal for pregnant workers
- No protection for nursing mothers and workers returning from maternity leave.

**c. Policy leadership and coordination**
The issue of women’s economic empowerment in Myanmar implicates ministries responsible for the economy, as well as the Department of Social Welfare with its mandate for women.

As noted earlier, women and the economy is a relatively new area of programming for the Department of Social Welfare, and the respective ministries are not in the habit of collaborating on the issue.

The National Strategic Plan for the Advancement of Women provides a platform for such collaboration, and an agenda to work through. However, programs or organisations with an interest in supporting this rapport to develop could play a useful role in convening meetings in the beginning.

Notably, one stakeholder for this assessment observed that by grouping women’s issues under the banner of ‘social welfare’, women had to work much harder for recognition of their economic vitality, qualifications and leadership capacity.

**d. Women’s representation and decision-making**

**Public sector decision-making**
Before the election in November 2015, women occupied a mere 4.6% of seats in Parliament. While they account for almost half of public service, women are concentrated in the lower ranks. An estimated 30% of managerial positions are held by women, but this tapers drastically, with only 1% of director generals and above being women.\(^{106}\)

In a 2014 study, The Asia Foundation identified a number of barriers for women assuming leadership positions at sub-national levels. These included: “lack of experience and skills; low intra-household bargaining power; high time constraints; restrictions on women’s mobility; women’s lower confidence levels; traditional norms that impute authority to men, and a low acceptance of women as leaders”.\(^{107}\)

**Private sector decision-making**
Consistent with the data from the WBG Enterprise Survey, most businesses in Myanmar are registered in a man’s name.

“I had to fight for several years for my husband to trust me as a business partner in our company”.\(^{108}\)

One report suggests that women are perceived to have an aptitude for book-keeping and financial management. However, men are the natural choice for managing director and ultimate authority.\(^{109}\)

Interestingly, in recent research on Women and Leadership in Myanmar, women business leaders were the least willing to engage in discussion about sexism and discrimination against women (when compared with women parliamentarians, community leaders and NGO leaders).\(^{110}\)

*The sun doesn’t rise with the hen’s crowing; only when the cock crows the sun will rise.* \(^{111}\)

**e. Networks and collectives**
In Myanmar, there are a number of private sector networks for women in business.

Chief among these is the Myanmar Women’s Entrepreneurs Association. Established in 1995 as a member association of the UMFCCI, it is the peak network for senior women in business in Myanmar. Membership of MWEA has been described as three generations of women entrepreneurs, spanning vastly different periods in Myanmar’s economic history. This also lends itself to intergenerational mentoring and exchange.

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108 Focus group discussion with MWEA members.
MWEA supports skills building in entrepreneurship, information seminars, mentoring and the mobilisation of microfinance for members. Members are regarded as well-connected and positioned to influence the business environment.

MWEA is part of the recently formed ASEAN Women’s Entrepreneurs Network (AWEN). Soon to move from its inaugural host country of Vietnam to the Philippines, AWEN is a rare example of a collective formed by local ASEAN women. With the fledgling support of USAID, AWEN is exploring the formation of a holding company for GREAT Woman ASEAN – an idea for ASEAN women entrepreneurs in tourism, textiles and handicrafts to band together for marketing and trade.

The Myanmar Young Entrepreneurs Association was formed in 2012. It has a balanced number of men and women among its 465 members. They have two categories of membership for those young people who either own their own business, or intend to. Young women who are members of MYEA are also able to be members of MWEA. The purpose of MYEA is to provide access to networking, knowledge and “to provide encouragement to young entrepreneurs”.

Described by many as ‘vibrant’, the women’s civil society networks of GEN (Gender Equality Network-international and local) and (Women’s Organizations Network-local) have not focused on women’s economic empowerment advocacy or programming, to date. This is partly owing to their focus on violence against women advocacy, and research projects on women’s leadership and social norms. In a recent stocktake, only 5% of GEN members and 9% of the Women’s Organization Network (WON) have activities relating to women and the economy. As advocates for change and accountability, GEN and WON have an increasingly important role to play in ensuring that economic directions are positive for women.

All groups are vital voices in creating an entrepreneur culture for women.

“Women need to be given more chance to be seen.”

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113 Interview with senior MWEA member
National Strategic Plan for the Advancement of Women (2013-22)
Coordinated by the Myanmar National Committee for Women’s Affairs

Priority Area 1: Women and Livelihoods

Key Objective: To develop enabling systems, structures and practices that improve women’s livelihoods and reduce poverty.

a. Research and Surveys:
   1. Women’s participation in livelihoods in both the informal and formal sectors;*
   2. Analysis of the current situation of women’s equal inclusion in land and agrarian reform;
   3. Need for women’s livelihoods and women’s livelihood opportunities; and
   4. Women’s participation in livelihoods, including the participation of women-led households and women with disabilities.
   (Remark: when carrying out research and surveys, it is necessary to collect data disaggregated by sex, age, ethnicity and location.)

b. Awareness Raising:
   1. Implement awareness raising activities for male and female staff in designated focal ministries and with duty bearers at national, regional and local levels, responsible for the advancement of women’s livelihoods;
   2. To increase the capacity of women in urban and rural areas to implement community-based initiatives by collaborating with women’s organisations; and
   3. To provide women with access to information about livelihoods.

c. Implementation:
   1. Practical initiatives supported by designated focal ministries that focus on social protection mechanisms for women, new livelihood programs for women living in poverty, and equal treatment in land and agrarian reforms;
   2. Increase the number of women in decision-making positions at institutions, Departments and NGOs concerning livelihoods;
   3. Establish information centres where women, including women with disabilities, can have access to finding work and information; and
   4. Free or paid access for women in urban or rural areas to vocational training and marketable livelihoods that are relevant to location.

d. Budget and Policy Making:
   1. Allocation of budget, human and material resources to the above-mentioned activities by all stakeholders including Government and NGOs;
   2. Review, development and application of laws, policies and procedures for the advancement of women’s livelihoods in accordance with CEDAW, the Beijing Platform for Action and the (Sustainable Development Goals); and
   3. Increase in the participation of women in developing and implementing these policies.

* Bold text added for the purposes of this report.
Priority Area 6: Women and the Economy

Key Objective: To strengthen systems, structures and practices to ensure fairness and equal rights for women in relation to employment, credit, resources, assets and economic benefits.

a. Research and Surveys:
   1. Women’s participation in the public and private economic sectors;
   2. The challenges women face accessing economic opportunities, their economic needs, and utilisation of, and access to resources;
   3. Women’s participation in region-specific, marketable income generating activities;
   4. The economic opportunities and needs of women-led households;
   5. The economic opportunities and needs of women with disabilities and their participation in the economy;
   6. Assessment of situation of female migrant workers;
   7. Disparities in wages between men and women;
   8. The sexual harassment of women at the workplace and workplace responses, including reporting;
   9. Women’s participation and decision-making in technical and professional positions of Government Departments related to the economy.

