



Lucy Brinicombe / Oxfam
Mexico

WOMEN'S ECONOMIC LEADERSHIP IN LATIN AMERICA AND THE CARIBBEAN

Book 1: A guide to key concepts





OXFAM

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Noah Friedman-Rudovsky/Oxfam
Guatemala

GUIDE TO KEY CONCEPTS FOR WOMEN'S ECONOMIC LEADERSHIP PROGRAMMES

This book was largely adapted from Oxfam Great Britain LAC's *Cultivating Change: a conceptual framework for gender justice in market-based livelihoods programmes* (Fries et al., 2010), as a document developed to support staff in strengthening Oxfam's work in LAC on market-based livelihoods and gender justice.

In order for economic development initiatives to contribute to gender justice, practitioners, leaders and supporters of development processes need to share a common conceptual knowledge base. This book is designed to provide basic conceptual definitions to support and accompany "A Step by Step Guide to WEL" (2014), as part of the Women's Economic Leadership in LAC 2014 Series. It provides simple definitions that facilitate the understanding of complex problems, concepts and solutions, underlying the WEL methodology. It is limited to some key definitions, and does not aim to be comprehensive.

This book will provide the reader with:

- A refreshed or reinforced understanding of basic gender justice definitions
- A theoretical basis for developing simple new strategies to facilitate changes in gender and power relations

1. BASIC GENDER DEFINITIONS – THE BUILDING BLOCKS

1.1. WHAT IS WOMEN'S ECONOMIC LEADERSHIP?

Women's economic leadership refers to the process of strengthening women's role as protagonists of their own social and economic development. Women's Economic Leadership (WEL), as an Oxfam methodology, refers to the process of identifying commercially viable market opportunities that are beneficial to women and that increase women's power in market systems¹. The WEL methodology includes a participatory process for analysing and selecting market opportunities that are strategic for women, challenge existing power dynamics, explore new market roles, are increasingly profitable, and entail lower risk. In addition, the methodology links "market analysis with gendered analysis of household work, women-specific risks, gender-based violence and norms relating to women and men in communities to increase women's agency. WEL also promotes gender equality in economic decision-making and policy advocacy"². It includes:

- Strengthening the education, capacities and skills of women to control and influence their economic situations, as well as improved leadership for stimulating economies and creating fair conditions and opportunities for other women and men.
- Increasing the employability of women as smallholders and entrepreneurs, as well as women's strategic participation in value chains and as market actors.
- Shifting attitudes and beliefs on the part of women and men in diverse spheres of society (individual, household, community, market and society, as well as in institutions and societal structures) and shifting power dynamics towards equality in economic, social, political and cultural decision-making. It involves equality in access and control over resources for women.
- Empowering women and men to foster these changes, in order to move out of poverty, collectively and with equality.

In order to achieve WEL through increasing women's power and participation in markets and value chains and as entrepreneurs, income generators and employers, the conditions that maintain women in economic dependence must shift so that they can realize their full potential. This helps them break free of economic dependence on men, as well as gain autonomy and control over their own lives.

In all contexts, women face multiple barriers to achieving economic leadership. It is key that development practitioners intentionally address -in some way- one or more of these barriers and support women's and men's own efforts to reflect, and act to break down these barriers, in order to contribute to the long-term sustainability of WEL in general. These barriers affect different women differently, and "...vary among contexts and conditions and act together with obstacles associated with other conditions such as class, ethnicity, culture, skill, age and sexual orientation" (Fries et al., 2010). They also originate in distinct realms of society, such as in the home and family, in the community and within civil society organizations, as well as within political institutions and judicial systems.

1. Oxfam (2014)
2. Ibid.

WEL means groups of women gaining economic and social power to move out of poverty. In practical terms, this means:

- Securing economic resources.
- Gaining power in markets.
- Building effective collective action for women in formal and informal groups.
- Changing attitudes and beliefs to enable equal relations with men, recognising the value of unpaid productive and care work and promoting women's role in economic decision-making.
- Addressing women-specific risks, gender-based violence, and the gendered impact of climate change.

Our starting point for promoting WEL is one of rights. Women have the right to participate equally and fully and enjoy equal control in the economy.

