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BURMA RESPONSIBLE INVESTMENT AND TRADE ACTIVITY

Gender and Inclusive Development Analysis and Action Plan

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Gender and Inclusive Development Analysis and Action Plan

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ACRONYMS AND ABBREVIATIONS

AMELP	Activity Monitoring, Evaluation and Learning Plan
ASEAN	Association of Southeast Asian Nations
CCL	Center for Creative Learning
CEDAW	UN Convention on the Elimination of all forms of Discrimination Against Women
CLA	collaborating, learning and adapting
DHS	Demographic Health Survey
EMCA	economically marginalized and conflict-affected regions
FDI	foreign direct investment
FGD	focus group discussion
GAP	Good Agricultural Practices
GDP	gross domestic product
GDPR	EU General Data Protection Regulation
GEN	Gender Equality Network Myanmar
GESI	gender equality and social inclusion
GEWE	Gender Equality and Women's Empowerment
GGGR	Global Gender Gap Report
GIDAAP	Gender and Inclusive Development Analysis and Action Plan
GLI	gender lens investing
HAACP	Hazard Analysis Critical Control Plan
IHLC	Integrated Household Living Conditions Survey
IIX	Impact Investment Exchange
IT	information technology
ITAF	RITA's Investment and Technical Assistance Facility

KWO	Karen Women’s Organization
LGBT+	lesbian, gay, bi-sexual, transsexual and related communities
M&E	monitoring and evaluation
MFC	Myanmar Financial Center
MSME	micro, small and medium enterprise
MWAF	Myanmar Women’s Affairs Federation
MWEA	Myanmar Women Entrepreneurs Association
NLD	National League of Democracy
NSPAW	National Strategic Plan for the Advancement of Women
PSE	private sector engagement
RBIS	Responsible Investment Framework and Scorecard
RFA	Request for Application
RITA	Responsible Investment and Trade Activity
SGBV	sexual and gender-based violence
SEZ	special economic zone
SME	small and medium enterprise
SRH	sexual and reproductive health
SWAN	Shan Women’s Action Network
UNCDF	UN Capital Development Fund

GLOSSARY

Gender is a social construct that refers to relations between and among the sexes, based on their relative roles. It encompasses the economic, political, and socio-cultural attributes, constraints, and opportunities associated with being male or female. As a social construct, gender varies across cultures, is dynamic and open to change over time. Because of the variation in gender across cultures and over time, gender roles should not be assumed but investigated. Note that “gender” is not interchangeable with “women” or “sex.”

Gender Analysis refers to the systematic gathering and analysis of information on gender differences and social relations to identify and understand the different roles, divisions of labor, resources, constraints, needs, opportunities/capacities, and interests of males and females in a given context. Gender analysis involves the disaggregation of quantitative data by gender. It highlights the different roles and learned behavior based on gender attributes. It includes a set of research methodologies that identify and interpret the consequences of gender differences and gender relations for achieving development objectives, as well as the implications of development interventions for changing relations of power between women and men. USAID requires that the findings of a gender analysis are used to inform the implementation of projects. Depending on the purpose for which a gender analysis is being undertaken, it can be conducted at the macro level, analyzing socio-cultural, economic, health, or demographic trends and legal policies and practices at the national or regional level; and/or at the micro level, examining gender relations, roles, and dynamics at the community or household level within the context provided by the macro analysis. For example, this gender analysis was conducted to inform project/activity implementation and hence looks at the issues from both a macro and micro perspective.

Gender Equality refers to the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women’s and men’s rights, responsibilities and opportunities will not depend on whether they are born male or female. In its 2012 *Gender Equality and Female Empowerment Policy*, USAID says gender equality concerns women and men, and it involves working with men and boys, women and girls to bring about changes in attitudes, behaviors, roles and responsibilities at home, in the workplace, and in the community. Genuine equality means more than parity in numbers or laws on the books; it means expanding freedoms and improving overall quality of life so that equality is achieved without sacrificing gains for males or females. USAID also notes that female empowerment is achieved when women and girls acquire the power to act freely, exercise their rights, and fulfill their potential as full and equal members of society. While empowerment often comes from within, and individuals empower themselves, cultures, societies, and institutions create conditions that facilitate or undermine the possibilities for empowerment. A broad concept and a goal for development, gender equality is achieved when men and women have equal rights, freedoms, conditions, and opportunities for realizing their full potential and for contributing to and benefiting from economic, social, cultural, and political development. It means society values men and women equally for their similarities and the diverse roles they play. It signifies the outcomes that result from gender equity strategies and processes.

Gender Equity refers to fairness in the distribution of resources, benefits and opportunities between men and women. Fairness is determined according to cultural norms, values and what is deemed just in different societies. Such perceptions and definitions of fairness are based on locally-specific definitions, vary between and within countries and may be disadvantageous to women and girls.

Gender Integration involves identifying and then addressing gender differences and inequalities during strategic planning, program and project design, implementation, monitoring, and evaluation to ensure women and men participate and benefit equally from development. Since the roles and relations of power between men and women affect how an activity is carried out, attending to these issues throughout the project cycle is essential.

Gender Lens Investing refers to the focus on investing for financial return while also considering the benefits to women, both through improving economic opportunities and social well-being for girls and women.

Gender Mainstreaming involves making women's and men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programs in all political, economic and societal spheres to achieve gender equality and so that inequality between women and men is not perpetuated.

Gender equality and social inclusion (GESI) is a concept that addresses unequal power relations experienced on the grounds of gender, wealth, ability, location, caste/ethnicity, language, religion and agency or a combination of these dimensions.

GESI aware: interventions are those that identify potential risks for marginalized and vulnerable groups and seek to 'do no harm,' access GESI capacities and interests and disaggregate sex, age, location/geography data but do not set explicit targets;

GESI responsive interventions are those that identify opportunities to reach more marginalized groups effectively. These interventions could include sex, age and location/geography data collection and some targets.

GESI transformative interventions are those that seek to facilitate change for women participants by actively attempting to address social inequities. These could be stand-alone interventions designed specifically to target GESI and would include the collection of sex, age and location/geography data and have set targets.

Sexual and Gender Based Violence is sexual, physical, and psychological violence directed at an individual based on biological sex, gender identity or socially defines norms of masculinity and femininity.

Social Inclusion is the process of improving the terms on which individuals and groups take part in society—improving the ability, opportunity, and dignity of those disadvantaged or marginalized based on distinguishing characteristics. In every country, certain groups—whether migrants, Indigenous Peoples, refugees, or other groups—confront barriers that prevent them from fully participating in their nation's political, economic, and social life. These groups are excluded through several practices ranging from stereotypes, stigmas, and superstitions based on gender, race, ethnicity, religion, sexual orientation and gender identity, or disability status. Such practices can rob them of dignity, security, and the opportunity to lead a better life.

Vulnerable Populations. Due to exposure to asymmetrical risk, the income poor or resource deprived are compelled to live precarious lives that leave them permanently vulnerable to a variety of shocks. Vulnerability originate in the inequitable opportunity structures that create differentiations in

exposure to risk and limit their capacity to save, constrain their livelihood options and bind them in a state of poverty or near poverty. This level of poverty is not measured by their location slightly above or below an arbitrarily constructed subsistence line, but by their degrees of vulnerability to a variety of risks that are part of the human condition in a globalized, market-driven world. These groups tend to have limited access to opportunities that support their full participation in society. Vulnerable groups include but are not limited to women, youth, the elderly, Internally Displaced Persons (IDP), ethnic minorities, and religious minorities. Vulnerability is variable, and the mere presence of a specific characteristic and/or demographic does not constitute vulnerability.

“When women do better, economies do better.”—Christine Lagarde, *Managing Director, International Monetary Fund, Davos, 2013, addressing the issue of inclusive growth*

INTRODUCTION

The USAID Burma Responsible Investment and Trade Activity (RITA) will work with a broad range of international and domestic private sector firms and civil society actors to promote civilian ownership of the Myanmar economy by increasing the share held by responsible, accountable, and transparent firms. Through RITA, USAID will advance America’s vision for a free and open Indo-Pacific by increasing trade and private sector investment (Objective 1). To attract and sustain investment and trade, RITA will support firms operating in or entering the market in Myanmar to improve corporate governance, business transparency, and competitiveness (Objective 2).

Though these two primary objectives are necessary to accelerate Myanmar’s progress on its journey to self-reliance, inequality can be a serious threat to social and political stability, thus creating impediments along the way. Similarly, there is growing body of evidence demonstrating that the emphasis of free trade, low government corruption, and foreign investment, at the expense of social inequality can also threaten sustained growth.¹ Sustainable economic growth is inherently inclusive; it must promote economic integration, investment, and trade for the benefit of economically marginalized and conflict-affected (EMCA) people in Myanmar (Crosscutting Objective 1) and empower women to more fully participate (Crosscutting Objective 2). Only when these four objectives work together will RITA and USAID/Burma be able to effectively promote Myanmar’s transition to a more inclusive and open economy.

RITA GENDER EQUALITY AND SOCIAL INCLUSION DEVELOPMENT CHALLENGES

Facilitating trade and investment that is inclusive of marginalized ethnic minorities is challenging in Myanmar. Foreign Direct Investment (FDI) often flows into special economic zones (SEZs), where foreign companies can access land and infrastructure, or it is invested as minority shares in Myanmar companies in urban centers. Marginalized states face additional challenges due to poor infrastructure and lack of access to energy; and in conflict-affected areas, armed ethnic groups frequently impose multiple layers of taxation and displace workforces. Consequently, investors face increased risk as enterprises in certain areas have limited connections to markets. Agriculture and enabling sectors, like energy, information technology (IT), and logistics, have high potential to benefit marginalized² groups, but require additional capacity and models for de-risking investment to incentivize actors to expand outside central trade corridors and hubs.

¹ Ostry, J D, A Berg, and C G Tsangarides (2014), “Redistribution, Inequality, and Growth”, IMF Staff Discussion Note 14/02. Bivens, Josh. 2016. *Progressive Redistribution without Guilt: Using Policy Changes to Shift Economic Power and Make Incomes Grow Fairer and Faster*. Economic Policy Institute.

Hakura, Dalia and Hussain, Mumtaz and Newiak, Monique and Thakoor, Vimal and Yang, Fan, *Inequality, Gender Gaps and Economic Growth: Comparative Evidence for Sub-Saharan Africa* (June 2016). IMF Working Paper No. 16/111. Cabeza-García, Laura and Brio, Esther and Oscanoa-Victorio, Mery (2019/11/01), *Female financial inclusion and its impacts on inclusive economic development*, Vol 77, *Women’s Studies International Forum*.

² In this document “marginalized groups” refers to economically marginalized and conflicted people, LGBT+ people, disabled persons, vulnerable ethnic groups, and youth.

Gender inequity persists, and gaps in wages and leadership opportunities for women disadvantage half of Myanmar’s population. Despite perceptions in urban Yangon that women are empowered and are strong in business, the limited data available paints a more nuanced picture. While in urban areas, women are excelling in high-profile business roles, nationally, men are still more than twice as likely to own businesses; and cultural beliefs about women’s inability to serve as top leaders limit women’s voices in business and government. Despite growing evidence that investors and businesses that address gender equity outperform those that do not,³ Myanmar firms, with limited resources and low margins, are reluctant to test and scale business models and practices that would empower women.

GENDER AND INCLUSIVE DEVELOPMENT ANALYSIS AND ACTION PLAN RATIONALE

The purpose of this Gender and Inclusive Development Analysis and Action Plan (GIDAAP) is to identify and describe gender differences and the relevance of gender in the context of RITA implementation. Given the importance of marginalized communities to the success of RITA, this document also considers the constraints, opportunities, and entry points for ensuring their participation in the Activity. The analysis section of the document informs the action plan section, which is aligned with RITA objectives and tasks. The result is a living plan, detailing strategies, activities, and monitoring and evaluation (M&E) indicators to ensure sound gender integration for measurable results.

Grounded in USAID ADS 205 (Gender Equality and Female Empowerment) and 201 (Inclusive Development) to create targeted opportunities for women and marginalized populations, RITA recognizes that it can only achieve its objectives by ensuring that all people in Burma are included and can participate fully in and benefit from the activity. Only by understanding constraints and challenges of women and economically marginalized and conflict-affected people, can the RITA team effectively design tasks and activities to include and empower women and marginalized groups. The gender and inclusive development analysis will identify the cultural and structural root causes which lead to inequalities, allowing the project team to proactively address them in project management, the work plan, and in each in intervention. It will also identify potential consequences or risks stemming from the inclusion or exclusion of women.