   (Remark: when carrying out research and surveys, it is necessary to collect data disaggregated by sex, age, ethnicity and location.)

b. Awareness Raising:
   1. Implement awareness raising activities for male and female staff in designated focal ministries and with duty bearers at national, regional and local levels, responsible for the economy and development projects;
   2. To raise awareness and to implement community-based initiatives related to the economic capacity building of women in urban and rural areas;
   3. To implement awareness raising of employers and employees to understand labour laws, equitable workplace practices including gender equality, non-discrimination and community-based initiatives;
   4. To provide women with access to information about the economic sector; and
   5. To reduce and eliminate customs, superstitions, and beliefs that are obstacles to women’s access and use of information about the economic sector, and to implement community-based initiatives.

c. Implementation:
   1. Practical initiatives supported by designated focal ministries that focus on livelihood initiatives that: provide equal access to employment and resources; promote balance between household work and income generation; promote quota systems for women in economic management; implement workplace policies about equal pay for equal work and non-harassment;
   2. Increase in the number of women in the decision-making of agencies and Government Departments related to the economy and development projects;
   3. Identification and implementation of projects that give specific priority to economic opportunities for women and their rights;
   4. Service centres where women, including women with disabilities, can have access to employment opportunities and get information;
   5. Development of women’s access to employment, credit, resources, assets and economic benefits; and
   6. Initiatives giving priority to women’s rights and security in the workplace.

d. Budget and Policy Making:

   (See list in Women and Livelihoods, with the additional target as follows):
   1. Implementation of specific policies related to economic opportunities for women and their rights, including women with disabilities, women migrant workers, and women-led households.
Annex 1:
Investment Climate and Competitiveness Program (ICCP):
Recommendations for an investment climate that works for women

The ICCP recommendations below are organised into two sections: Program Management, and Program Activities. The Program Management recommendations are couched as ‘strongly advisable’, since they are within the ICCP team’s direct control and would ensure adequate infrastructure for a serious gender focus. They also accord with the IFC’s advice for promoting gender mainstreaming in investment climate reform. The recommendations relating to Program Activities are more ‘for consideration only’. They are cited as interesting possibilities that would expand the knowledge base and credence of gender mainstreaming efforts. DFAT Yangon Post will provide a separate Management Response to these recommendations.

<table>
<thead>
<tr>
<th>A) Program Management</th>
<th>Issue</th>
<th>Recommendation</th>
<th>Action</th>
<th>Timeline</th>
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<tr>
<td>1. Resourcing</td>
<td>Consultation with global WBG staff highlighted two resourcing points: 1) that DFAT and other donors’ prioritisation of gender issues is influential in elevating the quality of gender work within WBG programs; and 2) that the well-regarded suite of WBG programs on women in agricultural supply chains (implemented in Vietnam, Philippines and Indonesia, and funded by the Canadian Government) all have full-time gender consultants. The Australian Government’s development policy Australian aid: promoting prosperity, reducing poverty, enhancing stability has endorsed gender equality as a stand-alone sector for investment. With this policy mandate, and the correlation between dedicated resourcing and quality, there is strong justification for a gender budget line.</td>
<td><strong>DFAT earmarks 5% of its annual grant-based tranches to the World Bank Group as a gender budget allocation under the ICCP.</strong> This budget line would be programmed and reported against as part of the annual planning process, for endorsement by the Multi-Donor Trust Fund Steering Committee. DFAT would engage internal gender review. The WBG would have discretion to how these funds are expended across items such as gender expertise, discrete sectoral or impact assessments, peak trade and investment events, or expertise in analysing sex-disaggregated statistics. It is strongly recommended that the WBG considers the engagement of a Myanmar-based gender consultant in a part-time capacity, ideally with the scope to be available for the duration of the ICCP. This would allow the consultant (or pool of) to develop a body of knowledge. This budget allocation would enable the Myanmar Country Program to set a new standard in how the WBG undertakes assessment, consultation, partner dialogue and the framing of economic reforms, with a proper understanding of the interests and implications on women.</td>
<td>DFAT to annotate agreement to reflect allocation and requirements.</td>
<td>Q1, 2016 for FY16-17 tranche</td>
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<tr>
<td>2. Annual Plan</td>
<td>At the time of the gender assessment, the inaugural 12-month work plan for the ICCP was still in development. As the first documented plan and detailed description of activities, this is a key document for embedding a focus on gender issues at the outset.</td>
<td><strong>WBG obtains gender review of the first ICCP 12 month plan.</strong> Irrespective of whether WBG engages a gender consultant, it is recommended that WBG establish the practice of canvassing the 12 month plan with a reference group (e.g. trusted representatives from the Myanmar Women Entrepreneurs Association and the Myanmar Young Entrepreneurs Association.)</td>
<td>WBG (MWEA, MYEA), DFAT</td>
<td>Q4, 2015</td>
</tr>
</tbody>
</table>

114 2010. Gender Dimensions of Investment Climate Reform: A Guide for Policy Makers and Practitioners, especially pp 39, 48-49, 74, 97-8,
3. Results Framework  | The Concept Note for the ICCP did not include a results or M&E framework. It is recommended that the program articulates a set of measures linked to the ICCP outcome areas. A results framework is an important document for building in commitments to engaging women, and to tracking gender impacts. It also establishes sex-disaggregated data collection requirements.

WBG develops a **results framework, which incorporates gender-specific and/or sex-disaggregated indicators.** The Action Matrix for the Diagnostic Trade Integration Study (reviewed as part of the DFAT gender assessment) includes measures which could be used in an ICCP framework.

DFAT seeks independent gender review internally, unless otherwise negotiated with the WBG.

WBG, DFAT  | Q1, 2016

4. ICCP Reviews and Missions  | A proactive and straightforward way to promote gender mainstreaming is to include a gender specialist as a team member on ICCP component design and review missions.

WBG is encouraged to include **gender expertise for all core design and program review missions.** If this is not possible, the reasons should be conveyed to DFAT.

It is also recommended that the **TORs and templates for all ICCP mission reports includes a section on gender analysis and implications for the program.** DFAT will engage internal gender review of core TORs and reports, as judged by the DFAT Program Manager.

WBG  | Q1, 2016

5. Assessments and Surveys  | Generating ‘more and better sex-disaggregated data’ is a priority under the WBG’s Concept Note for their new global gender equality strategy (p7).

Throughout the gender assessment mission, the WBG provided access to original datasets for the Enterprise Survey and Farm Economics Survey in order to unpick sex-disaggregated data and patterns. Data questions pursued included whether the top barriers to business growth were the same for men and women; and which sectors were represented by the 40% of women who led large enterprises. While the formatting and coding of the datasets didn’t permit post-hoc analysis, there is an unparalleled opportunity for WBG in Myanmar to set a new standard in gender-informed macroeconomic assessment.

The ICCP team indicated the following potential research pieces:
- Investment Climate Assessment (2017 update)
- Investor Perceptions Survey
- Rules and regulations once the Investment Law is passed
- Responsible Business Guide and Investor Grievances
- Import Licence Mapping

**Early engagement of a gender specialist** is strongly recommended for at least two of these research pieces (particularly the Investment Climate Assessment). This would allow for the specialist to liaise with the ICCP team and the assessment team to advise on the questions for sex-disaggregation, gender-specific questions or even modules. They could also provide inputs at the time of the analysis so that significant findings can be examined and reported.