We also base our work on a fundamental economic argument that gender inequality slows economic growth and, conversely, gender equality can increase the productivity of investments in agriculture and other livelihoods initiatives.

Source: Oxfam (2014)

1.2. GENDER AND SEX: WHAT'S THE DIFFERENCE?

References to *sex and gender* are often used interchangeably, however, it is important to clarify the difference in order to create a conceptual foundation for programming on gender justice in economic leadership initiatives. For the purposes of WEL, we draw upon definitions used by Oxfam for our practice. Oxfam's Gender Justice Conceptual Framework (Fries et al., 2010) differentiates the two as follows:

While sex refers to the set of biological characteristics of women and men, gender has to do with social, cultural, political and economic roles that are expected, learned and socialized for men and women, in addition to the value assigned to them by society. These are socially constructed ideas, beliefs and values regarding the behaviour of men and women, which determine their differentiated limitations and opportunities.

As a social construct, gender influences and determines:

- How roles and responsibilities are assigned and assumed
- Who has power to make decisions within the family, community, market, government
- Who has access to, and control over resources

These in turn define gender relations and are generally reinforced by practices, norms, beliefs, and the expression of these within diverse spheres, structures, institutions and cultures; as well as by cultural beliefs and attitudes of the general population. Gender is intrinsically linked to "class, levels of poverty, ethnicity, culture, age, skill, among other factors; and do[es] not operate in isolation from these other socio-cultural dynamics" (Fries et al., 2010), therefore it must be understood in conjunction with these factors when strategizing for women's economic leadership. Gender-based discrimination takes different forms for different women in different contexts, and is not the only source of power imbalance and violence (Oxfam 2012).

1.3. EMPOWERMENT AND AGENCY

For our purposes, **empowerment** refers to the ability to influence the changes in one's life, to increase control, opportunities, choices and freedom as part of the redistribution of power in society and among genders (Kabeer 2002, Moser 1989). It refers to both an individual and collective process of awareness and consciousness-raising about the impact of structures and systems on one's life, and the determination of actions to deconstruct gender inequalities based on this understanding. Oxfam (2012, p. 6) defines 'empowerment' as the process of gaining control of the self, over ideology and the resources that determine power. This involves the individual power to, power with and power within, as integral in the transformation of gender roles.

The roots of thinking on empowerment lie in feminist theory and popular education, which stresses the personal and inner dimensions of power Overseas Development Institute (2009)

Empowerment and power

"Achieving empowerment is intimately linked to addressing the causes of disempowerment and tackling disadvantage caused by the way in which power relations shape choices, opportunities and wellbeing... insights from gender theory into the empowerment debate have increased clarity over this issue, most notably that power is about more than just 'power over' people and resources" (ODI, 2009). Oxfam's work is based on the understanding that unequal power relations are one of the main underlying causes of poverty and suffering. One of Oxfam's aims is to transform power relations, so that poor men and women have greater influence over the policies, structures and social norms that affect their lives. However, unequal power relations manifest themselves in many different ways: from unfair trade regulations that disproportionately benefit rich countries, to the social norms that cause young girls to suffer malnutrition because they are only allowed to eat after their brothers have had their fill.

Power takes different forms (visible, hidden and invisible), is acted out in different spaces (closed, invited and created) and occurs at different levels (household, local, national and global)

We usually think of power as control over others or the ability to carry out one's will, but power can also be more subtle. For example, power can be the strength and capacity that we gain through joining with others towards a common goal, our own self-belief that we can achieve our aims, or the courage to adopt a certain course of action.

According to Oxfam (2009), power can be:

- *Power over*: the power of the strong over the weak, including the power to exclude others.
- *Power to*: the capability to decide actions and carry them out.
- *Power with*: collective power, through organisation, solidarity and joint action.
- *Power within*: personal self-confidence, often linked to culture, religion or other aspects of identity, which influences the thoughts and actions that appear legitimate or acceptable.