Because the Action Plan is a living, working document, it will be updated at key moments during the lifetime of the RITA Activity to reflect adaptations in RITA priorities and its workplan, including work in new sectors, new business models, evidence based learning, and local innovation. Once initial foundational activities have been completed including sector analyses, the ecosystem mapping, the design and launch of the RITA grants and investment and technical assistance facility (ITAF), the Action Plan will be updated to ensure alignment. Table I provides a log of changes to this document.

TABLE I: DOCUMENT DEVELOPMENT PLAN AND CHANGE LOG

DATE	DETAIL	AUTHORS
September 2, 2020	Draft - Gender and Social Inclusion Development Analysis and Action Plan	Leslie Gonzales and Colleen Green, DAI Bethesda Home Office
o/a September 16, 2020	Final – Gender and Social Inclusion Development Analysis and Action Plan	Khin Thida Lwin, Leslie Gonzales and Colleen Green, RITA GESI Specialist and DAI Bethesda Home Office

³ Calvert Impact Capital. Just Good Investing: Why Gender Matters to Your Portfolio and What You Can Do About It. Dec. 2018. Woetzel, Jonathan, et al. The Power of Parity: How Advancing Women’s Equality Can Add \$12 trillion to Global Growth. McKinsey Global Institute, Sept. 2015.

METHODOLOGY

GENDER AND INCLUSIVE DEVELOPMENT ANALYSIS

As per USAID guidance⁴ both gender and inclusive development analyses research answer two key questions to understand the context in which females and marginalized groups exist:

1. What are the relevant gaps in the status and anticipated levels of participation of women and marginalized groups that could hinder overall project outcomes?
2. Is there potential for differential impacts (including unintended consequences) of activities on women, and marginalized groups?

The first question reveals disparities that are likely to hinder achieving activity goals, while the second allows the RITA team to adjust intervention design as necessary to ensure equitable access and sustainable impact.

The analysis below responds to the questions by exploring them against four domains:

- Laws, policies, and institutional practices,
- Gender relations: roles, norms and beliefs
- Access and control over assets and resources
- Power and decision-making

This initial draft of the GIDAAP uses secondary research methods through literature review. As the document is living, it will be further informed by primary research through key informant interviews and focus group discussions with representatives from the private sector, business associations and chambers of commerce, civil society organizations, technical training institutions, government stakeholders, donors, and local and international organizations.

⁴ USAID ADS 205.3.2 and USAID ADS 201.

RITA GENDER AND INCLUSIVE DEVELOPMENT ANALYSIS

INTRODUCTION

Gender equality and social inclusion (GESI) will be a common thread woven into all efforts to achieve the goals and results of RITA. The Gender and Inclusive Development Analysis and Action Plan was developed in line with USAID's 2012 Gender Equality and Women's Empowerment (GEWE) Policy, which shares aspirations with the Government of Myanmar's constitution, national strategies and international commitments⁵ regarding women. The goal of the USAID GEWE Policy is to improve the lives of citizens by advancing equality gender equality and empowering women and girls to participate fully in and benefit from the development of their societies. The policy is framed by three overarching Agency outcomes: 1) Reduce gender disparities in access to public, economic, and political decision-making spaces and positions at local and regional levels, 2) Reduce cultural acceptance of gender-based violence; and 3) Increase capability of women, girls and boys, particularly from minority populations, to realize their rights, determine their life outcomes, and influence decision-making in households, communities and societies.⁶ The following analysis will help RITA better understand the disparities between men and women and marginalized groups so that the action plan can and offer relevant and tailored recommendations directly related to RITA objectives to ensure broad and meaningful participation.

Through the examination of four societal and cultural domains that contribute to the root cause of inequality, disempowerment and gender-based violence in Myanmar, the analysis section examines the relevant gaps in the status of women, men and marginalized populations that could hinder overall Activity outcomes. The results of the analysis presented below serve as the basis for the Gender and Inclusive Development Action Plan section, which details the approaches for implementation based on constraints and opportunities. The action plan identifies opportunities available to RITA so that interventions are designed with GESI barriers in mind as well as constructive ways of overcoming them. It also recognizes that rapidly changing gender norms, while beneficial in the long-term, are not without second and third order consequences. This analysis takes into account that gender considerations must include the experience of men of boys, particularly in a context of instability where what it means to be man is changing quickly.

Below we set the stage by exploring the overall country context followed by the GESI situation. From there, we assess GESI in Myanmar through each of the four domains detailed above: laws, polices, institutional practices; gender relations; access and control over assets and resources; power and decision-making.

⁵ The Constitution of the Republic of the Union of Myanmar, the National Strategic Plan for the Advancement of Women (2013-2022), which is rooted in the Beijing Platform for Action and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). While the constitution guarantees equality, it does not satisfy CEDAW requirements to define and prohibit discrimination. Myanmar has not yet adopted a National Action Plan on Women Peace and Security, aligned with the requirements of UN Security Council Resolution 1325. Myanmar's 2005 Anti-Trafficking in Person's Law criminalizes all labor and some sex trafficking but does not go as far as international law, requiring proof of force, fraud, or coercion.

⁶ USAID Gender Equality and Female Empowerment Policy, March 2012.

COUNTRY CONTEXT

From 1962-2011, while under the rule of military junta, Burma was considered a pariah state. After decades of military rule, the country quickly moved forward with an agenda to reform the political and social landscape. Liberalization began in 2010 with partial elections, leading to a peaceful transition from 50 years of authoritarian rule to a quasi-civilian government led by a former general. Under President Thein Sein, Myanmar initiated a series of political and economic reforms, including the release of political prisoners, the signing of cease fire agreement with eight non-state ethnic groups, greater freedom of expression, and parliamentary by-elections in 2012 in which Aung San Suu Kyi's pro-democracy party, the National League for Democracy (NLD) won all but two contested seats.

By 2015 the NLD won a majority of seats in the national and most state and regional parliaments. Despite considerable structural problems including 25 percent reserved seats for the military, the disenfranchisement of populations previously able to vote, including Rohingya, and the disqualification of candidates based on questionable citizenship and residency requirements, the election was a step toward democracy. On March 30, 2018, Burma's national parliament selected NLD's second president, Win Myint.

Irrefutably, the country has made substantial progress, but more can be done to initiate political dialogue toward peace, improve accountability, and protect human rights as well as to promote equality, inclusivity, and the peaceful co-existence of a diverse population. Myanmar is characterized by complexities involving ethnic, religious and linguistic diversity resulting in lack of shared national identity, entrenched poverty, and challenges posed by sharing borders with five countries. Pro-Burmese policies implemented from 2000-2011 at the expense of marginalized groups were part of earlier reform strategies; their implementation over a decade intensified existing ethnic tension, leaving lasting effects and creating instability (Rosenbach 2018). Conflicts between the nation's estimated 135 ethnic groups does not even include the devastating Rohingya crisis (Rieffel 2017).

As in other countries in the region, policies shifting from agriculture to the manufacturing sector labor also shifted populations from rural to urban areas. Among other things, the shift allowed families the opportunity to diversify household labor, with the availability on and off-farm income generating activities, but it also created the space for greater female participation in the labor force. In 2018, 86.6 percent of employment was in manufacturing and services.⁷ Evidence suggest that women's participation

BURMA SNAPSHOT

Education Participation Rates

Primary

Girls: 88.4% Boys: 89.6%

Secondary

Girls: 62.4% Boys: 57.2%

Tertiary

Girls: 18.5% Boys: 12.8%

Poverty Reduction:

2005: 32.26 percent

2015: 14.5 percent

Ethnicities: 135 officially recognized by the Government. These are grouped into eight major national races.

Religious minorities: 12% of population

WEF Global Gender Gap Ranking: *rank/total countries*

Health and Survival: 57/153

Education: 99/153

Economic Participation: 102/153

Political Participation: 133

⁷ ASEAN Key Figures Report. The ASEAN Secretariat (2019) https://www.aseanstats.org/wpcontent/uploads/2019/11/ASEAN_Key_Figures_2019.pdf.

in the manufacturing and service industries is growing, and that their participation is equal to men in agriculture.

Structural change has not kept pace with the rapid economic transition in Myanmar. Addressing democratic governance, constitutional reform, human rights, inequality and ethnic tensions, which have been exacerbated by market reform, has proven to be more difficult, despite a reform agenda focused on democratic and accountable governance, national unity, and market adjustments. Though the agenda fails to address gender inequality, the Framework for Economic and Social Reform addresses violence against women (a widespread national problem), human trafficking, impoverished mothers, and maternal-child health.⁸

GENDER EQUALITY AND SOCIAL INCLUSION IN MYANMAR

The World Economic Forum's Global Gender Gap Report (GGGR) 2020,⁹ benchmarks 153 countries on progress toward gender parity in four dimensions: economic participation and opportunity, educational attainment, health and survival and political empowerment. Overall, Myanmar ranks 114 out of 153 countries. The country's mixed achievements on gender equality lays complicated groundwork for increased progress as a result of challenges posed by an inconsistent constitution, pluralistic legal systems, practices at odds with policy, and unusually incongruent gaps between the GGGR sectors. For instance, despite higher education participation rates among women than men, men are still preferred in leadership and management positions as well as political roles.

At least two studies suggest that closing the gender gap in employment would increase global GDP by \$5.8-\$25 trillion by 2025.¹⁰ Trade and investment are reliable engines for economic growth, capable of propelling Myanmar along the journey to self-reliance; women and marginalized populations, however, do not always benefit from such growth as much they contribute, nor does it automatically lead to a reduction in gender or social inequality. While a woman's employment may have immediate positive effects on household income, greater equality inside or outside the home is not a natural derivative. Systemic discrimination faced by women and marginalized groups can inhibit their ability to tap into opportunities flowing from trade and growth. In order to enhance the productive capabilities of well over half of the population of Myanmar, structural sources of inequality of marginalized groups, including women, LGBT+, disabled and economically marginalized conflict-affected people must be addressed.

Benefits from Myanmar's annual growth of 6-8 percent for the past decade accrue mainly to the majority Burman people, businesses located in and around Yangon and Mandalay, those with connection to the Tatmataw (armed forces), and those with access to land concessions. This suggests that marginalized groups and women have been largely excluded from this growth. Though progress is being made, there remains a significant disparity in women's participation in the economy. Female participation in the labor force stands at about 51 percent, compared to men at 81 percent,¹¹ with Myanmar having the lowest total labor force participation rate of the ASEAN countries at 61.7 percent.¹² Considering gender parity in primary and secondary education, and a larger proportion of women than men in higher education,

⁸ <https://pdfs.semanticscholar.org/9ba5/3ae794c865da07f62d18d66c6fc67d7285c0.pdf>.

⁹ http://www3.weforum.org/docs/WEF_GGGR_2020.pdf.

¹⁰ ILO (2017). *World Economic Outlook 2017: Trends for Women*, Geneva: ILO.

Jonathan Woetzel, et al. (2015). 'The Power of Parity: How Advancing Women's Equality Can add \$12 Trillion to Global Growth.' McKinsey Global Institute, September 2015.

¹¹ World Economic Forum Global Gender Gap Report, 2020.

¹² <https://www.ceicdata.com/en/indicator/myanmar/labour-force-participation-rate> (2019).

the difference in labor force participation rates is perplexing, suggesting female underemployment as well as women may leave the workforce after marriage. While the gap in women's employment will be explored through the various domains, the numbers allude to inadequate access to resources and rights for women to reach their potential. Likewise, the generally low labor force participation rate suggests that youth and marginalized communities are also prevented from accessing work. By promoting the implementation of existing labor rights, promoting non-discriminatory and anti-harassment policies among RITA's private sector partners, and addressing the identified gender and socially differentiated constraints to accessing education, employment, information, credit, networks, and training, the Activity will contribute to inclusive and sustainable growth as well as to equality.¹³

LAWS, POLICIES, AND INSTITUTIONAL PRACTICES

Myanmar is a signatory to most international agreements on gender equality and has also ratified several international conventions on labor and human rights, including the Beijing Platform for Action and the Convention on the Rights of Disabled Persons. In 1997 Myanmar ratified the UN Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), but has not signed the Optional Protocol, which allows the Committee on the Elimination of Discrimination against Women to hear complaints from individuals or inquire into grave violations of the Convention. In addition, though the government was responsive to the Committee's rare request for an exceptional report on the status of women and girls in response to the grave situation Rakhine State in 2017, the report the government submitted was not considered an accurate depiction of the situation and was widely criticized.