Amend agreement  | FY16-17

6. Agriculture and Tourism Gender Impact Assessment  | As the two focus sectors of the ICCP, agriculture and tourism both offer immense opportunity to engage and benefit women in business and in the workforce. Tourism offers entry level jobs for women, and the opportunity to start-up businesses without much capital. On the flipside, it also sees women relegated to more servile or low

With the potential for investment and trade liberalisation in agriculture and tourism to promote women’s economic activity, but matched by its scope to be harmful and entrench women’s low paid/unpaid status, it is strongly urged that the WBG consider undertaking a **gender impact assessment for each sector.** This could be done in partnership with an organisation such as Partnership For Change which is leading tourism development for

WBG, in partnership  | 2016
paying jobs in the industry such as cleaners, or small food vendors. Women are heavily engaged in agriculture, and so development of this sector and of agri-businesses such as food processing offer enormous potential. However, as starkly described by one stakeholder, ‘women are effectively the slave workforce of agriculture in Asia’. Trade expansion and investment may therefore worsen gender inequality or miss opportunities to raise women from low value to higher value work because women are at a different starting point relative to men, and may not be in a position to take advantage of opportunities.

Women are heavily engaged in agriculture, and so development of this sector and of agri-businesses such as food processing offer enormous potential. However, as starkly described by one stakeholder, ‘women are effectively the slave workforce of agriculture in Asia’. Trade expansion and investment may therefore worsen gender inequality or miss opportunities to raise women from low value to higher value work because women are at a different starting point relative to men, and may not be in a position to take advantage of opportunities.

At a minimum, any scoping of work in this sector by ICCP should include a potted gender impact analysis in the report, including where there is not sufficient evidence to determine the gender impacts.

The MBF's success may ultimately be judged by the extent of private sector interest in engaging, however it is recommended that ICCP take concerted effort to promote the MBF as a forum supportive of women’s interests. It is recommended that the ICCP results framework or reporting captures women’s participation annually.

Options for effecting this follow:

- Promote to business associations and businesses including and beyond MWEA and MYEA, such as the 40% of women leading large enterprises in the Investment Climate Assessment / Enterprise Survey (if not anonymous), the Myanmar Executive Business Association.
- Canvass with MWEA and MBF members about forming a working group on ‘Promoting Women in Business’.

Lastly, in 2015, The Asia Foundation facilitated a workshop of all 50 female parliamentarians from across all political parties. With the recent election and ministerial appointments pending, MBF could host the first Public-Private Dialogue of Women in the Private Sector and Women in Parliament. This could occur around mid-2016 so that the views of private sector women make a strong impression on the recent incumbents.

DFAT should establish a link with an internal gender specialist and invite them to provide comment on ICCP gender mainstreaming efforts for the DFAT delegate to convey.

Progress in implementing the key recommendations for the IFC ICCP program should form part of progress reports to the MDTF Steering Committee.
<table>
<thead>
<tr>
<th></th>
<th>Partnerships</th>
<th>Committee.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>9.</strong></td>
<td>In its guidance on gender and investment climate reform, the IFC recommends that programs like the ICCP need to 'make linkages across the gender-investment climate institutional divide'. It was clear during from the gender assessment that some individual women and women's organisations such as the Ministry of Social Welfare, Relief (MSWRR) and Resettlement are less exposed to issues affecting women in the private sector. Equally, in the mapping of membership undertaken by the Gender Equality Network and the Women’s Organisations Network, only 9% of members were engaged in activities relating to women and the economy.</td>
<td>Review the 12 month plan to identify at least 1 opportunity annually to involve the MSWRR and women’s organisations in an ICCP exchange or consultation. They will be able to offer a gender perspective where others may not be, such as hidden gendered barriers such as sexual harassment and higher fee charges that women report by commerce officials, that may not be captured in surveys; and in turn they can be more informed on issues facing women in the economy.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>WBG Umbrella Facility for Gender Equality (UFGE)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>10.</strong></td>
<td>DFAT has provided AUD 15 million to the WBG for the South East Asia component of the UFGE. The UFGE comprises two components: a) a Gender Innovation Lab focused on Impact Evaluations on effective gender interventions and innovations; and b) a Private Sector Window led by the IFC-called ‘Southeast Asia #Get2Equal: Women’s Economic Empowerment in the Private Sector. At the time of this gender assessment, the Gender Innovation Lab was planning a call for research proposals (max. value US$500K).</td>
<td>It is recommended that DFAT Yangon Post and Canberra set up a call with WBG Yangon and Washington for an update on UFGE progress and potential for linkages with the ICCP.</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th></th>
<th>Public Events</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>11.</strong></td>
<td>Ensure that all panels for IFC sponsored events achieve a gender balance in representation.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B) Program Activities</th>
<th>Issue</th>
<th>Recommendation</th>
<th>Action</th>
<th>Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong> Diagnostic Trade Integration Study</td>
<td>A gender review of the DTIS was conducted as part of this gender assessment. However, as compared with</td>
<td>Ask WBG to share the final version of the DTIS with DFAT to trace gender comments that have been incorporated.</td>
<td>DFAT</td>
<td>Q1, 2016</td>
</tr>
<tr>
<td>2.</td>
<td>Labour Force Survey Analysis</td>
<td>The ILO is soon to publish the first Labour Force Survey that has been available in Myanmar since 1993. It stands to resolve the discrepancies between male and female labour participations rates as reported by the WBG and the Census.</td>
<td>Consider partnering with the ILO on a gender analysis of the LFS results, particularly with a view to the sectors where women predominate (i.e. labour intensity of sectors), the projected impacts of the Investment Law on women’s employment, and ways ICCP could support increased opportunity for women in the private sector.</td>
<td>WBG, ILO</td>
</tr>
<tr>
<td>3.</td>
<td>Briefings</td>
<td>In a small consultation with MYEA, one of the top barriers to enterprise growth that was noted was the high state of flux in laws. Keeping current with reforms and understanding their implications for things as basic as drafting a contract with an international partner is often beyond the means of small firms. Access to plain language, legal information would be appreciated.</td>
<td>Where the ICCP has been engaged in intricate developments (such as Investment Law regulations) or issues with wide ranging impact (export license changes), consider a dedicated briefing for MWEA and MYEA to promote access to information for those in smaller firms.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Influencing the law makers</td>
<td>One stakeholder highlighted that a channel for promoting an investment climate that works for women is to engage with the disproportionately female law school cohort.</td>
<td>A novel activity could be for ICCP to promote a law school competition (with scholarship prize or internship offer with ICCP) for the student who can critique the Investment Bill and suggests ways that the implementing regulations could best promote the interests of women in the private sector workforce and enterprise owners.</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Investment Promotion</td>
<td>Linked to the investment climate measures, ICCP could potentially partner with the MWEA on an investment promotion activity.</td>
<td>Support women entrepreneurs in an investment promotion fair in the lifetime of ICCP. This could be linked to the ASEAN Women Entrepreneurs Network, to be hosted by the Philippines from mid-2016, and their fledgling initiative ‘GREAT WOMEN ASEAN’ – likely to be formed as a holding company to promote ASEAN women’s products.</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Role models</td>
<td>In its recent report on cultural norms in Myanmar, the Gender Equality Network noted that there is a lack of media coverage and profile of women from business and politics in the media.</td>
<td>To open women’s eyes to the possibilities of employment through business, and to some women being self-made business owners or having surpassed gendered expectations, ICCP could consider supporting a TV profile of the array of business women on the MBF.</td>
<td></td>
</tr>
</tbody>
</table>