The term **Agency** links the term empowerment to Amartya Sen's (1993) "capabilities" approach. It includes the freedom to choose and the ability to make decisions; depending on the real choices available, and extends beyond choices made exclusively for individual benefit. Women's agency refers to their capacity to challenge beliefs, values, laws, systems and structures that maintain and perpetuate the ideologies behind the economic, political, social and cultural subordination of all women. Agency is based on women's capacities, not only as actors in achieving their own rights, but also as leaders in liberating all women from various forms of oppression.

1.4. POWER RELATIONS AND DECISION-MAKING

Oxfam (2013a) research shows that, as women increase their income and bring more resources into the home, men often continue to make decisions on how those resources are used. In other words, contributing to women's economic empowerment does not always lead automatically to equality in the home, community or society. This is because a power imbalance lies at the root of inequality, and is expressed through the relations between and among men and women in places such as the home, community and market; as well as within societal institutions and structures. These may be formal or informal, and are influenced by class, ethnicity, age and other factors (Fries et al., 2010).

Changing power dynamics and fostering equal decision-making in diverse realms of society is a complex and daunting task, and entails a long-term process in development. This can be facilitated through ongoing gender sensitivity training across generations, as well as increasing awareness of women's rights in society as political, economic, cultural and social actors.

1.5. INTERCULTURALITY

What is Interculturality

Interculturality refers to a respect for different worldviews and ways of conceiving the universe as well as relationships, without giving one more importance than another, but recognizing that various worldviews have been ignored and degraded throughout history. The aim is to facilitate the preservation of cultural beliefs and practices without forcing an adaptation to the dominant culture, and go beyond 'tolerance' of others, recognizing the importance of mutual respect and learning through sharing, dialogue and understanding. Interculturality promotes diversity as an important ingredient that encourages horizontal and synergetic interactions (Oxfam 2010).

Development contexts are not homogenous, and it is important to recognize that, as a facilitator of change, Oxfam not only acknowledges cultural diversity, but also ensures that development work is appropriate to these varied contexts. In LAC, Oxfam staff and partners have reflected on and analysed how to work in multicultural contexts, and have noted that working with local organizations and partners is key to ensuring that development programmes are designed and implemented from within the cultural contexts in which they will be implemented.

Barriers that women face stem from discrimination based on gender, age, social status, ethnicity and race, as well as additional factors. No single form of discrimination is "more important" than another—rather multiple barriers put women who face multiple discrimination in an extremely vulnerable position, and can exclude them from achieving their full economic, social, political and cultural potential. The intercultural nature of rights must be recognized, and collective local actors should be involved when designing and implementing strategies to promote WEL.

2. HOUSEHOLD AND WEL

2.1. CARE AND REPRODUCTIVE WORK

Care or reproductive work refers to all the work done in the home to raise and care for the family through preparation of food, cleaning and hygiene and caring for children, youths and elders. It implies all the activities necessary to carry out these tasks, such as gathering firewood and water, as well as washing. It can also include participating in local community activities on behalf of the family. This work is essential for sustaining economies and societies, despite the fact that, in Latin America in general, it is often unrecognized and unpaid or underpaid. It is work that largely remains invisible, undervalued and does not come with status or power. It is most often assigned to women and girls- implying significant time investment- especially when combined with rural realities that require water fetching, wood gathering, and other labour-intensive activities. Oxfam is currently designing tools to understand and analyze care and reproductive work.³

Without questioning or modifying the division of labour, tasks and responsibilities, time invested, in addition to the remuneration and economic and social value of reproductive work among men and women, the situation of women will never significantly change in the world.

Fries et al., 2010

2.2. TIME POVERTY

Responsibilities for care work in the home continue to fall largely upon women today, especially in rural areas in Latin America and the Caribbean, and the time investment of women has not decreased proportionately to their increased participation in productive work. Where time saving technologies are not implemented, and where there is not a shift in sexual division of labour, women can't control their use of time, and they are often time poor. This limits their ability to participate in other income-generating activities, as well as in other areas of society, affecting also their capacity to become influential leaders in local, national and international economies. Development practitioners must be careful of promoting entrepreneurial and productive activities that serve to reinforce women's traditional roles in the home such as purely service-oriented activities, i.e., cooking and sewing. It is also important to encourage the restructuring of the sexual division of labour, and creatively explore alternatives that aim to increase women's leadership and power positions.