Although Myanmar's international obligations demonstrate an ostensible commitment to gender equality, domestically, the commitment is characterized by ambiguity. Drafted by the military in 2008, the Constitution came into force in 2010. Chapter VIII, Article 348 states that *"the Union shall not discriminate [against] any citizen of the Union of Myanmar based on race, birth, religion, official position, status, culture, sex and wealth."* Article 350 states that *"women shall be entitled to the same rights and salaries as received by men in similar work."* Yet, despite such guarantees, Section 352 effectively codifies discrimination by stating, *"...in appointing duties to civil service personnel, not discriminate for or against any citizen of the Republic of the Union of Myanmar based on race, birth, religion, and sex. However, nothing in this Section shall prevent the appointment of men to positions that are naturally suitable for many only."* Moreover, the Constitution refers to women as mothers, does not provide measures toward equality, and leaves space for laws and customs that discriminate *"on the grounds of ethnicity and within ethnic groups."*¹⁴

Despite a reform agenda absent equality, the country has established institutional mechanisms to oversee its commitments to gender equality, led by the Ministry of Social Welfare, Relief, and Resettlement and comprised of the Department of Social Welfare, the primary focal point on gender equality and women's rights, the Myanmar National Committee for Women's Affairs, the Myanmar Women's Affairs Federation, and the Myanmar Maternal Child Welfare Association. The gender machinery is responsible for guiding implementation of the National Strategic Plan for the Advancement of Women (NSPAW) 2013-2022. The Plan is a Government commitment to taking a structural approach to promoting gender equality and women's rights through the creation of enabling systems. A key objective of the NSPAW is "to ensure the protection and fulfillment of women's and girls' economic,

¹³ Higgins, K. 2013. Gender and free trade agreements: Best practices and policy guidance.

¹⁴ https://www.constituteproject.org/constitution/Myanmar_2008.pdf?lang=en.

social, cultural, civil, and political rights.” Criticism of the plan centers on the legal, political, and structural barriers, including the Constitution, that contradict the ambitions of NSPAW.

In terms of labor, employees in the private sector are entitled to 14 weeks maternity leave and 15 days paternity leave, as per the Social Security Law. A law for operating childcare centers was passed in 2014, and outlines regulations relating to staff qualifications, child-teacher ratios and permits.

The penal code prohibits sexual harassment and imposes a maximum of one year’s imprisonment and fine for verbal harassment and maximum two years’ imprisonment and fine for physical contact. There is little to no information on the prevalence of the problem because these crimes go unreported due to stigma and police are reportedly unsympathetic to the plight of victims and do not follow through with investigations.¹⁵

Though the Constitution equivocates on the issue of equality in some areas, by law women enjoy the same legal status as men, including property and inheritance rights as well as the right to equal pay for equal work but it is widely known the formal sector does not comply and cultural practice precludes most women from accessing property and inheritance.

At the university level, differential admissions criteria are applied based on the applicants’ sex and specialization, requiring women applicants to earn significantly higher grades than their male peers, in medicine and engineering. The policy was enacted when women began to outnumber men in these specializations, as were similar policies in studies where men outnumber women.¹⁶ Though the policy may seem an equitable solution to an invented problem, it merely serves to reinforce cultural norms and stereotypes.

Consensual same-sex relations are illegal under the penal code, for both men and women, but are rarely enforced. Nonetheless, LGBT+ persons report that police use threat of prosecution to coerce and bribe. Political reforms have eased the burden on the LGBT+ community to participate in society, but stigma and discrimination in employment and health care continue.¹⁷

The laws, regulations, and policies above lay the foundation for the inclusion of women and marginalized groups in productive, social, and economic activities, with, arguably, equal rights. However, in practice, especially in rural areas, culture prevails over law. LGBT+ persons and certain ethnic groups unquestionably face greater discrimination and likely find it more challenging to find employment in the formal sector. In Rakhine, Kachin, Shan states women report they are systematically denied their rights to inheritance, including land.¹⁸ In Tanintharyi, people are less likely to be citizens of Myanmar, drastically limiting their rights.

ROLES, NORMS, AND BELIEFS

Gender relations, roles, and norms are conservative, though not necessarily homogeneous throughout the country, as expected from such a diverse population. Traditional gender stereotypes are pervasive in

¹⁵ U.S. Department of State, Burma Country Report on Human Rights Practices. (2019).

¹⁶ Samantha Michaels, *Suu Kyi Criticizes Gender Bias at Burma Universities*, The Irrawaddy, Dec. 6, 2013.

¹⁷ U.S. Department of State, Burma Country Report on Human Rights Practices. (2019).

¹⁸ Oxfam and Trocaire, *Life on Hold*. (2017).

Burma and perpetuated by religions, cultural, political, and customary practices. Women are generally considered secondary to men, weak, and unable to make decisions, while men are considered natural decision-makers and leaders.¹⁹ These traditional perceptions of women are deeply embedded in the culture and create barriers that preclude women in Burma from participating fully in society and from reaching their potential. In 2008, the CEDAW Committee noted concern regarding, “the persistence of adverse cultural norms, practices, and traditions, as well as patriarchal attitudes and deep-rooted stereotypes regarding the roles, responsibilities and identities of women and men in all spheres of life. ...Such customs and practices perpetuate discrimination against women and girls, as reflected in their disadvantageous and unequal status in many areas, including public life and decision-making and in marriage and family relations.”²⁰ Nevertheless, over the past 12 years a gradual relaxation of norms that have limited women’s space to the home is visible, though not universally hailed.

Regarded as bearers of culture, thus responsible for upholding cultural norms and values,²¹ women shoulder a monumental burden. This belief is used to justify men’s influence over women, control women’s sexuality and marriage choices (by restricting interfaith and interethnic marriages), and restrict women’s mobility, thereby regulating social, educational, and livelihood opportunities. Despite the legal features noted in the section above, customary law is a widely used to address issues of marriage, property, and inheritance.

Shifting cultural norms can be more clearly seen in the growing value of education for girls. While the national literacy rate for women stands at 71.9 percent and 80 percent for men, primary and secondary education rates are close to parity, with some statistics reflecting more girls in secondary school, and there are notably more women than men in higher education.²² Though an educated female population represents substantial progress, there is evidence that education is prioritized for marriage prospects rather than viewed as a right or value in itself or even as a vehicle to financial opportunity.

Given these are national statistics, it should not be assumed that these figures are consistent from state to state or in rural and urban areas. Since access to education for girls is improving in many areas, it is expected the gap in adult literacy will improve over time, but low status and extreme isolation of women in areas of the country puts literacy rates far lower than the national average. For example, in Shan state, female literacy rates were as low 59 percent (compared to 70 percent of men).²³

The 2014 Census shows more boys than girls were dropping out of secondary school, and the trend is thought to have continued. Cultural norms that socialize boys to be rambunctious and adventurous leaders and girls to be obedient and hardworking, have had the unintended effect of leading to better academic outcomes for girls and punishment for boys. Demotivating scholastic experiences delivered by exasperated teachers is thought to contribute to boys dropping out, preferring gain respect by finding a

¹⁹ Oxfam, Trocaire, CARE, ActionAid, *Women and Leadership in Myanmar* (Sept. 2013).

²⁰ Concluding Observations on the Second and Third Periodic Reports of Myanmar, 42d Sess., Oct. 20-Nov.7, U.N. Doc. CEDAW/C/MMR/CO/3 (Nov. 7, 2008).

²¹ Gender Equality Network. *Raising the Curtain: Cultural norms, social practices, and gender equality in Myanmar*. Technical Report. (2015).

²² World Economic Forum Gender Gap Report, 2020.

²³ Ministry of Labor, Immigration and Population. 2015. The 2014 Myanmar Population and Housing Census: The Union Report, Census Report Volume 2. Naypyitaw, Myanmar: Ministry of Labor, Immigration and Population and UNFPA.4.

job to support the family, which is frequently considered more valuable than school completion in most areas.²⁴

The education system has proven to be an effective source of perpetuating gender norms with boys portrayed as strong, outward facing breadwinners, while girls are depicted as quiet, obedient, family-oriented, and modest. The internalization of these norms can impact both girls’ and boys’ decisions to remain in school or contribute to familial obligations. Similarly, though access to vocational training is very limited for both males and females, cultural norms that push women into traditional occupations, rather than matching skills with demand, perpetuate stereotypes that discriminate against women taking jobs in nontraditional sectors.²⁵

Livelihood opportunities for men and women are inextricably link to gendered norms, with women’s work focused in and around the house looking after the family and men’s work outside the home and productive. Men are formally registered as head of household, thus the custom of men as breadwinner is central to understanding masculinity and gender relations. Work is often perceived to be either masculine or feminine (even in the Constitution, as noted above), with the former being more valuable in status and income. Social practices such as listing women as dependents on family registration cards as well as paying women less than men reflect how society values men and women’s time and work. There is a pervasive stereotype in Myanmar that men are more intelligent than women, and as such men should be extended opportunities for employment. Even in female dominated vocations, often men will still be preferred in managerial roles, though even this, particularly in the garment industry is changing.

In Magway, Shan and Rakhine, evidence shows that there are individual, familial, community, and societal barriers to women’s participation in the agribusiness sector, nearly all of which are linked to custom. Though this information is based on interviews in those three states, evidence indicates, these barriers exist to varying degrees throughout the country. Table 2 below provides a range of statements made regarding individual, family, community and societal barriers made about women and men’s roles.

TABLE 2: PERCEPTIONS REGARDING BARRIERS THAT LIMIT WOMEN AND MEN’S ROLES²⁶

INDIVIDUAL BARRIERS	FAMILY BARRIERS	COMMUNITY BARRIERS	SOCIETAL BARRIERS
Women have no interest in learning new skills	Men do not have time to help out in the home	It is unsafe for women to travel	Women have low levels of education
Women do not own possessions and so cannot access loans	Women are busy with household chores	Transportation is not good	Women are encouraged leave work after getting married
Women are not strong enough	Family members will not allow women to travel alone	Community leaders say it is not suitable for women to attend training	Women are expected to look after children
Only men can ride motorbikes	Women do not want to leave their children with non-family members	It is safe for men to travel	Men are prioritized for employment, even when women are educated
Women don’t like working with some men	Men do not help with household chores and childcare	There is resistance when activities target women – people think it will change the balance	There are natural gender characteristics which determine natural gender roles

²⁴ J. Sail, Bottleneck analysis: Gender dynamics affecting participation in secondary school education in Myanmar and implications for social cohesion, Yangon: Montrose, 2016, p.8.

²⁵ Myanmar Gender Situation Analysis (2016) Asian Development Bank, UNDP, UNFPA, UN Women.

²⁶ Research into Women’s Economic Empowerment in Agribusiness in Myanmar (2019) UK Aid, DaNa Facility.

INDIVIDUAL BARRIERS	FAMILY BARRIERS	COMMUNITY BARRIERS	SOCIETAL BARRIERS
Women do not want to take on the role of the village administrator or community leader		Men drink a lot and make the community unsafe for women	It is tradition for women to take responsibility for caring for their family members (children and elderly)
Women do not know how to climb		There is no training offered by organizations in the village	The skills are offered in training are difficult to implement – lack of resources, low profit etc.
Women do not know how to use machinery		Only men are allowed to talk in meetings and make decisions	It is our tradition and our religion for women not to do what men do
Men believe in themselves while women have less confidence		Women can't control drunk or angry men	
Men will not listen to women			

There are considerable variations in women’s mobility based on region and urban-rural location. In Rakhine State, high unemployment rate for women is thought to be attributable to severe restrictions on women’s mobility, particularly among certain ethnic groups.²⁷ Likewise, the 2010 IHLC Survey also found that in Chin and Rakhine states and Tanintharyi Region, men were more likely to work for wages than women, likely attributable to women’s restricted movement in those areas.²⁸

In rural areas, women travel primarily on foot or nonmotorized vehicles in the vicinity of their communities, usually to fulfill familial obligations including water and firewood collection as well as agricultural duties. In urban areas, women are also more likely to walk than men, but often public transportation to carry out household duties. Women’s mobility in urban areas depends on reliability, scheduling, cost, and personal safety. For this reason, women are inclined to forego work that is too far away from home.²⁹

Finally, though norms are shifting to accommodate the needs of families and the changing market, such pragmatism not appear to have an impact on attitudes related to women’s leadership or political participation, among young and old alike. An Asia Foundation survey found that nationally 72 percent of men and 70 percent of women believe that men make better leaders (albeit lower in Yangon at 57.5 percent). The study also showed that 39 percent (41 percent men, 38 percent women) of the population believes that education is more important for boys than girls. As for women making up their own minds when voting, 80 percent (79 percent men, 80 percent women) were in agreement.³⁰ No discernible correlation between age and response to questions, suggests that attitudes about equality are unlikely to evolve as quickly as the necessity for women to work. It also suggests that apart from pressure from the donor and local activist community, even women in Myanmar, educated or not, are not particularly inclined to support gender equality, just as solidarity with the plight for equality for non-Bumar or LGBT+ groups has not gained widespread support. One notable example is the popular leader

²⁷ Myanmar Gender Situation Analysis (2016) Asian Development Bank, UNDP, UNFPA, UN Women.