**Annex 2: Mekong Business Initiative (MBI) (removed)**

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# ANNEX 3: Business and Gender Equality Indices

<table>
<thead>
<tr>
<th>Index</th>
<th>Myanmar Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Business Indices</strong></td>
<td></td>
</tr>
<tr>
<td>Doing Business 2016:</td>
<td>Overall ranking for Ease of Doing Business 167 of 189 countries</td>
</tr>
<tr>
<td>World Bank Group</td>
<td>Note this is an improvement from 177 of 189 countries in 2015 on account of</td>
</tr>
<tr>
<td></td>
<td>reforms to eliminate the minimum capital requirement for starting a business,</td>
</tr>
<tr>
<td></td>
<td>the lowering of incorporation fees and the abolition of the requirement to</td>
</tr>
<tr>
<td></td>
<td>have separate temporary and permanent certificates of incorporation. This</td>
</tr>
<tr>
<td></td>
<td>builds upon reforms undertaken in the previous reporting year when Myanmar</td>
</tr>
<tr>
<td></td>
<td>eliminated import and export licenses on a number of goods.</td>
</tr>
<tr>
<td>Corruption Perceptions Index 2013:</td>
<td>157 of 177 countries</td>
</tr>
<tr>
<td>Transparency International</td>
<td></td>
</tr>
<tr>
<td>Economic Freedom Index 2014:</td>
<td>162 of 178 countries;</td>
</tr>
<tr>
<td>The Heritage Foundation</td>
<td>40 of 41 countries of East Asia Pacific</td>
</tr>
<tr>
<td>Global Competitiveness Index 2014-15:</td>
<td>134 of 144 countries</td>
</tr>
<tr>
<td>World Economic Forum</td>
<td>Lowest scores were for infrastructure,</td>
</tr>
<tr>
<td></td>
<td>technological readiness, and innovation.</td>
</tr>
<tr>
<td><strong>2. Gender Indices</strong></td>
<td></td>
</tr>
<tr>
<td>Gender Inequality Index 2013:</td>
<td>83 of 187 countries</td>
</tr>
<tr>
<td>UNDP Human Development Report</td>
<td></td>
</tr>
<tr>
<td>Social Institutions and Gender Index 2014:</td>
<td>44 of 86 countries</td>
</tr>
<tr>
<td>OECD</td>
<td>8 of 9 East Asia and Pacific countries</td>
</tr>
<tr>
<td>Women in National Parliaments 2015:</td>
<td>127 of 140 rankings</td>
</tr>
<tr>
<td>Inter-Parliamentary Union</td>
<td></td>
</tr>
<tr>
<td>Gender Equity Index 2012:</td>
<td>164 of 168 countries</td>
</tr>
<tr>
<td>Social Watch</td>
<td>Measures women’s relative economic activity,</td>
</tr>
<tr>
<td></td>
<td>education and empowerment</td>
</tr>
</tbody>
</table>

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## Annex 4: Factsheet on women in business and the workforce in Myanmar

### Socio-Economic Context

<table>
<thead>
<tr>
<th>Demographics</th>
<th>50.4 million people (female = 51.7%) (Myanmar Population and Housing Census, 2014)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Median age: <strong>27.1 years</strong> (Myanmar Population and Housing Census, 2014)</td>
</tr>
<tr>
<td></td>
<td>Economically productive population (15-64 years): 65.6% (Myanmar Population and Housing Census, 2014)</td>
</tr>
<tr>
<td></td>
<td>Literacy rates: female = 86.9%; male = 92.6% (Myanmar Population and Housing Census, 2014)</td>
</tr>
<tr>
<td>Poverty</td>
<td>Poverty headcount ratio at $1.90 a day (2011 PPP) (% of population): no data</td>
</tr>
<tr>
<td>Business Rankings</td>
<td>Doing Business ranking: 177 out of 189 (11 procedures, 72 days, 156% of income per cap to establish) (World Bank, 2015)</td>
</tr>
<tr>
<td></td>
<td>Global Competitiveness Index ranking: 134 out of 144 (poor on infrastructure, technological readiness) (World Economic Forum, 2014-15)</td>
</tr>
<tr>
<td></td>
<td>Economic Freedom Index ranking: 62 out of 178 (Heritage Foundation, 2014)</td>
</tr>
</tbody>
</table>

### Gender Equality Dimensions

<table>
<thead>
<tr>
<th>Female Headed Households</th>
<th>No data (<a href="http://data.worldbank.org/indicator">http://data.worldbank.org/indicator</a>, 2013)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>23.7% (Myanmar Population and Housing Census, 2014)</td>
</tr>
<tr>
<td>Violence</td>
<td>No law prohibiting violence against women, or against child marriage (World Bank, Women, Business and the Law, 2015)</td>
</tr>
<tr>
<td>Women’s leadership and representation</td>
<td><strong>6.2% of women in national parliament</strong>: &lt; 4% of women in sub-national positions</td>
</tr>
<tr>
<td></td>
<td>Women account for <strong>9% of Central Executive Committee and Executive Committee Members</strong> of the Union of Myanmar Federation of Chambers of Commerce and Industry; women account for <strong>5% of the Chair positions of the Working Groups and Affiliated Associations</strong> (UMFCCI data, 2015)</td>
</tr>
<tr>
<td></td>
<td><strong>3 of 9 judges</strong> on the Constitutional Court are women (World Bank Group, Women, Business and the Law, 2016)</td>
</tr>
<tr>
<td></td>
<td>There are <strong>no quotas for women</strong> on corporate boards, parliament or local government (World Bank Group, Women, Business and the Law, 2016)</td>
</tr>
<tr>
<td>Land Title</td>
<td><strong>% of land title held by women</strong>, jointly or solely: <strong>no data</strong> (<a href="http://data.worldbank.org/indicator">http://data.worldbank.org/indicator</a>)</td>
</tr>
<tr>
<td></td>
<td>Reports of low level of registration in women’s names (Oxfam, Delivering Prosperity in Myanmar’s Dry Zone 2014)</td>
</tr>
<tr>
<td></td>
<td>Married Women’s Property Act provides for equal rights to property, unclear in practice. Women may be unaware of their land rights (World Bank Group, Investment Climate Assessment, 2015)</td>
</tr>
</tbody>
</table>
## Women in Business