The intimate link between women and the home tends to affect their paid work. Performance can be affected by fatigue, from a long workday (reproductive and productive), or absenteeism because of a child's illness, and lack of affordable alternatives to childcare. In order to be successful in the labour market, women have to work much harder to overcome their conditions and 'private' realities, in addition to the stereotypes rooted in sexism.

Oxfam 2010

2.3. HOUSEHOLD AND CARE WORK- UNDERSTANDING ITS RELEVANCE TO MARKET INTERVENTIONS

The following subsections are largely adapted from Oxfam (2011).

³ "Rapid Care Analysis- Oxfam's Practical tools for local development", en <http://www.slideshare.net/Oxfamgb/rapid-care-analysis-initial-findings-oxfam> (última consulta en enero de 2014)

Tackling power for change

There is an important opportunity for organizations like Oxfam to emphasize care work in policy and advocacy efforts, as well as to put care work on project-level agendas.

Because power works to sustain the status quo, putting care on the development agenda requires a political response that recognises and addresses personal and system bias. These three power tools can help to stimulate change.

- Tackling personal bias through ongoing personal reflection
- Alliance-building for changing system bias
- Power analysis to identify and exploit opportunities

Shaping change through a succession of small wins.

Using these three tools, the proposed strategy is a succession of small wins in naming, framing, claiming and programming care. These are not in a linear sequence, and may often work together. Programming, for example, can be designed to enhance claims while framing is often integral to claim-making or programming development.

- Naming: Make care visible in policy discussions
- Framing: Promote care as integral to human wellbeing
- Claiming: Demand government action

2.3.1. Defining Household

Los hogares tienen diversas composiciones, y las características de los hogares tienen diversas composiciones, and the characteristics of a “typical” household can differ greatly across contexts. They can be single-headed, or comprised of a nuclear or extended family, with up to several families and/or generations living in one home or landholding. Households can also take the form of an economic unit over geography and space when their members include those who have migrated and contribute to household income through remittances. It is important to note that, depending on general characteristics of household composition, the roles, positions and relative power and negotiation power will differ based on gender and other factors.

A household depends on the sum of the goods and services produced by their members- including remunerated work, unpaid productive and reproductive work, as well as community or voluntary labour. Supporting the functioning and subsistence of a household includes access to local natural resources, basic infrastructure and services, as well as social protection – often the role of the state.

Despite a general tendency to separate “public” and “private” spheres (i.e., market and household), women’s relationship with the household has traditionally been strongly linked to private spheres. Time investment in care responsibilities directly influences participation in productive and remunerated responsibilities outside of the home. Women’s and men’s domestic involvement influences their ability to both participate in markets, as well as gain access to products and services that facilitate market participation.

Despite women’s increased presence in markets and in income generating activities, recent studies indicate that, when women take on work outside of the home, little redistribution of the responsibilities of domestic work has occurred along gender lines- meaning there is little shift of these responsibilities and tasks to men (IDS, 2013).

2.3.2. Dimensions of a household and negotiating power

Oxfam recognizes four dimensions of a household:

- Unpaid care work
- Unpaid productive work
- Attitudes, beliefs and norms about gender roles
- Resources, assets, time and labour

These dimensions influence the dynamics of a household, participation in markets, and also help determine a household member’s relative negotiating power, his or her access to and control over resources, as well as the benefits that accrue from that access.

Intrinsic in household dynamics is the process of negotiation, which is also influenced by several contextual factors, but is particularly important when considering shifting roles and relations in and outside of the home. It is essential that women themselves define what is negotiable with support from others- in relation to roles and responsibilities, power and access and control over resources in the home, etc. Some important factors can be identified as essential for creating conditions for negotiation:

- Knowledge and skills, self-esteem, confidence and power within
- Asset ownership
- Present and future income potential
- Perception of women's contribution to household economy: both self-perception and the perception of others
- Value recognition and assignation to care work in the household and societal economy

These are important to consider as underlying conditions that can be strengthened, in order to better position women to negotiate roles and responsibilities within their household.