²⁸ J. Desai. 2013. *The Gender Dimensions of Living Conditions in Myanmar*. Yangon.

²⁹ Mueller, Valerie & Schmidt, Emily & Kirkleeng, Dylan. (2020). Structural Change and Women’s Employment Potential in Myanmar. International Regional Science Review.

³⁰ Htun, M., Jensenius, F.R. Political Change, Women’s Rights, and Public Opinion on Gender Equality in Myanmar. *Eur J Dev Res* 32, 457–481 (2020).

Aung San Suu Kyi, who has not used her position to support women's equality, instead condoning the value of traditional gender roles.³¹ and ³²

Given the barriers to livelihood opportunities, men's ability to fulfill their roles as the provider of the family is significantly diminished. UN Women interviews found that barriers preventing men from performing traditional notions of masculinity such as providing for his family has had serious implications for the safety of women, as men's loss of self-esteem and resentment at not being able to fulfil their gender-prescribed roles has led to an increase in sexual and gender-based violence (SGBV).³³

Training opportunities should make efforts to ensure equitable access to training services for male and female participants rather than separating them based on the vocation. For females, training or services should be made available during timeframes women in the target area available, in order to facilitate access since familial obligations can hinder participation. The same should apply to men, given erratic work schedules as a result of piecemeal work. Onsite childcare or facilities allowing parents to bring a relative to watch a child should also be made available to both women and men.

Last, the strength and tenacity cultural norms cutting across all sections of society suggests that the RITA team will have to be mindful of internal implicit bias which may lead to sidelining RITA's equality and inclusivity aspirations. Regular training and awareness raising will help recognize and correct such bias.

ACCESS AND CONTROL OVER ASSETS AND RESOURCES

A sound understanding of women and marginalized group's access to and ability to use productive resources such as education, livelihoods, income, land/inheritance, information and transportation will help RITA to understand gaps and opportunities that may assist or impede broad participation. Therefore, this section will also include an examination of how Myanmar society's treatment of economically marginalized and conflicted affected and LGBT+ individuals influences these groups' ability to access and control resources necessary to be a fully active and productive participant in the labor force.

For all the reasons noted above, access to education, training, professional development, resources for livelihood, transportation, information, and land is particularly limited for women and marginalized populations. In this section we explore the primary drivers of disparities in education and livelihoods as well how unequal access to income, land and credit, and information could interfere with RITA implementation.

PRIMARY DRIVERS OF DISPARITIES IN ACCESS TO EDUCATION

POVERTY

Prohibitive costs of secondary can be an overwhelming barrier to families and youth. While public schools do not charge fees, one of the main reasons that students leave is because families can no longer afford costs associated with participation such as transportation and supplies. In some areas, if parents

³¹ Ibid.

³² <https://thediplomat.com/2019/08/dashed-hopes-for-myanmars-women>.

³³ Gender Profile for Humanitarian Action: Rakhine, Kachin, and Northern Shan, Myanmar. Vol. 2 Gender in Humanitarian Workstream. (2020).

cannot afford to send all of their children to school, they are more likely to keep daughters at home. On the other hand, figures suggest that boys in certain rural areas are more inclined to leave school in favor of productive work, accounting for greater female to male ratios in these areas. The opposite is often the case in urban areas with slightly fewer girls in school than boys. In addition to the financial hardship of schooling, poorer families are more likely to view employment as a better long-term option for their children, particularly if the school is not providing a quality education.³⁴ During the 2009-2010 school year, 85.5 percent of children from the wealthiest households attended secondary school, compared to 28.2 percent from the poorest households.³⁵ Whether girls or boys are kept out of school depends on the region and whether it is urban or rural of Myanmar, and can be better understood through primary research in the RITA areas of operation.

OBLIGATIONS

Though school attendance rates are at parity, low net enrolment rates in secondary education have important implications throughout the country, especially in rural areas where the dropout rate between middle and high school is especially marked. For example, the 2009-2010 Multiple Indicator Cluster Study suggests that while roughly 82 percent of boys and girls aged 10-15 in Yangon were in school, more than half of this age group in Rakhine State were out of school, including 57 percent of girls and 49 percent of boys.³⁶ However, in some states the share of 10-15 year old boys out school would be larger than that of girls. Vulnerability to drop out and failure to continue to middle school is often related to gender issues. Girls may be forced to stay home to take care of household chores, especially if all the adults work outside home or caregiving is necessary.

SECURITY

Security concerns during travel to and from middle school discourages families from allowing girls to continue their studies as does lack of safe school environments keeps girls out of school. Though reliable data is unavailable due to stigma, the lack of enforcement policies regarding harassment or inappropriate behavior from staff or other students, leads parents to keep daughters at home.

SGBV is a significant issue facing children across Asia, including Myanmar, and can be a barrier to completion for both male and female youth. SGBV against children occurs in homes, schools, in the streets, and within the community. The various forms of SGBV that impact access to education for girls include being coerced into sexual relations with boys, teachers, men in the community in return for money, school fees, grades, food, or sanitary supplies.³⁷ SGBV is also experienced by males, usually by teachers or men in charge of dormitories. In RITA's economically marginalized and conflict affected areas, girls' education is further impeded by conflict and instability, contributing to lower attendance rates for rural girls than their urban peers.

Lack of appropriate water and sanitation facilities in schools impedes girls' access to school. UNICEF estimates that 50 percent of schools had insufficient drinking water and/or toilets.³⁸ Adolescent girls, in

³⁴ UNICEF Situation Analysis, 2012.

³⁵ CESR, ADB, and Australian Aid. 2013. *CESR Phase I Technical Appendix on the Secondary Education Subsector*. Yangon.

³⁶ CESR, ADB, and Australian Aid. 2013. *CESR Phase I Technical Appendix on the Secondary Education Subsector*. Yangon.

³⁷ Jana Naujoks and Myat Thandar Ko "Behind the masks: Masculinities, gender, peace and security in Myanmar" (November 2018).

³⁸ <https://www.unicef.org/myanmar/water-sanitation-and-hygiene-wash>.

particular, face increased risk of SGBV and related challenges with menstrual hygiene where WASH facilities are unavailable.

Rigid social norms contribute to discrimination and pressure to live up to expectations. In addition to strong and ubiquitous gender stereotypes in the classroom, teachers single out boys who do not conform gender norms and attempt to influence their behavior through force or ridicule, leading many to drop out. This, in turn, limits their access to work opportunities and earning potential.³⁹

DISABLED PERSONS

Disability is a major barrier to accessing education. In 2010 Myanmar's survey on persons with disability found that almost half of the people living with disability had never attended school. The report noted that, at the time, disabled persons could enroll higher education but could not become teachers. These figures have surely changed over the past decade, as have the number of disabled persons due to conflict.

PRIMARY DRIVERS OF DISPARITIES IN LIVELIHOODS

As a result of the barriers affecting both males and females mentioned above, gender gaps exist in access to education, training, professional development, resources for self-employment. Still, women contribute substantially to the economy in agriculture, business, and through unpaid work in the home and community. As men's income can no longer cover all household expenses, and women's financial contribution to the family demonstrates value, cultural norms, while not disappearing, are shifting form. While labor participation rates continue to differ significantly for men and women--85.2 percent of men are employed compared to 50.5⁴⁰ percent of women,⁴¹ there has been a greater increase in these rates for women than men.⁴² While rigid societal norms emphasizing women as caregivers and men as breadwinners can hinder women's access to the workforce after marriage or having children, other factors may also contribute to the data such as men responding (given difficulty of male interviewers to access women) to questions about women's economic activities or how employment was defined during questioning. A recent reexamination of the 2011 Integrated Household Living Conditions (IHLC) Survey data suggest that the majority of men and women have similar labor participation rates at some capacity, though 18 percent more women indicate that the demands of housework and caregiving preclude employment.⁴³

A 2019 study on the garment industry, which employs over 500,000 people (90 percent women) revealed that employees believed that men and women have equal access to opportunity in the sector, actual opportunities for men to find employment in the industry and for women already in the sector to grow professionally are limited.⁴⁴ A driver of this discrepancy is rooted in gender norms that view women as docile and diligent, and men as dominant, better suited to management. Underemployment for women, particularly those with secondary and higher education is also a problem. In light of cultural norms that favor men in senior positions, educated women often find it difficult to get jobs for which

³⁹ Jana Naujoks and Myat Thandar Ko "Behind the masks: Masculinities, gender, peace and security in Myanmar" (November 2018), p.21.

⁴⁰ The World Economic Forum Global Gender Gap Index Report for 2020 puts the figures at 81.5 percent for men and 51.7 percent for women.

⁴¹ Ministry of Labor, Immigration and Population. 2015. The 2014 Myanmar Population and Housing Census: The Union Report, Census Report Volume 2. Naypyitaw, Myanmar: Ministry of Labor, Immigration and Population and UNFPA.

⁴² The World Economic Forum puts the figures at 81.5 percent for men and 51.7 percent for women in 2020.

⁴³ Mueller, V., Schmidt, E., & Kirkleeng, D. (2020). Structural Change and Women's Employment Potential in Myanmar. *International Regional Science Review*, 43(5), 450–476.

⁴⁴ Weaving Gender: Challenges and Opportunities for the Myanmar Garment Industry.

they are qualified. Nevertheless, while net employment has not changed markedly in the past few years, women's participation rates have increased; therefore, we can conclude that unemployment for men is on the rise, at least in part due to employer preference for working with women.

The effect is that while there are greater employment opportunities for women, there is little room for growth. Remaining in lower-skilled jobs that risk being sacrificed to automation can jeopardize female labor participation rates in the near future. Working with garment industry partners to demonstrate that women can and want to fulfill higher-skilled work, and that men can also take on roles that are outside of management will help address some of the challenges in the sector.

Lack of work contracts, withholding of salaries, unsafe conditions and the threat of sexual harassment also forms decisions about whether to participate in the workforce. While those risks affect both males and females, there is evidence that women are often in work that is unregulated and isolated, increasing their vulnerability. LGBT+ persons are at even greater risk in this area since they are unlikely to have the support from police or family.

With the dynamic nature of labor force participation in Myanmar, the garment industry is not unique in favoring a female force due to perceptions of docility, thus easier management. RITA's focus on corporate governance can work with partners to establish and implement formal policies and processes to identify and address gender bias, discrimination, and sexual harassment.

TIME USE

Although data shows increased participation of women engaging in income earning activities, as in many countries, the trend has not met with men taking up a greater role in household chores. This is one increased employment opportunities do not necessarily correlate to increased equality, as much as another an increase in their workload. While there is evidence that access to waged employment can lead to increased freedoms and status of women in the home, it is less clear in Myanmar if it leads to increased agency and equality given the conditions under which women work, as well as their limited time given their dual burden.

ACCESS TO INCOME

Data is mostly unified on women being responsible for management of household income. The responsibility to manage family income is so closely associated to women's domain, that one study mentioned that failing to do so responsibly would be one of the few cases that made divorce acceptable, on par with a man failing to bring home income. The same study noted that in the Chin ethnic group, husbands manage income.⁴⁵ While women do have access to income from labor, income is generally understood to support the family. While women take decisions about daily household expenditures, men are responsible for more expensive items.