| | Firms with female top manager: 30% ([http://data.worldbank.org/indicator](http://data.worldbank.org/indicator), 2014)  
| | Large forms (100+ employees): 42% have female owners; 41% have female management ([World Bank Group, Investment Climate Assessment, 2015](http://data.worldbank.org/indicator))  
| | Small (5-19 employees) and medium (20-99 employees): 27% have female owners; 29% have female managers ([WBG, ICA, 2015](http://data.worldbank.org/indicator))  
| Access to Formal Finance | 17% of women aged 15 years and above hold accounts at formal institution cf. 23% of adults ([Global Financial Inclusion Index, 2014](http://data.worldbank.org/indicator))  
| | 15.5% of women surveyed borrowed from a financial institution; 22% borrowed from family and friends; 16.3% borrowed from an informal lender.  
| | 41% of women borrowed money in the last year ([Global Financial Inclusion Index, 2014](http://data.worldbank.org/indicator))  
| Networks | Myanmar Women’s Entrepreneurs Association (MWEA), established in 1995  
| | Myanmar Youth Entrepreneurs Association (MYEA), established in 2012  
| | ASEAN Women Entrepreneurs Network, established 2014

## Women in the Workforce

| | Female LFP 50.5%; Male LFP 85.2% ([Myanmar Population and Housing Census, 2014](http://data.worldbank.org/indicator))  
| | Waged and salaried workers (% female): no data  
| | Share of women in wage employment in the non-agricultural sector (% of total non-agricultural employment): no data  
| | Self-employed, female (% of females employed): no data  
| | Vulnerable employment, female (% of female employment): no data  
| | Migrant workers (domestic, abroad; male, female): no data  
| | 61% of the workforce of large firms are women ([World Bank Group, Investment Climate Assessment, 2015](http://data.worldbank.org/indicator))  
| Workplace protections | No laws mandating equal wage for work of equal value, non-discrimination in hiring, or protection from dismissal if pregnant.  
| | No laws against sexual harassment in employment, public places or education.  
| | 70% of wages paid as maternity entitlement ([World Bank, Women, Business and the Law, 2015](http://data.worldbank.org/indicator))  
| Agriculture sector | Women receive lower wages than men for equivalent work, estimated 20% lower ([Oxfam, Delivering Prosperity in Myanmar’s Dry Zone, 2014](http://data.worldbank.org/indicator))  
| | Women work 30% longer hours than men in the monsoon season and 50% longer in the dry season. ([LIFT Annual Report, 2014](http://data.worldbank.org/indicator))  
| | Agriculture employs more than 50% of the workforce (smallholder subsistence, mainly rice) ([World Bank Group, Investment Climate Assessment, 2015](http://data.worldbank.org/indicator))  
| | 58.4% of the workforce employed in agriculture (66.1% of women; 50.8% of men) ([DFAT Investing in Women Design Phase- Aide Memoires](http://data.worldbank.org/indicator))  
| Tourism sector | Travel & Tourism generated 505,000 jobs directly in 2014, or 1.8% of total employment. It accounted for 4% of total employment if indirect jobs are included. ([World Travel and Tourism Council, Economic Monitor, 2015](http://data.worldbank.org/indicator))  
| | Myanmar is ranked 2nd of 184 countries in terms of travel and tourism term growth, 2015 - 2025 ([World Travel and Tourism Council, Economic Monitor, 2015](http://data.worldbank.org/indicator))
Annex 5: Consultation List by Organisation

The Gender Assessment consulted with the following persons in Myanmar.

<table>
<thead>
<tr>
<th>Consultations with Entrepreneurs</th>
<th></th>
</tr>
</thead>
</table>
| Consultation with Women Entrepreneurs and Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI) | 1. Dr Thet Thet Khine, Joint Secretary General of UMFCCI and Vice President of Myanmar Women Entrepreneurs Association  
2. Daw Khin Sanda Win, Managing Director, Sanda Hotel Co. Ltd; Vice-Chair of the Hospitality Working Group-Myanmar Business Forum  
3. Daw Win Kalyar Oo, Executive Committee Member, Myanmar Women Entrepreneurs Association  
4. Daw Min Min Myit, Director, Thwin International Co. Ltd.  
5. Dr Thin Nwe Win, Central Executive Committee (CEC), Federation of Chambers of Commerce and Industry/Myanmar Food Processors and Exporters Association  
6. Daw Nandar Thaung, General Counsel, Unilever Myanmar  
7. Mr Taw Okkgar, Coordinator, Myanmar Business Forum  
8. Daw Aye Moh Moh Phyu, International Relations Department, UMFCCI |
| Consultation with Myanmar Young Entrepreneurs Association | 1. U Wai Phyo, President (also Vice President of the UMFCCI) / Managing Director of Cho Cho Co Ltd.  
2. Phyu Phyu Myint Naing, Director, Mandalay Cement Industries  
4. Dr Su Su Hlaing, Managing Director, Ayerwaddy Legend Travel and Tours  
5. Dr May Pyae Sone Kywe, Director, Maou Oak Shaung Co. Ltd.  
6. Dr Thi Thi Kaing, Myanmar Golden Image Travel & Tours / Win Win Jade & Gems |
| Not met, but other networks to note | 1. Myanmar Business Executives Association  
Contact: Min Min Myitzu, MWEA  
2. Professional Women’s Network in Myanmar.  
Contact: Stephanie Ashmore, Executive Director, British Chamber of Commerce, Myanmar |

<table>
<thead>
<tr>
<th>Government Representatives</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Directorate of Investment and Company Affairs (DICA), Ministry of National Planning and Economic Development</td>
<td>U Aung Naing Oo, Director General</td>
</tr>
<tr>
<td>Ministry of Commerce</td>
<td>Daw Khin Myo Yi, Assistant Permanent Secretary</td>
</tr>
<tr>
<td>Ministry of Industry</td>
<td>Daw Yi Yi Khine, Director</td>
</tr>
<tr>
<td>Ministry of Labour, Employment and Social Security</td>
<td>Daw Khin Nway Oo, Deputy Director General</td>
</tr>
</tbody>
</table>
| Ministry of Social Welfare Relief and Resettlement | 1. U Soe Kyi, Director General  
2. Daw Naw Tharwa, Director  
3. Daw Phyo Thu Nandar Aung, Assistant Director |