2.3.3. Why consider the Household in WEL activities

WEL programmes aim to have long-term benefits for all members of a family- but, in this endeavour, it is important to acknowledge that power relations at all levels have an influence over who benefits from the change processes we support. As the aim of WEL is for women and families to benefit from market development and market changes, it is important that we consider how gender roles within households factor in- particularly their ability to influence participation in markets, as well as who benefits from this participation. Transforming gender power relations in the home can lead to improved status of women, their control over assets and income, control over their own time, power to make family decisions, and can also contribute to preventing violence.

It is also important to consider the household when thinking about the sustainability of efforts to increase women's economic participation and leadership. This means going beyond income generation, and includes influencing the control over income, assets, time, labour and finances, for example. It also may mean, depending on the context, assisting in collective re-negotiations of time and work in the home and community.

2.3.4. Acknowledging Resistance to WEL

WEL involves change and induces shifts in traditional or historically accepted roles of women and men in and outside of the home. This can include changes in behaviour and routines, time allocations for tasks at home, and negotiation of tasks, and even shifts in traditional roles. As these changes occur, family members, communities, and society can react positively or negatively. Negative reactions often come from resistance to changes in traditional socio-cultural norms and power structures, and can result in different forms of response including "backlash". Backlash increases the risks that the outcomes will negatively impact women's empowerment in the short term.

Attention needs to be paid to the potential of increasing the risk of violence (Please see *An Approach to Prevent Violence against Women in Women's Economic Leadership Programmes*, also part of this compendium), but also to the more subtle changes that can and might occur at the household level, both as intentional and unintentional outcomes of WEL processes. Any development practitioner implementing economic empowerment programmes should be aware of, and monitor risks as a result of resistance and/or backlash, especially the risk of violence. Additionally, it is key to look for ways to work with others on strategies to make these changes agile, positive and sustaining at the household level, as well as in determining and influencing specific strategies that have positive changes on the household unit, such as specific work on gender sensitivity with partners and husbands, for example. Women taking part in the WEL programme should also be involved in monitoring those changes, as well as in designing their own strategies to cope with potential risks. Practitioners should support them in this process and link them to other actors with experience in the matter

Questions for Reflection

As women generate more income in a specific market, what happens at home? Do they have control over the way that the income is used in the home, and has their time burden been alleviated through redistribution of domestic tasks? What are potential unexpected outcomes for development processes?

How can we ensure that, if resentment and resistance develop due to shifting of traditional norms and gender roles, this does not lead to violence against women in the home or community? How do we monitor if this is happening or not?

STEP 6 Supporting Positive Change in the Household in the WEL GUIDE should be reviewed following this chapter, as it compliments this section with additional practical steps to consider when implementing WEL methodology and supporting the WEL process.

3. OVERVIEW OF MARKETS

3.1. WHAT ARE MARKETS

Markets can be formal or informal, and have varying degrees of regulation. They involve a system of actors, often organized around a value or supply chain for specific goods and services, all supported by and dependent upon various external factors for their participation, as well as infrastructure for functioning. In addition to focusing on financial, technical and agricultural support to smallholders in supply chains, Oxfam's approach to markets focuses on working with private sector and other actors to shift power dynamics within market systems. This includes working with producer organizations and on enterprise development to leverage producer's power, participation and negotiation in market systems.

Market actors are differentiated by their position as a product changes hands- and can be people or organizations, producers, suppliers, processors, traders, retailers and consumers. This system is supported and governed by policies, institutions, rules and norms specific to the context or country within which it operates. It is also supported by services and infrastructure – including those that enable the functioning of a market, such as production, finance, transportation, business development services and others (Oxfam, 2009). It can also include infrastructure such as roads, buildings and environmental conditions. The focus of our interventions for change is usually on a small number of actors, understanding their roles in a larger market system (Sahan et al., 2011).