ACCESS TO LAND AND CREDIT

Though Myanmar has made strides toward greater financial inclusion in recent years, cultural norms around accessing employment are similar to access and control over material resources. According to the UN Capital Development Fund (UNCDF) Myanmar, adults with access to at least one financial product increased from 30 percent in 2013 to 48 percent in 2018. Women in Myanmar are somewhat

⁴⁵ Gender Equality Network. 2015b. *Raising the Curtain: Cultural norms, social practices, and gender equality in Myanmar*. Technical Report.

less likely to have access than men, with 46 percent of women reporting access and 50 percent of men.⁴⁶ Still less than 10 percent of women have access to bank accounts.⁴⁷ This could be rooted in the perceived burden of opening account and ability to travel outside the home and/or obtain national identification card. Limited asset ownership among women due to norms favoring men restricts access to formal credit channels. While an estimated 98 percent of male headed households working in agriculture had access to agricultural land, only 61 percent of female headed households had the same access.⁴⁸ Data revealed that women often resort to high-interest informal channels for accessing credit.⁴⁹

The 2017 Myanmar Micro, Small and Medium Enterprise (MSME) survey revealed that women own 23 percent of micro enterprises, 21 percent of small enterprises, and 13 percent of medium and large enterprises. Recent studies on MSMEs indicate that both men and women owners face challenges to accessing financial services. The survey noted that only 8.2 percent of all enterprises applied for a formal loan, and 26.5 percent of these encountered problems accessing.⁵⁰ Challenges for women center on affordability, financial decision-making at the household level, financial literacy, and ability to repay. Critically, spousal consent is required to obtain a bank loan, which can be significant barrier.

Because all land belongs to the state, citizens depend upon usage rights, but do not own land. Burma's national and customary laws grant women equal rights in relation to land, but in practice the rights of most women are governed by customs that do not support equal access or control over land. Furthermore, the 2012 Farmland Law and Vacant Fallow and Virgin Lands Management Law have denied constitutional aspirations of equality by lacking a mechanism for the joint ownership of property between husbands and wives. Limited access to information means that women lack awareness of their rights as joint owners of land and other inheritance, allowing male family members or local elites if the woman is widowed, to assume ownership of women's rightful property.⁵¹ With 66 percent of the population in Myanmar in rural areas, access to land is a critical resource. At least 65 percent of the population is involved with agriculture, with women making up 49 percent, posing serious problems for women's livelihood opportunities.

ACCESS TO INFORMATION

Lack of access to electricity also limits availability of information from TV, radio, and smart phones. The impact of electrification alone could free up women's time as well as expand their access to information, thereby creating the space for greater agency as well as employment.

Still, women lag behind men in terms of mobile phone ownership. ASEAN Today estimates 74 percent of women own a mobile phone in Myanmar compared to 87 percent of men. Among mobile phone owners, only 35 percent of women use it access the internet, while 57 percent of men are mobile internet users.⁵² Cost may be a key factor in mobile phone usage, however, it would be worthwhile to include this question in further research since internet access could help build personal networks for

⁴⁶ <https://www.forbes.com/sites/chynes/2017/02/19/meet-the-app-thats-empowering-the-women-of-myanmar-to-the-bank/#20dc12b13c1f>.

⁴⁷ UNCDF PoWER Women and Girls Financial Inclusion Country Assessment: Myanmar. PowerPoint presentation. August 2017.

⁴⁸ <https://www.aseantoday.com/2020/02/the-elusive-quest-to-close-the-financial-inclusion-gender-gap-in-myanmar>.

⁴⁹ USAID Burma, Empowering Grassroots Women in Burma (2016).

⁵⁰ Bo Thandar Tun. Overview of Financial Inclusion of Women in Myanmar. Parliamentary Institute of Cambodia (2018).

⁵¹ USAID Burma, Land Tenure and Property Rights Profile.

⁵² <https://www.aseantoday.com/2020/02/the-elusive-quest-to-close-the-financial-inclusion-gender-gap-in-myanmar>.

support as well as gain access to information concerning training and employment opportunities, in addition to broader community and national information.

Norms around sexuality prohibit females from discussing or having access to information about sex, making sexual and reproductive health (SRH) information elusive. Women’s ability to access information about their SRH and have the agency to access health services are linked to their ability to participate in formal employment. Without such information women are unable to make choices about having and raising children, and ultimately less control over their bodies and ability to work.⁵³

In more conservative areas and conflict-affected areas, women’s access to information is limited by isolation. In many communities, women may only get information from the men in the household or from nearby relatives and neighbors. Deprivation of information to this extent severely limits access to healthcare, protection, and livelihoods.

POWER AND DECISION MAKING

Among other factors, women’s empowerment encompasses voice, mobility, decision-making power in the household. Women’s empowerment is closely associated with education and income earning employment, but these are not always sufficient to overcome traditional gender roles in the household or in society. Women’s participation in household decision-making has been steadily increasing, as reflected in Table 3.⁵⁴ Research shows that women with higher levels of education and women in urban areas are most likely to participate in all types of decisions as are employed, wealthy, and older women. Women without children, however, are less likely to participate in household decisions. While employment, cash earnings, education, age, years married, and number of children all have a positive effect on decision making over own earnings, men’s education level actually has a negative association. Women whose husbands work in skilled labor tend to have greater control over their own earnings, while women whose husbands work in unskilled labor or agriculture tend to have less control over their own earnings.⁵⁵

Household Decision-Making	Percentage of Married Women with Control
Own earnings	92%
Well-being of children	91%
Major household purchases	83%
Visits to family	82%
Personal health care	82%

While the Demographic Health Survey evidence suggests improvement, other research indicates that women’s participation in family decision making remains limited by cultural constraints, affecting women’s bargaining power and ability to make decisions on economic issues within and outside the home. Even these studies confirm, however, that in contrast with women’s high involvement in decision-making on household assets, child well-being, and arranging the marriage of children, women are less involved in major economic issues.⁵⁶

⁵³ International Planned Parenthood Federation (IPPF). *Sexual and reproductive health and rights: The key to gender equality and women’s empowerment* (2015).

⁵⁴ Thandar, Mya; Moe Hlaing Hlaing; Naing Win. Women’s empowerment among married women aged 15-49 in Myanmar. USAID Demographic and Health Surveys Working Papers, April 2019.

⁵⁵ Ibid.

⁵⁶ JICA, (November 2016). *Data collection survey on women’s Economic Activities in Myanmar*.

COVID-19 AND THE IMPACT ON WOMEN AND DISADVANTAGED POPULATIONS

The rapid spread globally of the novel corona virus (COVID-19) and its resulting pandemic has had a profound impact on every nation in the world. Economically vulnerable groups, those considered essential workers, migrants, the elderly and caregivers especially of children and the elderly the world over have felt the disproportionate brunt of the burden of this pandemic. Myanmar is no different. As of August 31, 2020, Myanmar has had 882 cases of COVID-19 and 6 deaths.⁵⁷ Despite the comparable small number of verified cases compared to other countries of a similar size, the pandemic has had a large impact on Myanmar which relies heavily on migrant labor, for example. Specifically, as a result of COVID-19:

- At least 80,000 migrant workers (an estimated 65 percent of which are male) have returned to Myanmar since March⁵⁸;
- 50 percent of the estimated 700,000 mainly women workers in the garment sector have been furloughed without pay, lost their jobs or have lost income as a result of closed factories due to COVID-19 social distancing restrictions, the cancellation of global contracts or closed borders⁵⁹;
- 90.7 percent of women who work are in the informal sector and lack access to social protections including health and unemployment benefits;
- Drought and water scarcity in some areas impact handwashing which could have downstream impacts particularly for food-related businesses and value chains from wholesale to retail;
- As CARE notes, “the economic and social disruption of COVID-19 could provide a fertile recruiting ground for trafficking.” It could further intensify human rights issues including SGBV.

KEY CONCLUSIONS

At the outset we sought to consider two questions: how the different roles and status of women, men, and marginalized groups in Myanmar might impact the achievement of RITA objectives and how the anticipated results of the work could affect women, men, and marginalized people differently. In short, low force participation rates suggest that economic inclusion eludes both men and women, though statistics⁶⁰ show that women’s participation rates are increasing at faster rate than men. Data on marginalized groups is much more difficult to capture, but there is compelling evidence that certain ethnic groups, disabled persons and LGBT+ face daunting challenges and systemic discrimination keeping them out of the formal workforce, housing, social services. Beyond their dire living conditions even in urban areas, non-Bamar ethnic groups may also face challenges related to documentation, which is will make their participation in RITA unlikely. RITA intends to gain on the ground insight into the GESI challenges in each area of operations. To do so, primary research will be undertaken before operations begin in order to assess the specific constraints and opportunities of the area.

⁵⁷ Source: Johns Hopkins University Center for Systems, Science and Engineering; <https://www.cnn.com/interactive/2020/health/coronavirus-maps-and-cases>.

⁵⁸ CARE *Rapid Gender Analysis of COVID-19 in Myanmar*. CARE Australia. 7 June 2020.

⁵⁹ Ibid.

⁶⁰ World Economic Forum *Global Gender Gap Report 2020* and UNDP *Human Development Report 2019*.

- Gender relations, roles and norms are not homogeneous throughout the intended RITA area of operations but do share similarities.
- Legal protections against sexual harassment exist as labor permits maternity/paternity leave for new parents. The extent to which labor law is practiced is unclear.
- Females are participating at increasing levels in education, outpacing males in tertiary education. But these national statistics do hold true throughout the area of operations.
- Although more women are entering the workforce, society as a whole suffers from the under-utilization of human capital, including educated women.
- Barriers to livelihood improvement include: lack of education/information (likely even more acute among rural women and marginalized as well as marginalized groups in urban areas); lack of access to assets; lack of time away from household responsibilities. Other barriers, depending upon location might include insecurity or restricted mobility.
- Although more women are working in various sectors, especially in urban areas, men tend to have more opportunities and earn more. Nonetheless, the shifting nature of the labor force has impacted some men in a negative way, as they are ashamed that they are unable to provide for their families.
- SGBV is both an expression and contributor to gender inequality in Myanmar. The threat of violence inhibits girls and women from reaching their potential in every aspect of life. Normalization of violence, as well as discrimination and racism, may well contribute to instability.⁶¹
- COVID-19 may have other unintended consequences for women and disadvantaged groups as the pandemic has disproportionately hit economically vulnerable, essential workers, migrants and caregivers harder than others.

⁶¹ Quek, Yvonne. *Women's work amid fragility and conflict: key patterns and constraints*. Georgetown Institute for Women, Peace and Security (2019).

RITA GENDER AND INCLUSIVE DEVELOPMENT ACTION PLAN

To advance and sustain investment and trade, RITA will support firms operating in and entering in Myanmar to improve corporate governance, business transparency and competitiveness. It will do so by taking the above constraints into consideration and addressing barriers that contribute to discrimination and exclusion. In this way, the RITA team will ensure that activities are inclusive, and promote economic integration, investment and trade to the benefit of ECMA people and to empower women to participate more fully economically to advance prosperity.

Building off the gender analysis, the RITA Gender and Inclusive Development Action Plan is a living, working document that provides guidance on how the Activity, its partners and stakeholders will integrate GESI across its activities and operation. The plan was developed taking into account the following:

- Constraints faced by women, men, different ethnic minorities, young people and other vulnerable populations related to employment, opportunity, advancement, policies, supply chain and customer base.
- Firm-level strategies and incentives where RITA can engage using its grants, the ITAF fund and project activities to incite behavior change; the RITA Investment/Engagement Process will be used to source and screen through the many companies that represent a potential opportunity for RITA, while the Responsible Investment Framework and Scorecard is one tool that will be applied and tested with project partners and modified based on results (see more information below) to measure improvement;
- Strategies and tactics to empower women's participation that enable them to participate more fully in economic opportunities related to trade and investment;
- Gender lens investing (GLI) focuses on investing as a way to have specific benefits to women, both through improving economic opportunities and social well-being for girls and women, and for a financial return. RITA will use GLI methods to guide both how the project will select and work with investors are selected as well as how it engages firms. Specifically, GLI methods include supporting women-owned business, improving women's professional advancement and the promotion of women in leadership, management and governance roles; investing in companies that sell products and services that positively impact women and girls and take advantage of the women's market, and activities that use capital to intentionally shift structural gender inequalities. RITA's focus on GLI includes support at all stages of the investment (pre-investment sourcing and due diligence as well as post deal monitoring and advisory). This approach also applies to the lens applied to investee businesses in their ability to address gender equity in their vision, structure, culture, pay, policies (including parental leave), workforce environment, metrics and commitments.