<table>
<thead>
<tr>
<th>Organisations</th>
<th></th>
</tr>
</thead>
</table>
| Asian Development Bank | 1. Mr Peter Brimble, Principal Country Specialist/ Alternate Regional Manager, MBI  
2. Mr Tin Htun Win, Myanmar Country Manager  
3. Ms Uzma Hoque, Senior Social Development Specialist (Gender and Development) (Manila Office) |
| Australian-Myanmar Chamber of Commerce | Ms Verity Lomax, Chief Executive Officer |
| British Chamber of Commerce | Ms Stephanie Ashmore, Executive Director |
| CARE International | 1. Ms Stav Zotalis, Country Director |
| DFAT | 1. Mr Nicholas Coppel, Ambassador  
2. Mr Nick Cumpston, Counsellor  
3. Mr Tony Dickinson, Program Manager  
4. Ms Claire Chivell, First Secretary |
<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>FocusCore Myanmar (Recruitment Agency)</td>
<td>Mr Simon Bruce, Director</td>
</tr>
<tr>
<td>Gender Equality Network (GEN)</td>
<td>Ms Roisin Furlong, Advisor</td>
</tr>
</tbody>
</table>
| GIZ | 1. Ms Irina Scheffman, Head of Programme, Private Sector Development Programme  
2. Ms May Oo Htet, Junior Project Manager  
3. Dr. Nicole Häusler, Senior Advisor on Responsible Tourism- Myanmar Tourism Federation |
| GSMA Connected Women Program | Ms Dominica Lindsey, Senior Manager - Research Strategy and Evaluation |
| ILO | Ms Jackie Pollock, Technical Officer, Tripartite Action to Promote the Rights of Migrant Workers within and from the Greater Mekong Sub-Region (GMS TRIANGLE) |
| Myanmar Centre for Responsible Business | 1. Ms Vicky Bowman, Director  
2. Ms Hnin Wit Yee, Research and CSO Outreach Manager |
| Myanmar Garment Manufacturers Association | Daw Khine Khine New, Secretary General, Federation of Chambers of Commerce and Industry |
| Pact Myanmar | Mr Richard Harrison, Country Director |
| Partnership for Change | Ms Barbara Bauer, Executive Director, Myanmar |
| The Asia Foundation | Dr Kim Ninh, Country Representative |
| UNCDF | Mr Paul Luchtenburg, Programme Specialist-Inclusive Finance |
| UNDP | 1. Ms Sanda Thant, Gender Specialist  
2. Allison Moore, Programme Specialist – Civil Society and Media (manager of UNDP’s Township Leading Groups Program). |
| UNIDO | 1. Mr Michele Boario, Chief Technical Adviser  
2. Ms Maureen Send Taung, Junior Project Coordinator |
| USAID | 1. Mr Dan Swift, Mission Economist  
2. Ms Louise Williams, Consultant-Nathan Associates |
| World Bank Group | 1. Mr Charles Schneider, Senior Operations Officer, Trade and Competitiveness  
2. Mr Sjamsu Rahardja, Senior Economist, Trade and Competitiveness  
3. Mr Thitsar Thitsar, Operations Officer, Trade and Competitiveness  
4. Ms Amy Luinstra, Senior Operations Officer-Gender (Sydney Office-IFC)  
5. Ms Helle Buchhave, Social, Urban, Rural and Resilience Specialist (Washington DC Officer-WBG) |
| Yangon Bakehouse | Ms Kelly MacDonald, Co-founder |
| Yangon University of Economics / UNESCO | Ms Robyn Jackson, Program Specialist, TVET, Centre of Excellence for Business Skills Development |
# Annex 6: Schedule: Myanmar – 29 September to 8 October 2015

**TUESDAY, 29 SEPTEMBER 2015**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>08:50</td>
<td>Mia Urbano arrives on TG303 from Bangkok</td>
<td></td>
<td>Pick-up at airport by office car. Proceed to ADB</td>
</tr>
<tr>
<td>10:30</td>
<td>Meeting with ADB MBI Team</td>
<td></td>
<td>ADB Office&lt;br&gt;Union Business Centre, 3&lt;sup&gt;rd&lt;/sup&gt; Floor&lt;br&gt;Room 0310&lt;br&gt;Nat Mauk Road, Bahan Township&lt;br&gt;Contact: Peter Brimble – 09 450 060 285</td>
</tr>
<tr>
<td></td>
<td>• Peter Brimble, Principal Country Specialist and MBI Alternate Regional MBI Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Tin Htun Win, Myanmar Country Manager (from 6 October)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12:30</td>
<td>Meeting with WBG/IFC</td>
<td></td>
<td>Strand Hotel&lt;br&gt;Strand Road&lt;br&gt;Contact: Chuck Schneider – 09 450 051 470</td>
</tr>
<tr>
<td></td>
<td>• Charles (Chuck) Schneider, Chief Operations Officer, IFC</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Sjamsu Rahardja, Senior Economist, Trade &amp; Competitiveness, WBG</td>
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<td></td>
<td>• Thitsar, Operations Officer</td>
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<tr>
<td>15:00</td>
<td>Hotel check-in</td>
<td></td>
<td>Sule Shangri-La Hotel&lt;br&gt;Sule Pagoda Road&lt;br&gt;Yangon</td>
</tr>
<tr>
<td>18:00</td>
<td>Australia Myanmar Business Group Monthly Networking Event</td>
<td></td>
<td>Australian Embassy Staff Club Yangon&lt;br&gt;18 Shwe Taung Gyar Road&lt;br&gt;Contact: Eugene Quah – 09 4319 3507</td>
</tr>
<tr>
<td></td>
<td>5-10 minutes briefing on gender assessment to Australian business community</td>
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<tr>
<td></td>
<td>• Eugene Quah, Chair (CEO of Edulink)</td>
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<td></td>
<td>• Larry Jagan, Freelance journalist and Myanmar expert will be the main speaker</td>
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</tbody>
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**WEDNESDAY, 30 SEPTEMBER 2015**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>10:00</td>
<td>Key Women in Business</td>
<td></td>
<td>UMFFCCI (Union of Myanmar Federation of Chambers of Commerce and Industry)&lt;br&gt;29 Min Ye Kyaw Swar Street&lt;br&gt;Landmadaw Township&lt;br&gt;Myanmar Business Forum (MBF) Secretariat&lt;br&gt;4th Floor,&lt;br&gt;Contact: Robb Preston 09 4320 8449</td>
</tr>
<tr>
<td></td>
<td>• Dr Thet Thet Khine, Joint Secretary General of UMFFCCI and Vice President of the Myanmar Women Entrepreneurs Association</td>
<td></td>
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<tr>
<td></td>
<td>• Daw Thin Nwe Win, MD Royal Ruby Co Ltd, Joint Secretary of the Myanmar Pharmaceutical &amp; Medical Equipment Entrepreneurs Association</td>
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<tr>
<td></td>
<td>• Daw Khin Sanda Win, managing Director Sanda Hotel Co Ltd, Joint Chair of the MBF Tourism Working Group</td>
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<td></td>
<td>• Daw Win Kalayar Oo, ExCo Member, Myanmar Women Entrepreneurs’ Association</td>
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<tr>
<td></td>
<td>• Daw Min Min Myitzu, Director of Thwin International Co Ltd, Member of MWEA and Myanmar Business Executives Association (MBEA)</td>
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<td></td>
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<tr>
<td></td>
<td>• Daw Nandar Thaung, Head of External Affairs, Unilever Myanmar</td>
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</tr>
<tr>
<td>13:30</td>
<td>The Asia Foundation</td>
<td></td>
<td>The Asia Foundation</td>
</tr>
<tr>
<td>Time</td>
<td>Event</td>
<td>Details</td>
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<tr>
<td>09:00</td>
<td>Meeting at Embassy</td>
<td>Nick Cumpston, Development Counsellor</td>
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<td></td>
<td></td>
<td>Australian Embassy</td>
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<tr>
<td>10:00</td>
<td>Pact Myanmar</td>
<td>Richard Harrison, Country Director</td>
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<tr>
<td></td>
<td></td>
<td>608, Penthouse, Bo Son Pat Condominium</td>
<td></td>
</tr>
<tr>
<td>14:30</td>
<td>UNIDO</td>
<td>Michele Boario, Chief Technical Adviser</td>
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<td></td>
<td></td>
<td>Maureen Seng Taung, Junior Project Coordinator</td>
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<td></td>
<td></td>
<td>Central Department of SMEs Development, G/F</td>
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<td></td>
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<td>Ministry of Industry</td>
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<td></td>
<td></td>
<td>Contact: Michele Boario – 09 420 118 981</td>
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<tr>
<td>06:00</td>
<td>Telephone call to IFC</td>
<td>Amy Luinstra, Regional Gender Specialist (based in Sydney)</td>
<td></td>
</tr>
<tr>
<td>08:00</td>
<td>UNESCO</td>
<td>Robyn Jackson, Program Specialist, TVET</td>
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<tr>
<td></td>
<td></td>
<td>(Australian. Ex AVID, where she contributed substantially to the Myanmar</td>
<td>Comprehensive Education Sector Review. She is now involved with the Centre of Excellence for Business Skills Development, a PPP between the Myanmar Ministry of Education, UNESCO and PepsiCo)</td>
</tr>
<tr>
<td>10:00</td>
<td>USAID</td>
<td>Dan Swift, Mission Economist</td>
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<tr>
<td></td>
<td></td>
<td>University Avenue Road</td>
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</tr>
<tr>
<td>11:15</td>
<td>Yangon Bakehouse</td>
<td>Kelly Macdonald, Co-founder</td>
<td></td>
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<tr>
<td>14:30</td>
<td>UNDP</td>
<td>Daw Sanda Thant, Gender Specialist</td>
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<td>UNDP</td>
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**THURSDAY, 1 OCTOBER 2015**