3.2. POWER IN MARKETS

Oxfam believes that power imbalances in markets are a leading contributor to inequality, including gender inequality (Oxfam 2009). In most contexts, local populations depend on buyers and have little ability to negotiate better prices for their goods- often due to an imbalance of power and lack of organization of suppliers – especially small-scale producers. Nationally, policies and practices regarding natural resources and infrastructure provision are often biased towards, or controlled by, those who have power within market systems. At a global level, international trade rules are loaded against poor people, who have little say in negotiations. Women are generally the most marginalized, excluded from market institutions, ignored by business service providers, with limited resources to be economically productive, constrained by cultural norms, and time poor due to household caring duties. Oxfam seeks to change this situation by increasing poor people's power in markets, in order to ensure that the wealth generated by economic growth is more equally distributed.

3.3. OXFAM'S APPROACH TO MARKETS

Oxfam "embraces a market systems approach because it recognizes the complexity of markets and the role of non-market actors, such as governments, and the importance of related factors, such as infrastructure, on development and livelihoods" (Sahan et al., 2011). Oxfam works on shifting power dynamics in markets, to benefit poor populations, and more specifically, women. Years of experience in working with smallholders and associations as well as with small business owners has led to much learning about the need to target power dynamics in markets in order to make markets work for populations living in poverty. In supporting smallholders and entrepreneur's improved positioning in markets, Oxfam focuses on the following (Oxfam, 2009):

- Strengthen the business viability of poor people's enterprises by working with producers to help them organize and ensure that they have sufficient production, marketing, financial, and organizational capacity to receive decent returns for the products they grow or make;

- Facilitate links between smallholders and other market actors to ensure that they have equitable relationships with buyers and can access key financial and business development services;
- Improve the regulatory and wider enabling environment for smallholder agriculture. For example, lobbying for changes that benefit smallholders in trade policies, government investment in infrastructure or services, and natural resource management.

Breaking down barriers at various levels and spheres in society (individual, collective, organizational, familiar, societal, etc.), and increasing women's power and participation in markets and value chains and as entrepreneurs, income generators and employers, will impact and transform gender relations, as well as contribute to overall economic development.

4. CONCLUSION

As part of the Women's Economic Leadership in LAC 2014 Series, this publication brings together a diverse set of ideas and concepts aimed at improving the understanding of the links between gender justice and economic development. It also advocates the importance of involving several spheres in WEL interventions, including the household, for WEL to effectively promote gender justice and shift power dynamics. This book walks the reader through a series of basic gender definitions, in order to create the conceptual foundation needed for revision of the other books in this series.

Concepts are highlighted that link gender definitions to productive and reproductive work, and expressions of this work at the household, family, market and community levels. The definitions of relevant concepts aim to create a common ground for practitioners of WEL in the Latin American and Caribbean Region, by providing clarity in the terminology used throughout the series.

The reading is expected to support practitioners in the process of devising strategies for WEL implementation that facilitate changes in power relations at an individual level, but also impact different dimensions, including markets, communities and households.

APPENDIX A:

GLOSSARY OF DEFINITIONS

Assets: Property owned by a person or company, regarded as having value and available to meet debts, commitments, or legacies (Oxford University, 2010). Within a household and a business, land, equipment, buildings, cash, among others, are considered assets.

Backlash: A strong and adverse reaction by a large number of people, especially to a social or political development (Oxford University, 2010). Backlash can be experienced as a result of changes in power relations at different levels and can be initiated by family members, community members or even market actors. In all of those cases, the expected result of backlash would be to bring the situation back to where it was before the changes happened.

Breakeven: Reach a point in a business venture where the profits are equal to the costs (Oxford University, 2010). Companies tend to take a few years to breakeven; during this period additional support is needed to let the company grow to a state of sustainability.

Business: Similar to an enterprise or firm, businesses are formed to sell products or services to a particular market or specific buyers, identified as clients and consumers. A business can be informal and owned by a single person, or can be formalized into a registered company that usually involves several owners and interacts with different institutions that monitor its operations.

Business Development Approach: In order to improve the ability of poor people to participate in markets, Oxfam takes a business development approach, which aims to strengthen the business viability of poor people's enterprises. This involves viewing groups of farmers and producers as small-scale enterprises and working with them to ensure they have sufficient production, marketing, financial and organization capacity to run successful businesses and receive decent returns for the products they grow or make.