This action plan details the lens, the intentionality of inclusion and the process by which the RITA team led by DAI but including its partners, Thura Swiss and Impact Investment Exchange (IIX), new grantees and ITAF partners will employ at the project delivery level, in the design and execution of new partnerships, in its research and results measurement. The plan is guided by the four principles of RITA's facilitative ecosystem approach, specifically the:

- Use of evidence to drive design and implementation including what works and does not work to build greater inclusion of women and other vulnerable groups including businesses, entrepreneurs and employees operating in economically marginalized and conflict-affected regions and states;
- Use of smart incentives to catalyze investment and build capacity, enabling market actors to take risks and build capabilities and responsible business standards, including those owned or managed by women or other vulnerable groups; to incentivize communication campaigns to amplify reform efforts that level the playing field or enable co-investment from other stakeholders that enable RITA to meet its objectives;
- Support to develop and drive local solutions that enable collaboration amongst local partners in finance, business services, advocacy and civil society.
- Commitment to adapt and flex in line with RITA’s Collaboration, Learning and Adapting (CLA) ethos, ensuring collaboration with USAID and other donor partners, testing and scaling new ideas, sharing lessons learned and adapting activities as required based on both positive and negative interim results.

INTEGRATING GENDER EQUALITY AND SOCIAL INCLUSION INTO RITA PROJECT DELIVERY

In order for RITA to succeed in its efforts to affect changes for women, young people, ethnic minorities, LGBT+ and other vulnerable groups, our project staff must live the ethos of the project. This means applying the same approaches, metrics, commitment to change to our delivery of the project as we expect of our project stakeholders. Internally, RITA will integrate GESI into the following four areas of project operations:

PROJECT RECRUITMENT AND STAFFING

The project hiring team will conduct a yearly review of its recruitment and hiring processes to be proactive in the recruitment, short listing and hiring of women into technical and leadership positions. We will seek to influence partners to adopt a similar approach. This will include:

- Not overemphasizing years of experience in the job description which could unnecessarily eliminate more female candidates, particularly for management roles. Many technical skills can be learned on the job if the candidate has the basic level of qualifications. Because of gender inequality, education and years of experience could unnecessarily eliminate more female candidates.
- **Emphasizing listening skills in addition to other communication and interpersonal skills in job qualifications which are important yet undervalued skills, particularly in a culture where women’s voices as less heard than men’s. Examples of such qualities are:**
 - Strong listening skills;
 - Strong organizational skills;
 - Interpersonal skills that emphasizes the ability to build and maintain one-on-one communicative professional relationships and respect for others in a way that makes them feel valued; and
 - Open-mindedness and inclusiveness regarding the beliefs and viewpoints of others

- Where possible, and if gender imbalance exists on the team, short listing at least two female candidates for every recruitment effort and track how many are selected compared to men.
- If transportation or travel is a barrier for female staff members to do certain jobs, finding creative ways to address these constraints like finding alternatives to transport or ensuring two women undertake the travel together.
- Provide/make available ongoing management and leadership training to all staff using a skills cultivation approach that help overcome cultural barriers and norms that men are rightful leaders. Such training would necessarily include exploration of cultural and institutional mindsets including gender bias and stereotyping. See also GESI training below.
- Putting in place a system that facilitates reporting of and response to events of security issues, discrimination and harassment that targets women and other groups as they arise on project related activities or amongst businesses and entrepreneurs being supported by RITA.

NOTE: DISCUSS RECOMMENDATIONS IN YELLOW WITH GESI SPECIALIST

GESI TRAINING AND PERFORMANCE GOALS FOR STAFF

ALL RITA staff members, from senior project leadership to operations and support staff (including drivers and cleaners) are required to participate annually in a training on Ethics, Anti-Harassment and Safeguarding, in accordance with DAI policy. A common bond that ties all DAI staff and projects together globally, the training serves as a commitment to doing what is right. It aims to increase staff awareness of possible ethics, safeguarding and harassment issues, particularly as they relate to women and vulnerable groups, and promotes a willingness to raise these concerns and quickly address them. The annual ethics, anti-harassment and safeguarding training requires two hours to complete.

In addition to this training, RITA's Gender and Inclusion Specialist will develop a two-day GESI focused training that goes beyond the ethics, anti-harassment and safeguarding principles to deliberately integrate GESI through planning, developing the business case for inclusion of women, youth and other disadvantaged groups, establishing the principles behind gender lens investment, and articulating how RITA will use a purposive inclusion lens across all aspects of its programming. The training will also emphasize that inclusion unaccompanied by improved corporate governance is not sufficient. To fulfill the spirit and letter of RITA, the team will also promote the uptake of laws governing labor including, salaries, work hours, leave, safety, and other social protections. The training will ensure that all staff understand the key aspects of USAID's Gender Equality and Women's Empowerment Policy (including any changes expected in late 2020) and how it is aligned with RITA objectives.

Although many firms will be identified through partnerships built through the ITAF, the COP will also train staff in the RITA Investment/Engagement Process as some sourcing and screening will be done directly by the team based on each company's characteristics including their GLI focus.

Finally, RITA management will ensure that the performance assessments of all technical staff and the HR Officer and COP reflect their focus and achievement of results for women and other disadvantaged groups. Each staff member will have GESI metrics included in their performance goals and will be evaluated against their achievement of them.

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INFORMED GESI APPROACHES IN ACTIVITY DESIGN

GESI training will enable project staff and partners to incorporate and adapt project activities to better meet inclusion results. While RITA's two crosscutting objectives cover the two core objective areas, the intentionality of GESI will vary depending on the activity. RITA has incorporated and adapted principles and guidance put forward from the Donor Committee for Enterprise Development's *Measuring Women's Economic Empowerment in Private Sector Development* manual.⁶² In short, RITA activities will include those that are:

- GESI aware: interventions that identify potential risks for marginalized and vulnerable groups and seek to 'do no harm,' access GESI capacities and interests and disaggregate sex, age, location/geography data but do not set explicit targets;
- GESI responsive: interventions that identify opportunities to reach more marginalized groups effectively. These interventions could include sex, age and location/geography data collection and some targets.

⁶² https://www.enterprise-development.org/wp-content/uploads/Measuring_Womens_Economic_Empowerment_Guidance.pdf.

- GESI transformative: interventions that seek to facilitate change for women participants by actively attempting to address social inequities. These could be stand-alone interventions designed specifically to target GESI and would include the collection of sex, age and location/geography data and have set targets.

This framework will be applied to the intentional design of activities, the creation of partnerships, and to the ITAF design, process and management, ensuring meaningful, multi-level integration of GESI throughout implementation.

Based on the foundational activities and assessments carried out during technical start-up of RITA (see section below) and subsequent analysis and learning, the RITA GESI Specialist will lead brainstorming session with the RITA technical team to review the results and determine how to shape and adapt activities around GESI constraints identified from new sector and ECMA information.

PAUSE AND REFLECT AS A MEANS TOWARD LEARNING AND ADAPTATION

In collaboration with USAID, technical staff and the GESI Specialist, the MEL Manager will design a learning agenda (see below) to capture “why” and “how” an intervention is successful and set up feedback mechanisms—regular meetings, ‘pause-and-reflect’ sessions, and focus groups—that provide opportunities to review the progress and make adjustments. Each year, the team will hold a strategic review session—coinciding with work-planning efforts—to review the progress made toward results, revisit assumptions and evaluate how the results framework is supporting the intended outcomes and purpose. ‘Pause and Reflect’ sessions will also enable the project to look at the portfolio of companies with which the project is engaged in its investment/engagement process to ensure sufficient representation and to adjust RITA’s focus on companies with the desired characteristics. Quarterly ‘pause-and-reflect’ sessions will also enable the project to look at intermediate results and adapt and change them as needed.

RESEARCH, ANALYSIS, AND THE LEARNING AGENDA

As part of its finalized AMELP and on an ongoing basis in line with its CLA ethos, RITA will develop an adaptive learning agenda that draws upon data collected through the project’s monitoring, evaluation and learning function, ongoing analyses and activity feedback. Learning questions will focus on measuring the effectiveness of PSE models, and particularly those that are or are not scalable in a sector, region or in the current enabling environment. Around GESI, RITA will investigate a number of other critical learning questions including:

- In what ways does the project’s application of the various gender lenses to ITAF partners enable it to empower women, advance new business models, broaden access to capital, expand trade and attract investors that value environmental, social and governance (ESG) standards? (see sidebar)
- How might approaches need to be modified in different regions that are conflict-affected or otherwise economically marginalized?

What is ESG and Why Do ESG Standards Matter to RITA?

Environmental, Social, and Corporate Governance (ESG) refers to the three central factors in measuring the sustainability and societal impact of an investment in a company or business. ESG metrics serve as a guideline for companies and investors with respect to how environmentally friendly, socially acceptable, and ethnically operational they operate across procurement, sourcing, and supplier relationships management.

- How can community strengthening programs in conflict-affected areas complement SME and corporate investment so that marginalized communities have the minimum resources needed to respond to opportunities and investment benefits the local community?
- What is the economic gain (measured in monetary value) of business policies that do not discriminate based on gender and encourage greater inclusivity of women in the workplace?
- Can insights from behavioral science or human centered design be incorporated in the design of new financial products or the refinement of existing products to increase uptake by women-owned SMEs?
- What are the impacts on shifting gender norms around women’s leadership on men?

Other topics will be identified and added to the learning agenda throughout the life of the project.

TECHNICAL IMPLEMENTATION UNDER RITA OBJECTIVES

FOUNDATIONAL TASKS

During the first 140 days, DAI will complete several critical foundational tasks that will help the project to establish the evidence base and tools that it needs to implement the project. Because these activities are happening simultaneously to the development of the Gender and Inclusive Development Analysis and Action plan, the action plan will be updated at further stages of project, taking new information into account to modify and adapt programming and to align RITA’s guiding documents. Below are the foundational activities and how DAI will incorporate a GESI lens to ensure we accomplish our cross-cutting objectives.

Task F-1: Sector Validation, Defining EMCA states and Rapid Market Assessment. As part of its sector and geography selection, RITA has developed a sector assessment methodology that includes criteria that weight opportunities based on inclusion impact, specifically those that offer leadership, higher wages/benefits and opportunities for entrepreneurship for women, youth and communities in for economically marginalized and conflict affected regions. These sectors will be evaluated and ranked based on the approved sector selection methodology. An initial cut at sectors that could have a positive impact on different vulnerable groups is provided in Table 3.

TABLE 3: POSSIBLE SECTOR OPPORTUNITIES FOR EMPLOYMENT AND ENTREPRENEURSHIP FOR MEMBERS OF VULNERABLE GROUPS

WOMEN	YOUTH	ECONOMICALLY MARGINALIZED	CONFLICT AFFECTED
<ul style="list-style-type: none"> • Textiles and garments • High value horticulture • Aquaculture-- processing and value addition • Food processing • Tea and dried spices • Coffee • Logistics • Tourism and hospitality • Community forestry products • Retail • Services 	<ul style="list-style-type: none"> • High value horticulture • Aquaculture • IT • Logistics • Off-grid energy • Tourism and hospitality • Electronics assembly • Vehicle assembly 	<ul style="list-style-type: none"> • High value horticulture • Aquaculture • Tourism and hospitality • Community forest products • Food Processing • Off-grid energy/mini-hydro 	<ul style="list-style-type: none"> • High value horticulture • Tea • Logistics • Tourism • Coffee • Community forestry products • Off-grid energy/mini hydro

Once sectors are selected, RITA will complete a series of rapid market assessments specific to each sector and synthesize its findings in a project-level Private Sector Engagement (PSE) Strategy, updated on an annual basis or more frequently as needed.

In addition to the rapid market analyses, RITA subcontractor, IIX, will undertake an Investment ecosystem analysis for small and growing businesses. The assessment aims to identify and catalogue sources of capital, gather information on investor requirements and identify areas where priority sectors and capital sources may align. This analysis will include information on both debt and equity options, including loan products specific to agriculture, SMEs, and trade as well as shed light on the access to and utilization of these products by women versus men and by location (including in conflict-affected and economically marginalized states and regions) and to look at constraints that inhibit women from accessing finance, such as lack of collateral/collateral in the name of the husband, lack of identify card and lack of information.

Task F-2: Design and Launch of Investment and Technical Assistance Facility (ITAF) and PSE Strategy. Based on the findings of its early assessments, and in close collaboration with USAID, DAI will develop and publish an activity-level PSE Strategy in December 2020. This strategy will synthesize findings from the rapid market assessments and form the basis on which procurement of local partners, requests for applications (RFAs), and partner selection processes are designed and competed. From that, DAI will develop feasible and high-impact ITAF partnerships with local and international actors identified through ecosystem mapping and competitive selection processes, ensuring the design of RFAs and transparent partner selection applies an inclusion that will improve opportunities and outcomes for women as entrepreneurs and leaders/manager, more inclusive, equitable and safe workplaces and products and services geared toward women as consumers.