**FRIDAY, 2 OCTOBER 2015**
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>16:00</td>
<td>Myanmar Garment Manufacturers’ Association</td>
<td>Tamwe Township</td>
<td>Sanda Thant – 09 431 20259</td>
</tr>
<tr>
<td></td>
<td>• Rosaline Daw Khine Khine New, Secretary General</td>
<td>UMFCCI (Union of Myanmar Federation of Chambers of Commerce and Industry)</td>
<td>29 Min Ye Kyaw Swar Street Landmadaw Township Myanmar Business Forum (MBF) Secretariat 4th Floor</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Contact: Min Min – 09 420 220 877</td>
</tr>
<tr>
<td>09:00</td>
<td>Myanmar Centre for Responsible Business</td>
<td>No. 15, Shan Yeik Thar Street (by Sakura Hospital)</td>
<td>Vicky Bowman – 09 448 011 895</td>
</tr>
<tr>
<td></td>
<td>• Vicky Bowman, Director</td>
<td>Sanchaung Township</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Hnin Wut Yee, Research &amp; CSO Outreach Manager</td>
<td></td>
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</tr>
<tr>
<td>10:30</td>
<td>Myanmar Young Entrepreneurs Association (MYEA)</td>
<td>MYEA office</td>
<td>Wai Phyo – 09 510 7032</td>
</tr>
<tr>
<td></td>
<td>• U Wai Phyo, President (also Vice President of the UMFCCI) / Managing Director of Cho Cho Co Ltd.</td>
<td>11/F, UMFCCI Building</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Phyu Phyu Myint Naing, Director, Mandalay Cement Industries</td>
<td>29 Min Ye Kyaw Swar Street</td>
<td></td>
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<tr>
<td></td>
<td>• Khaing Win, CEO, Nay Thurein Min Co Ltd.</td>
<td>Landmadaw Township</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Mi May Aye Aye Thant, Director, Myat Yadanar Traditional Medicine Production / One Stop Printing Service</td>
<td>Contact: Wai Phyo – 09 510 7032</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Khin Sherry Aye, Managing Director, United New Generation Co. Ltd.</td>
<td></td>
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<td></td>
<td>• Dr Su Su Hlaing, Managing Director, Ayerwaddy Legend Travel and Tours</td>
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<td></td>
<td>• Dr May Pyae Sone Kywe, Director, Maou Oak Shaung Co. Ltd.</td>
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<td>• Dr Thi Thi Kaing, Myanmar Golden Image Travel &amp; Tours / Win Win Jade &amp; Gems</td>
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<tr>
<td>13:00</td>
<td>Directorate of Investment and Company Affairs (DICA), Ministry of National Planning and Economic Development</td>
<td>No 1 Thitsar Road Yankin Township</td>
<td></td>
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<tr>
<td></td>
<td>• U Aung Naing Oo, Director General</td>
<td></td>
<td></td>
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<tr>
<td>14:30</td>
<td>CARE</td>
<td>17a Pyi Htaung Su Street</td>
<td>Stav Zotalis – 09 421 040 844</td>
</tr>
<tr>
<td></td>
<td>• Ms. Stav Zotalis, Country Manager (Australian – ex AusAID)</td>
<td>North-West Sayasan Ward</td>
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<td></td>
<td>• Nilar Tun, national Technical Advisor (Gender)</td>
<td>Bahan Township</td>
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<tr>
<td></td>
<td>• El Shwe Yi Win, Program Director (Socially Marginalised People Program)</td>
<td>Contact: Stav Zotalis – 09 421 040 844</td>
<td></td>
</tr>
<tr>
<td>TUESDAY, 6 OCTOBER 2015</td>
<td></td>
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<tr>
<td>09:00</td>
<td>Gender Workshop</td>
<td>Lake Garden Hotel, Nay Pyi Taw</td>
<td>Phyu Phyu (NPT Liaison Officer) – 09 421 011 481</td>
</tr>
<tr>
<td></td>
<td>• Mia Urbano, DFAT Regional Social Development Specialist</td>
<td></td>
<td>Sandar (NPT Liaison Officer) –</td>
</tr>
<tr>
<td></td>
<td>• Daw Khin Myo Yi, Assistant Permanent Secretary, Ministry of Commerce</td>
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<tr>
<td></td>
<td>• Daw Khin Nway Oo – Deputy Director General, Ministry of Labour, Employment and</td>
<td></td>
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</tr>
</tbody>
</table>
### DFAT Gender Assessment