Business models: A 'business model' describes how an individual firm organizes itself and its relationships in order to create and capture value. It explains how the building blocks of production, marketing, costs and revenues come together to provide a value proposition in the marketplace that differentiates the firm from its competitors. The business model concept is linked to business strategy (the process of business model design) and business operations (the implementation of a company's business model into organizational structures and systems).

Business plan: A document or set of documents that state different goals of a company for the near future, detailing how, when and with what resources, they will be achieved. Business plans are usually modified continually to represent the latest developments, and to include the most accurate forecasts for future performance. A business plan is a tool for enterprises to communicate their goals internally, and a roadmap to achieve those goals. For external audiences, it is often used to obtain support, financial or otherwise.

Change strategy: A clear definition of how change will happen in a specific context; which should include what it is that will be changed, who will be involved in the change, and the process that will be implemented for that change to occur. Some changes happen very quickly, others take longer, even years; therefore a change strategy should consider these differences among the changes that are expected. Sustainability of the achieved changes should also be addressed within a change strategy.

Entry point (for the market): Position within a market system where a company or person expects to start offering products or services. Better entry points are those that offer a high potential for growth and limited barriers in order to minimize investment prior to breakeven.

Entry point (for WEL): Main project or change that the WEL programme will start promoting within a specific community. One such point is through a market intervention or the establishment of a new, or improvement of an existing business; another point might be to solve other more pressing issues in the community, such as access to water or prevention of violence. A good understanding of the general situation of women and men in the community should contribute to the identification of the entry point.

Feasibility study: An assessment of a proposed business idea to determine its technical and financial viability. It includes an evaluation of the potential impact on society, the economy and the environment.

Financial strategy: A detailed plan that outlines the activities to perform in order to fulfill the company's financial commitments – i.e. payments – considering cash entries from sales and from financial services or loans, over a specific period. The main purpose of a financial strategy is to prevent the company from defaulting while still being able to continue to pursue its operational, economic and social goals.

Gender equality: Is the situation in which women and men enjoy the same status and have equal conditions, responsibilities and opportunities for fulfilling their potential and human rights, regardless of their sex (Fries et al., 2010). This means, for example, that men and women should be awarded the same salary for the same work.

Individual enterprise: The individual enterprise has been the focus of numerous poverty reduction efforts. There is widespread support for enterprise development, particularly for small- and medium-sized businesses (SMEs), which may include cooperative enterprises formed by small-scale producers. Support includes:

- financial support in the form of microfinance; 'missing middle' finance, which fills the gap between microfinance and commercial finance; first loss capital; patient/long-term capital; or venture capital
- technical assistance, for example, mentorship or peer networks etc.; and
- capacity building, for example in financial literacy and bookkeeping.

Social entrepreneurs, who use sustainable and scalable for-profit business models to create social and economic value, attract capital from foundations and socially responsible investors. A wide range of 'inclusive businesses' have sprung up, which are often larger businesses that are intended to serve or employ people living in poverty. Investing in social entrepreneurs and inclusive businesses is sometimes known as 'impact investing', which means investing for financial returns as well as social and/or environmental benefits.

Market environment: The formal and informal conditions that govern the performance of a specific market chain. It determines the level of power each actor within the market can have, and may promote or prevent the inclusion of new actors or their exit.

Market opportunity: Newly identified need, want, or demand that a firm can exploit because it is not being addressed by the competitors (WebFinance, Inc., 2013a). This provides a window of opportunity to generate wealth for the company that aims to serve the identified need.

Market Sector Analysis: This analysis aims to identify potential sustainable economic activities in the target area or population. It looks at whether new or existing crops or enterprises have a viable future, and whether investment in these will result in improved livelihoods. Generally a range of different markets within specific sectors is analysed in order to select one or more commodities around which to focus an intervention. Women and men will usually have different levels of engagement in specific sectors or product markets.

Market Services: These are the services that producers and other actors in the value chain need to access in order to conduct their business. They include production, finance, transportation, business development services, and others. The public or private sector can provide market services.