Applicants to the ITAF and the RITA grants facility will be expected to provide GESI-related information at various intervals both before and during their engagement with RITA. Table 4 highlights those requirements/expectations and the anticipated timeframe.

TABLE 4: GESI REQUIREMENTS OF ITAF/RITA GRANTEES

REQUIREMENTS/EXPECTATIONS OF ITAF AND GRANT APPLICANTS AND RECIPIENTS	TIMEFRAME
Where possible, present a clear GESI approach when submitting a concept, participating in co-creation or completing a full proposal	At application or co-creation stage
Provide necessary information on labor/HR policies, salary scales and other practices as part of due diligence process for a new grant or subcontract	Pre-award of grant or subcontract
Assist RITA assessor conducting additional research surveying, outcome mapping or other quantitative or qualitative monitoring, evaluation and learning with information on GESI related indicators and outcomes	During and after period of grant/subcontract award
Provide reliable sex, age and location/geography disaggregated data in line with reporting requirements stated in the grant or subcontract	During technical reporting process
Provide updates on GESI-related activities, impact, outcomes and learning as part of regular reporting	During technical reporting process

Task F-3. Establish RITA Partner Network and Advisory Council. In early 2021, RITA will host a series of discussions with potential partners to share the project’s PSE strategy and discuss planned solicitations for business advisory, civil society, and private sector partners (expressions of interest, RFPs, RFAs). RITA will, in coordination with USAID, develop a small advisory council, made up of 6–8 key thought leaders and stakeholders that will meet biannually to review and influence project activities. RITA will ensure that the composition of advisory council members also reflects its objectives to its objectives to promote integration for economically marginally and conflicted affected populations and women’s economic empowerment by ensuring at least half of its members represent women and other disadvantaged groups.

Task F-4. Establish RITA Information Hub. RITA will develop and maintain an internal Information Hub and will grant access to and enable sharing of data and files with USAID and key partners. RITA will ensure this hub maintains and shares information regarding GESI best practices, lessons learned, tools and methodologies and information that builds the case for inclusive business models.

OBJECTIVE I: FAIR AND RESPONSIBLE INVESTMENT AND TRADE IN GOODS AND SERVICES

Objective I tasks focus on expanding Myanmar’s progress in advancing fair and responsible investment and trade. Tasks have been designed to test that the hypothesis that facilitating foreign investment in early growth companies through private equity and corporate partnerships will enable new and alternative sources of capital, accelerate knowledge transfer and crowd in new investment. RITA will apply a GESI lens to the following tasks under Objective I:

- Design and launch GESI aware ITAF and grant partnerships, particularly targeting system-level actors such as business advisory services (BAS) firms, transaction advisor firms, training institutions, and civil society organizations (CSOs). On the grants side, we envision 80 percent of grants to be utilized for Objective I and with an emphasis on EMCA geographies. On the subcontracts side, ITAF will ensure that selected firms work on a fixed price basis to deliver results and that at least 30 percent of their focus be on agriculture, GLI and EMCA located firms. This metric will be evaluated at a ‘Pause and Reflect’ session organized at the completion of RITA’s first year.
- Test and Adapt the Responsible Investment Framework and Scorecard (RIFS). For the RITA project, DAI has developed the Responsible Investment Framework and Scorecard aimed at meeting multiple RITA objectives but especially those related to integrating gender/GLI and disadvantaged populations. During its start-up activities, DAI will test the applicability of the scorecard. We see this as especially important to pipeline development, ITAF design and roll out, new co-creation activities and a mechanism to measure change across RITA’s portfolio of companies. The first iteration of the RIFS is presented in Figure I. RITA will use the ‘Pause and Reflect’ at the close of Year 1 to review how RITA selected business fared based on the scoring, whether the project was able to move the needle on attracting new investment for women, youth and EMCA firms; whether firms shifted their internal policies and practices to improve career path, equal access to opportunity or advancement and the leadership trajectory for women; whether policies improved the health, wellbeing security and risk environment for women in the firm (including around measures of harassment); whether sufficient investors were identified that valued ESG standards, and whether women-owned, youth-owned or EMCA located firms were able to expand their markets through new internal or international market and trade opportunities. Based on both quantitative and qualitative findings, we will modify the RIFS

as needed to improve the participation of and benefits to women-owned, youth-owned and firms from EMCA areas.

FIGURE 1: RESPONSIBLE INVESTMENT FRAMEWORK AND SCORECARD: FIRST ITERATION

Responsible Investment Framework and Scorecard		1	2	3	4	5
		No commitment or capacity	Initial interest; little to no capacity	Identified objective; weak capacity	Demonstrated commitment; early capacity	Strong commitment and capacity
		Criteria (Degree to which firms and investors...)				
High Value	i. Compliance	Pursue transparency, accountability and compliance in corporate governance, business ethics, labor, health and safety standards and trade regulations.				
	ii. Quality	Responsive to high value markets that demand and reward quality standards and best practices.				
Inclusive	v. Gender lens	Mission to use proceeds to drive gender equity and potential to achieve tangible gender lens outcomes through one or more GLI lens: 1) women as entrepreneurs and leaders; 2) equity and inclusion in work place and/or supply chain; 3) women as consumers and target market.				
	vi. Marginalized groups	Support investment in businesses that drive economic value in economically marginalized and conflict-affected states or communities.				
Sustainable	iii. Environment & conservation	Pursue transparency, accountability and compliance in corporate governance, business ethics, labor, health and safety standards and trade regulations.				
	iv. Resilience	Responsive to high value markets that demand and reward quality standards and best practices.				

- Engage business advisory services (BAS) firms contracted through the ITAF to help develop investment strategies for women-owned, youth-owned and firms operating in EMCA areas identified during the investment ecosystems mapping to:
 - Develop investment strategies for firms identified during the rapid market assessments and investment ecosystem assessment- particularly those that score well on the RITA Responsible Investment Scorecard and who meet GLI interests because they are women-owned, led by women or have significant numbers of women in their workforce,⁶³ and/or provide products and services to women as consumers;
 - Develop pipelines of potential firms for investment, as well as the screening and validation of opportunities. Women and youth-owned businesses as well as firms in EMCA areas with market growth potential will be given high consideration for inclusion.
 - Provide pre-investment support and guidance on raising capital, including help to develop pitch decks and investment memoranda, a review of financing options and processes. While this activity may not be gender targeted, RITA may see opportunities for expanding access to this type of information to women business leaders as part of activities under Objective 2; and

⁶³ This may include firms that have traditionally employed many women but have historically fallen short on policies and practices that create a gender-friendly workplace or opportunities for advancement, such as the garment sector. RITA's approach to these companies will be to ensure that investments are driven by commitments for change that improve the conditions and opportunities for women and disadvantaged populations.

- Work with borrowing firms to complete financial analyses, aggregating financial histories, documenting financial practice, helping firms to prepare financial projections and generally prepare for investor due diligence;
 - Help companies to structure and negotiate transactions, particularly those engaged in first time capital raises.
- Working through local partners such as AmCham, the Myanmar Institute for Directors and the Myanmar Centre for Responsible Business, **identify and support corporates that want to invest in local firms using the promise of investment to drive the uptake of ESG standards**, specifically toward improvement of governance, compliance with international certifications and standards in procurement, hygiene, and safety, and also as it relates to improving workplaces for women. Focus on ESG enables companies to improve not only their operations but also their bottom line through positive reputational gains, something the World Economic Forum notes adds at least 25 percent to a company’s market value. Depending on the industry, RITA will work through the ITAF and its grants facility to provide training and TA that will allow firms to successfully adopt strong workplace programming that enables safe and hygienic workplaces for women, partnerships with companies will fund accelerator or incubator programs that prioritize inclusion of women-owned, youth-owned and businesses from EMCA regions. This could include, for example, working with international brands making new investments in the garment sector to adopt the ESG standards set forth in the Higg Index of the Sustainable Apparel Coalition.⁶⁴
 - Increase Gender Lens Investing in Myanmar by building relationships with international and regional GLI investors and supporting local investors to adopt GLI principles (see sidebar regarding regional investors already identified by DAI.) This will include undertaking training and capacity building (through the ITAF and grants facility) to get local investors, accelerators and incubators to adopt GLI principles, using the RBFS for all investments and partnerships (see above); and assist investors and asset managers to collect GLI data, perhaps by helping to assist with the mechanism for measurement and capture. RITA will also hold workshops and seminars to develop Myanmar specific GLI metrics, promote GLI learning among traditional local investors, and showcase successful GLI investments with the aim of creating a buzz and demonstration effect among other firms within the market.
 - Use grants and the ITAF to de-risk investments in enterprises located in EMCA areas. While sector selection and validation will confirm the final choice, DAI believes that many of the opportunities for investment will be in agri-processing, agri-technology and services, off-farm agri-enterprises, logistics and energy. De-risking activities that will benefit EMCA businesses and investments could include:

Gender Lens Investors in South Asia

- IIX Growth Fund and [REDACTED] Women’s Livelihood Bond Series with USAID Guarantee
- DFA [REDACTED] Investing in Women and Innovation Xchange
- Patamar Capital, a regional GLI asset manager
- Sasakawa Peace Foundation’s Women’s Empowerment Fund
- Women’s World Banking Banking Asset Management
- SEED
- Impact Hub Yangon
- Value for Women
- FBN Asia

⁶⁴ <https://apparelcoalition.org/the-higg-index>.

- Feasibility studies to expand operations in a new area;
 - Capacity building to businesses to build out new technical capabilities;
 - Cost-shared or in-kind grants to upgrade processing or other value addition equipment; training on global standards (GAP, ISO9001, HAACP, GDPR, other);
 - Facilitating access to funds covered by a partial guarantee to reduce funder risk of lending to a new business segment;
 - Training/capacity building in workplace safety, hygiene and anti-harassment including those in line with new needs and requirements to address COVID19 social distancing, employee safety and improved health and hygiene practices; and
 - Technical training to build skills for disadvantaged groups, among others.
- Use the RITA grants facility to co-create and fund GESI-friendly solutions that enable greater inclusion of women, youth and other disadvantages groups, for example, around childcare and transportation for larger employers such as manufacturing facilities and factories, on-the-job training programs for women and disabled people to access other opportunities at different levels or sectors of the company, including nontraditional job areas; job search assistance programs and programs that build financial literacy.
 - Provide firm-level support for export-ready businesses through the ITAF and through project short term technical assistance (local, regional and international), particularly those willing to invest in upgrade and that have the potential to drive social changes in the sector including building supply chain relationships with women-owned or ECMA located firms that could become new suppliers. Firm-level support may be augmented with other sector or general capacity building including access to training (online and in-person) and webinars that expose firms to free online trade tools and analytics such as ITC Online that will enable them to identify new markets and understand requirements. Grant or ITAF funding may also be used to translate online tutorials and guidance materials to enable wider adoption to populations who do not speak English.
 - Work with and build the capacity of business associations, chambers of commerce and other industry groups to raise awareness of international compliance requirements that will help firms meet standards and compete in higher value markets, including firms owned by women, youth, other disadvantaged individuals or from EMCA regions.
 - Work with business associations and other industry groups to enable EMCA and women-owned firms to prepare for trade missions, buyer missions and trade shows in which new buyer relationships may result.