#### Social Security
- Daw Yi Yi Khine – Director, Ministry of Industry
- Daw Mya Marlar Soe, Deputy Director, Ministry of Social Welfare Relief and Resettlement
- Daw Phyo Thu Nandar Aung, Assistant Director, Ministry of Social Welfare Relief and Resettlement
- U Soe Kyi, Director General or Daw Naw Tharwa, Director, Ministry of Social Welfare Relief and Resettlement
- Daw El El Khain, Ministry of Industry
- Dr Thet Thet Khine, Joint Secretary General, UMFCCI
- Daw Aye Moh Moh Phyu, International Relations Department, UMFCCI
- Peter Brimble, Principal Country Specialist, ADB
- Tin Htun Win, Myanmar Country Manager, MBI
- Charles Schneider, Chief Operations Officer, IFC
- Thitsar, Operations Officer, IFC
- Claire Chivell, First Secretary, Australian Embassy
- Tony Dickinson, Project Manager, Australian Embassy

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity/Contact</th>
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<tbody>
<tr>
<td>11:30</td>
<td>Lunch</td>
</tr>
<tr>
<td></td>
<td>[Lake Garden Hotel, Nay Pyi Taw]</td>
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</tbody>
</table>

**WEDNESDAY, 7 OCTOBER 2015**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity/Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>08:00</td>
<td>ILO</td>
</tr>
<tr>
<td></td>
<td>Jacqui Pollock, Technical Officer, GMS Triangle Migration Project</td>
</tr>
<tr>
<td></td>
<td>Sule Shangri-La Hotel</td>
</tr>
<tr>
<td></td>
<td>Sule Pagoda Road</td>
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<tr>
<td></td>
<td>Yangon</td>
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<tr>
<td>12:30</td>
<td>Daw Khin Sanda Win, Managing Director, Sanda Hotel Co Ltd / Owner of Loft Hotel / head of Hotels and Tourism Working Group-Myanmar Business Forum</td>
</tr>
<tr>
<td></td>
<td>No.33, Yaw Min Gyi Street</td>
</tr>
<tr>
<td></td>
<td>Dagon Township</td>
</tr>
<tr>
<td></td>
<td>Contact: Khin Sanda Win – 09 975 559 094</td>
</tr>
<tr>
<td>15:00</td>
<td>UNCDF</td>
</tr>
<tr>
<td></td>
<td>Paul Luchtenburg, Programme Specialist, Inclusive Finance</td>
</tr>
<tr>
<td></td>
<td>6, Natmauk Road</td>
</tr>
<tr>
<td></td>
<td>Tamwe Township</td>
</tr>
<tr>
<td></td>
<td>Contact: Paul Luchtenburg – 09 250 010 451</td>
</tr>
<tr>
<td>16:30</td>
<td>Partnerships for Change</td>
</tr>
<tr>
<td></td>
<td>Barbara Bauer, Executive Officer, Myanmar</td>
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<td></td>
<td>Knowledge Sharing Center</td>
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<tr>
<td></td>
<td>77/79 Bo Yar Nyunt St</td>
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<tr>
<td></td>
<td>Contact: Barbara Bauer – 09 250 048 568</td>
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</tbody>
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**THURSDAY, 8 OCTOBER 2015**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity/Contact</th>
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<tbody>
<tr>
<td>08:10</td>
<td>Gender Equality Network</td>
</tr>
<tr>
<td></td>
<td>Roshin Furlong, Advisor</td>
</tr>
<tr>
<td></td>
<td>Sule Shangri-La Hotel</td>
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<td></td>
<td>Sule Pagoda Road</td>
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<tr>
<td></td>
<td>Yangon</td>
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<tr>
<td>10:00</td>
<td>HOM Briefing</td>
</tr>
<tr>
<td></td>
<td>Nicholas Coppel, Ambassador</td>
</tr>
<tr>
<td></td>
<td>Nick Cumpston, Counsellor (Development Assistance)</td>
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<td></td>
<td>Australian Embassy</td>
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<tr>
<td></td>
<td>88 Strand Road</td>
</tr>
<tr>
<td></td>
<td>Kyauktada Township</td>
</tr>
<tr>
<td>Time</td>
<td>Event</td>
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<tr>
<td>10:45</td>
<td>Australian Embassy Colleagues</td>
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<tr>
<td></td>
<td>- Seema Chandra, First Secretary (Governance)</td>
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<td></td>
<td>- Craig Gilbert, Second Secretary</td>
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<tr>
<td>13:00</td>
<td>Australian-Myanmar Chamber of Commerce</td>
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<td></td>
<td>- Verity Lomax, Chief Executive Officer</td>
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<tr>
<td>16:00</td>
<td>Call with FocusCore Recruitment Myanmar</td>
</tr>
<tr>
<td></td>
<td>- Simon Bruce, Director</td>
</tr>
<tr>
<td>19:45</td>
<td>Mia on TG306 to Bangkok</td>
</tr>
</tbody>
</table>

Follow up calls after mission:
- World Bank Group, Washington Office
  - Helle Buchhave, Social, Urban, Rural and Resilience,
    T +1 (202) 4587817, hbuchhave@worldbank.org

- Asian Development Bank, Manila Office
  - Uzma Hoque, Senior Social Development Specialist (Gender and Development),
    Office of the Director General, Southeast Asia Department
    Tel No.+ 63 2 632 4040, uhoque@adb.org

- GSMA Connected Women Program
  - Dominica Lindsey, Senior Manager - Research Strategy and Evaluation
dlindsey@gsma.com
Annex 7: References

Asian Development Bank:
2015. Progress Report, Preliminary Work Program and Background Information for the MBI Strategic Planning Workshop-13 August 2015.
2013. ‘Finance Sector, Private Sector, and Enterprise Development’, Chapter 6 of Tool Kit on Gender Equality Results and Indicators.

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2015. Aid Investment Plan.
2015. Investment Design Summary: Burma Investment Climate and Competitiveness Program.
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Food and Agriculture Organization. 2006. Agriculture, trade negotiations and gender.

Gender Equality Network (GEN):

GIZ (Deutsche Gesellschaft fur Internationale Zusammenarbeit):

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2014. Myanmar Population and Housing Census
2012. Framework for Economic and Social Reforms: Policy Priorities for 2012-15 towards the Long-Term Goals of the National Comprehensive Development Plan

International Labour Organization (ILO):
2014. Assessment of the business service and training market in Myanmar. (Authors: Gemunu Wijesena and Roel Hakemuider).


Myanmar Centre for Responsible Business:


OECD:


The Asia Foundation. 2014. MYANMAR 2014: Civic Knowledge and Values in a Changing Society. (Supported by DFAT)

UN Women, ASEAN Secretariat, Friedrich Ebert Stiftung, DFAT. 2015. Projected Gender Impact of the ASEAN Economic Community. Authors: Shreyashi Jha and Abha Shri Saxena.

UNCDF, FinMark Trust, Centre for Financial Regulation and Inclusion:

UNDP:

UNESCAP, Mekong Institute.

UNIDO:


Women’s World Banking:

World Bank Group:
2015. Concept Note to the Multi-Donor Trust Fund on the World Bank Group Investment Climate and Competitiveness Program.
2015. Promoting Gender Equality to Reduce Poverty and Boost Shared Prosperity 2016-2021: Concept Note.


2012. Gender Dimensions of Trade Facilitation and Logistics: A Guidance Note. (Author: Kate Higgins)