Market structure: The interconnected characteristics of a market, such as the number and relative strength of buyers and sellers and degree of collusion among them, level and forms of competition, extent of product differentiation, and ease of entry into and exit from the market. Four basic types of market structure are (1) Perfect competition: many buyers and sellers, none being able to influence prices. (2) Oligopoly: several large sellers who have some control over the prices. (3) Monopoly: single seller with considerable control over supply and prices. (4) Monopsony: single buyer with considerable control over demand and prices (WebFinance, Inc., 2013b).

Market system: A set composed of market chain, market environment and market services with interconnected actors that interact to fulfil needs of a specific group identified as consumers.

Market that works for women: A market that offers conditions for women to develop their commercial and managerial capabilities in order to generate income and perform an economic role with minimized risk.

Partnership: A type of organization in which two or more parties agree to join efforts for a specific organizational purpose, where risks and benefits are shared and agreed upon. It can be formalized with a partnership agreement or it can have less formal arrangements in which the parties agree to work together while remaining independent organizations or individuals.

Pre-commercial investment: Upfront grant or asset transfer to either a) enable new market actors or enterprises (that may lack assets, skills, or knowledge) to access a market, or b) ensure that the necessary market system infrastructure (e.g. transportation services or rural market provision) is operational, to enable market actors, or enterprises to initiate a new business model or value chain within the market system.

Private sector: The part of the national economy that is not under direct government control (Oxford University, 2010). It includes households and companies.

Public sector: The part of the national economy that is under direct government control (Oxford University, 2010). It includes governmental institutions and may also include state-owned businesses.

Stakeholder map: A visual representation of the relative position of a set of actors with relation to a specific issue. It may include relationships, influence, resources, interest or any other variable that is relevant for the analysis. It is essential in the definition of a business strategy in that it identifies potential opportunities or threats in relation to individuals or organizations outside of the business.

Support networks: A structure designed to protect its members in moments of need, which might also promote the provision of goods, services and knowledge for those who need it. It may be comprised of individuals or organizations.

Value chain: Refers to the full range of activities that are required to bring a product (or a service) from conception through the different phases of production, to delivery to final consumers and disposal after use. Oxfam takes a broad understanding of value chains, and looks at the complex range of activities implemented by all actors (primary producers, processors, traders, service providers, etc.) to bring a raw material to the retail of the final product. The 'broad' value chain starts with the production system of the raw materials and moves along the linkages with other enterprises engaged in trading, assembling, processing and other activities (Sahan et al., 2011)

Because of gender divisions of labour and power relations between women and men, women and men may be concentrated in different value chains or may be represented unequally or positioned differently along the value chain (Oxfam, 2009)

Value Chain Analysis: Value chain analysis is the process of understanding the relationship between the different actors in the value chain and the "added value" which is generated at each stage. For Oxfam, this analysis has the primary objective of understanding how the value chain can work better for poor people. Partly because they are positioned differently, women and men may not receive the same 'value' for their activities along the chain. Women's work may be hidden or, sometimes, unpaid.

Viable market: The most practical market, sector or product in which to start a new business.

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Oxfam GB, Oxfam House, John Smith Drive, Cowley, Oxford, OX4 2JY, UK.

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This is the first of three guides in *The Women's Economic Leadership in Latin America and the Caribbean Series*. It is also available in Spanish under ISBN 978-1-78077-705-4.

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Women's Economic Leadership in Latin America and the Caribbean

This series of three guides has been prepared to support the development and delivery of a programme focussing on developing Women's Economic Leadership in Latin America and the Caribbean. It is based on work done by Oxfam GB to support its staff in Latin America and the Caribbean in the delivery of market-based livelihoods programmes with a focus on gender justice. This present series of guides has been developed with Value for Women Ltd.

Book 1: A guide to key concepts

Book 2: A guide to implementation

Book 3: Prevention of violence against women in the context of programmes

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This guide is designed to provide basic conceptual definitions to support and accompany the series. It provides simple definitions to help in understanding the complex problems, concepts and solutions, underlying the WEL methodology. It is limited to some key definitions, and does not aim to be comprehensive.

It provides a refreshed or reinforced understanding of basic gender justice definitions and builds a theoretical basis for developing new strategies to facilitate changes in gender and power relations.

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