OBJECTIVE 2: IMPROVED DOMESTIC CORPORATE GOVERNANCE, BUSINESS TRANSPARENCY AND COMPETITIVENESS OF FIRMS

Objective 2 tasks focus on strengthening the business ecosystem's capacity to deliver higher quality support services needed to improve domestic corporate governance, business transparency, and competitiveness at scale, with a strong focus on capacity building and transitioning to more sustainable

business models. It is also under this objective that RITA will focus extensively on supporting women as leaders in business. RITA will apply a GESI lens to following tasks under Objective 2:

- Improve corporate governance among women-, youth-owned and EMCA-located start-ups and early stage growth and SMEs (particularly family-owned companies transitioning from informal to formal structures). RITA may use matching grants to enable high-potential growth companies, especially in EMCA areas to apply for needed services like audit, tax, and legal to make this transition. RITA will work to remove specific gender, age or location barriers that limit companies from making this transition and adapt tasks and activities as necessary to ensure more companies can make the transition.
- Increase the capacity of women-, youth-owned and EMCA-located firms to comply with new regulations through support from regional and international short-term consultants, local CSOs, BAS firms and through the ITAF. RITA will develop a list of new regulations for which greater exposure and knowledge is required and review different mechanisms including print, social media and other platforms to reach disadvantaged audiences. For EMCA, RITA will identify local CSOs who could partner to lead and deliver capacity building and information.
- Build the capacity of business support organizations to promote trade and investment and advocate on behalf of private sector businesses, including those owned by women, youth and other disadvantaged individuals. RITA will engage with key business/sector associations to encourage greater inclusivity in membership and representation (including gender diversity in leadership). On the advocacy side, RITA will use the ITAF and its grants fund and leverage existing platforms for public-private dialogue to build advocacy capabilities including around topics that could advance inclusion. This might include: helping to establish evidence-based analysis (policy briefs and presentations, literature reviews and other analytical products) that address legal and policy barriers for women, young people and business operating in EMCA regions; helping to develop case studies that highlight persistence challenges of constraints raised by women-owned, youth-owned or businesses operating in EMCA regions OR alternatively showcase successful policy changes that have positively resulted in revenue, job or other economic gains; and using the Competitiveness Impact for Business Environment Reform (CIBER) tool (see sidebar) to identify policy constraints addressing the businesses of disadvantaged groups and cost their impact to the economy. RITA will share results on its own Information Hub and share it through fora organized by its business association, chamber of commerce and other CSO partners.
- Support women business leaders by using ITAF and its grants facility to expand programs that bring visibility, information and success stories to a broader audience, especially outside of the urban centers of Yangon. This will include working to:

What is CIBER and Why Is It Relevant to GESI?

CIBER is a stakeholder facilitation and analysis tool developed by DAI that quantifies the economic impact of business environment constraints using cost-modeling techniques. It takes an ecosystems approach by supporting stakeholders in prioritizing law, policy, regulatory, and administrative procedure constraints; gauging the political and economic feasibility of proposed reforms; and developing advocacy approaches to promote sustainable change. CIBER also evaluates policy impact from the perspectives of women, youth, and other target groups, including economically marginalized or conflict-affected businesses.

- Work in collaboration with the Myanmar Institute of Directors to support the opening up of a new international chapter of the Women Corporate Directors Foundation in Myanmar as well as support to organizations like the Myanmar Women Leaders Program at the Myanmar Financial Center;
- Support further roll-out of the Women’s Leadership Development program in EMCA regions in collaboration with the Center for Creative Leadership and the Gender Equality Network in Myanmar;
- Support for women’s empowerment organizations that advocate for reforms that improve gender equity in the workplace, address discrimination, worker’s right, gender-based violence and policies that benefit women in the workplace including parental leave policies;
- Support for women’s empowerment research, leadership and programming, especially in EMCA areas; and
- Strategic communications and events that highlight women in leadership roles.

IMPACT OF COVID-19

As noted above in the gender analysis section, COVID-19 is having a monumental impact on people around the globe, especially the economically vulnerable, caregivers of children and the elderly and essential workers (especially frontline workers in the food and healthcare industries, migrants and factory workers). Without a doubt COVID-19 will have an impact on all the sectors in which RITA selects to work. For example, the pandemic has had a devastating impact on apparel, footwear, and accessories supply chains, putting frontline workers at risk and displacing millions of others as factories deal with stay-at-home orders, temporary business closures, production stoppages, backlogs in shipment, cargo delays shutdown and the simultaneous cancellation of contracts from sourcing countries. In 2019, this sector brought in \$4.6 billion in revenue and was the fastest growing sector in terms of percentage of exports. Likewise, manufacturing in other areas such as electronics and vehicle assembly will also be subject to stay-at-home orders, new social distancing regulations and similar production stoppages. On a macro level, the World Trade Organization (WTO) expects world merchandise trade to fall between 13 and 32 percent in 2020 due to COVID-19. While the impacts will undoubtedly be felt across the board, DAI recognizes that the impact on women, in particular, could be extensive. In most instances, women serve as primary caregivers for their children and in multigenerational families. Moreover, with the rise of unemployment, stress could increase the incidence of SGBV. RITA will try to ensure that we continue to provide a GESI lens to decision-making and take note of differences of the impact of COVID-19 on women business owners, women as managers, women as workers and women as entrepreneurs. Moreover, we will bring this same ethos and lens to planning and considerations around our own staff.

LIMITATIONS OF THE ACTION PLAN

Given the nature of RITA’s work and focus, not all GESI issues can be addressed through its implementation. Below we highlight several areas that will be touched upon but not likely dealt with in great depth.

- Male norms/masculinities. Although GESI is central to the success of RITA, DAI recognizes that gender considerations must also extend to men. The lack of employment opportunities for young men contrasts with the shifting and expanding opportunities for women, as well as the increasing number of women attending secondary and tertiary education. Threats to masculinity can contribute to instability should religious or political leaders choose to take advantage. They are also thought to have also contributed to an increase in drug use among frustrated, unemployed young men. Lack of attention to a wider gender-fragility lens may result in missed opportunities to address how gender struggles relate to broader inequality challenges throughout the country. While RITA will try to address this in its learning plan and work, particularly in EMCA areas, some aspects of addressing masculinities and male norms fall outside of RITA’s core objectives.
- SGBV and its impact on women and ethnic and conflict affected minorities and groups such as the Rohingya in EMCA regions. Multiple sources cite the ongoing prevalence of SGBV in Myanmar, particularly where Tatmadaw security forces are prevalent, namely in northern Myanmar and Rakhine. A 2019 report from UN Human Rights, Office of the High Commissioner found that there is direct connection between lack of gender equality within the country and especially within ethnic and conflict areas.⁶⁵ In conflict affected areas, men and boys are also affected but women in these regions are doubly victimized as a result of SGBV⁶⁶. There are multiple barriers to accountability including prosecuting Tatmadaw officers and addressing legal obstacles with respect to the Tatmadaw that fall well outside the scope of RITA. RITA will, however, do its best to address SGBV as it relates to employment, entrepreneurship, harassment in the workplace and the standards to which businesses are held.
- Because RITA will take a portfolio approach, not all companies that RITA supports under Objective 1 will be GESI targeted or meet GLI criteria. However, through regular ‘pause and reflect’ sessions we will evaluate this portfolio and continue to strive for greater inclusion.

ALLIES AND OPPORTUNITIES

THIS SECTION NEEDS MORE WORK TO GROUNDTRUTH WITH SOME OF THE ORGS – FOR GESI SPECIALIST

At the heart of RITA’s approach is promoting economic integration, investment and trade to the benefit of ALL people in Myanmar and empowering women to participate more fully in the economy. To do this, RITA will need to intentionally engage local stakeholders that can help the project enable in EMCA regions and with women. It was noted during the gender analysis that relative to other countries in the region, the types of stakeholder with GESI expertise, particularly in civil society, is limited. This section examines the capacity and potential for collaboration with key private sector, civil society and possibly government counterparts and how we will work with them in RITA’s core areas.

PRIVATE SECTOR

AmCham. The American Chamber of Commerce in Myanmar is a representational body comprised of more than 170 companies and employing over 20,000 Myanmar nationals. These companies represent a diverse collection of industries and nationalities, with a common goal to expand American business,

⁶⁵ https://www.ohchr.org/Documents/HRBodies/HRCouncil/FFM-Myanmar/sexualviolence/A_HRC_CRP_4.pdf.

⁶⁶ Ibid.

promote and connect American business in Myanmar, build local partnerships and promote and uphold the highest business standards in Myanmar. AmCham is the voice of American business in Myanmar. For RITA, AmCham will play an important role in endorsing responsible business standards including good corporate citizenship, respect for the individual and dignity of the worker including women and vulnerable groups, environmentally responsible practices, improved market access, promotion of intellectual property rights and high standards of professional and business ethics and equality without gender, religion or political discrimination. RITA will also use the AmCham platform its engagement with corporates on the topic of corporate investment in Burmese companies. **Area for follow-up by GESI specialist**

Center for Creative Leadership (CCL). CCL is a global non-profit provider of leadership development training, education, and research. For more than 50 years it has pioneered innovative advancement in leadership development. Its Leadership Development Program has been offered more than 100 times per year and is the longest-running program of its kind in the world. It has worked with more than 2/3 of the Fortune 1000, offering cutting-edge solutions to over a million leaders at all levels through its 12 global offices, alongside other virtual solutions. In 2019, CCL partnered with the Gender Equality Network (GEN) in Myanmar to develop a team of local trainers who would work to develop women leaders across sectors and regions in the country. **Area for follow up by GESI Specialist**

Myanmar Financial Center. Founded in 2014 by Pyit Thiri Thaw, a Burmese diaspora entrepreneur and influential woman business leader, the MFC focused on raising the business and financial capacity in Myanmar through the provision of certified training programs and certificate in key discipline areas including project, retail banking and wealth management. In 2019 MFC developed and rolled out the first Myanmar Women Leaders Program designed to equip businesswomen with leadership development tools to increase impact. **Area for follow-up by GESI Specialist**

Myanmar Women Entrepreneurs Association (MWEA)⁶⁷. MWEA is a strategic alliance of more than 1,600 businesswomen and women in academia that aims “to unite and bring into focus and world attention the role and capabilities of Myanmar women entrepreneurs.” MWEA’s objectives and activities include: (a) facilitating communications and discussions and promoting friendship and co-operative efforts among women entrepreneurs; (b) promoting and encouraging modern methods of business management among Burmese women entrepreneurs; (c) participating in and promoting activities to raise the social economic life of Burmese women; (d) encouraging environment-friendly and culturally sensitive businesses; and (e) promoting and encouraging relationships with national and international women’s associations, professionals, business, and academia. Membership in the group includes a wide variety of formally established, women-owned companies, mostly SMEs, which produce a range of goods and services. MWEA actively engages foreign donors and possible investors and is experienced at managing grants for training and building capacity among its members. **Area for follow up by GESI specialist, particularly about ambitions and expansion plans to regional capital**

CIVIL SOCIETY

Gender Equality Network (GEN) Myanmar. GEN a “diverse and inclusive network of more than 130 civil society organizations, national and international NGOs, and Technical Resource Persons

⁶⁷ <https://www.asean-sme-academy.org/resource/myanmar-women-entrepreneurs-association-mwea/>

working to bring about gender equality and the fulfilment of women's rights in Myanmar⁶⁸.” **Area for follow-up by GESI specialist**

Karen Women’s Organization (KWO). KWO is a leading indigenous women’s organization working with programs that aim to directly serve women, girls, children, and the most vulnerable people in Burma. It promotes women’s leadership, gender sensitivity and community ownership in all aspects of its work. Currently, KWO has more than 60,000 women members living in Karen State, Burma and in refugee camps along the Thai-Burma border. KWO is active in four areas: 1) organizing and information sharing program; 2) education; 3) health; and 4) social welfare. Its work includes service delivery, advocacy, awareness raising, and capacity building. From delivery of baby kits with community health and nutrition education, to ensuring safe accommodation for women while developing women’s protection laws, to developing young women to become leaders and offering human rights training to a variety of stakeholders, and beyond, KWO believes that empowering women will help reduce human rights abuses and encourage an end to discrimination against women⁶⁹. **Area for follow-up by GESI specialist**

Shan Women’s Action Network (SWAN)⁷⁰. SWAN is a network of Shan women active in Shan State and Thailand that are actively working to promote gender equality and justice for Shan women. SWAN’s aim is to promote social and political change in Burma through community-based actions, research and advocacy. SWAN's core objectives are to:

- Promote women’s and children’s rights
- Oppose exploitation of and violence against women and children;
- Work toward peace and freedom
- Empower women for a better life;
- Raise awareness to preserve natural resources and the environment.

Area for follow-up by GESI specialist

Myanmar Women’s Affairs Federation. MWAF is a non-governmental organization that promotes the welfare and advancement of Burmese women. This organization is recognized by the UN, and other regional bodies such as the Asia Regional Cooperation to Prevent People Trafficking (ARCPPT), and ASEAN. MWAF’s objectives are to:

- Enhance the role of women in the reconstruction of a peaceful, modern and developed nation.
- Protect the rights of women;
- Ensure better economy, health, education and general welfare of women and to take measures for their life security;

⁶⁸ <https://www.genmyanmar.org>.

⁶⁹ <https://karenwomen.org/about-2>.

⁷⁰ <https://www.shanwomen.org/about-us>.

- Instill and foster in women a greater appreciation of their cultural heritage, traditions and customs;
- Systematically protect women from violence and provide means for rehabilitation where necessary;
- Diminish and finally eliminate trafficking in women and children as a national task; and
- Collaborate with international as well as local organizations, in ensuring the rights of women in accordance with the local traditions and customs.

Other Organizations that the GESI Specialist feels we need to collaborate with

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