The Role of Entrepreneurship in Closing Gender Gaps in Myanmar

SPF **SASAKAWA PEACE FOUNDATION**   EME **Emerging Markets Entrepreneurs**   SHE

Acknowledgements

Contents

Foreword

At the Sasakawa Peace Foundation, we believe that enabling innovation is key to accelerating the advancement of gender equality and women's economic empowerment in Asia. Striving to go beyond conventional approaches, we seek to create spaces for innovative ideas and approaches to be piloted. We believe that entrepreneurship can be a powerful force to drive social change and to close gender gaps sustainably and inclusively. Thus, in Myanmar, we have launched a new initiative called the Gender Equality in Myanmar (GEM) project to support entrepreneurs and expand innovative business models that can benefit women and girls. GEM is the newest addition to our programs to support women entrepreneurs and inclusive businesses, to close gender gaps and to empower women and girls in Southeast Asia.

This report, The Role of Entrepreneurship in Closing Gender Gaps in Myanmar was commissioned as the first step to identify innovative business models that are having a positive impact on women's lives in Myanmar. Based on the seven gender dimensions for women's empowerment that we defined in our previous publication, A Gender-inclusive Southeast Asia through Entrepreneurship, we worked together with our partners, EME (Emerging Markets Entrepreneurs) and SHE (Support Her Enterprise) who used their extensive reach, network, and expertise to identify gender gaps in the country and search for innovative businesses that are developing solutions to support women's empowerment in Myanmar. The business journey, opportunities and social impact that these innovative businesses are bringing to the market to serve more women and girls are documented through ten case studies. The cases illustrate the diversity of new impact-orientated business models that can exist in a young and vibrant emerging market, and highlight the creativity of innovative enterprises in Myanmar in making a positive impact on the lives of women and girls in Myanmar.

In addition, we included a survey on women business owners in rural Myanmar. Shedding light on unregistered, women-owned- and run businesses, mostly mom'n'pop shops, provides insights into how local businesses can contribute to women's empowerment in the rural areas of Myanmar. Additionally, we hope these insights could provide some indications for how innovative businesses could explore ways to work with local rural businesses to reach more rural women customers as they tend to be the centre point of rural communities and act as information hubs. Those women business owners can be a powerful force to amplify the impact that we could bring through the identified innovative business solutions.

We are hopeful that this report and the promising innovative businesses we identified will inspire readers to go the extra mile to support entrepreneurial solutions that aim to close gender gaps in a more sustainable way.

Lastly, we would like to express our sincere appreciation to our partners, EME and SHE, for making this report a true inspiration. We hope that a greater number of innovative enterprises will apply a more intentional gender lens to their business model, to expand their market, accelerate their growth and eventually bring maximal impact to women and girls in Myanmar.

Sincerely,

Ayaka Matsuno

Director

Asia Women Impact Fund

Gender Investment and Innovation Department

The Sasakawa Peace Foundation

Emerging Market Entrepreneurs – Myanmar

EME was established in October 2018 and operates exclusively in Myanmar. EME was founded by UMJ Ikeya Investment, Emerging Markets Group Holdings and Dr Yit Fan Wong in addition to three established regional angel investors and has cornerstone investment from the Dutch Good Growth Fund managed by Triple Jump.

EME invests between USD 50-250K into early-stage Myanmar startups. The company is sector agnostic, focussing on great founders who can drive innovation to scale and redefine markets. With a full-time team on the ground, EME provides significant post-investment support across a broad range of business areas including finance, marketing, operations and strategy. EME often invests multiple times in its portfolio companies, helping founders to focus on their business rather than fundraising and helping startups reach inflection points and scalability.

Support Her Enterprise

SHE Investments (Support Her Enterprise Co. Ltd.) is a social enterprise based in Cambodia, and working in the Southeast Asia region. SHE designs and delivers Cambodia's first and only business incubator and accelerator programs for women-led MSMEs using a gender and cultural lens. SHE also works with government, non-government, private and public sector partners in Cambodia and Myanmar to develop a portfolio of support services and solutions for enterprises to formalise and scale. Since its launch in early 2015, SHE has helped 300 businesses to scale, whilst also providing other business support services to over 1,000 women. Specialising in the barriers facing women's micro-small enterprises in Cambodia, SHE brings expertise in gender analysis of the challenges and opportunities facing women entrepreneurs in emerging economies, from startup incubation through to investment readiness.

The Sasakawa Peace Foundation

Founded in 1986, the Sasakawa Peace Foundation (SPF) is one of the largest foundations in Japan. SPF has five priority goals, of which "empowering women to achieve gender equality in society" is one. In November 2017, as part of the Asia Women Impact Fund, SPF announced plans to invest up to USD 100 million into impact investment funds that achieve favorable outcomes for women across Asia, while generating market-rate returns. Aside from making investments, the Gender Investment and Innovation Department at SPF also operates several grant-based programs with the goal of supporting women's entrepreneurship and economic empowerment in Southeast Asia.

Women's economic empowerment and entrepreneurship are key themes to promote inclusive and sustainable development in Southeast Asia. In June 2019, SPF published a report entitled A Gender-Inclusive Southeast Asia through Entrepreneurship[1]. This research included development of a Women's Empowerment Framework for Southeast Asia (Figure 1) that highlights seven mutually reinforcing dimensions to promote women's empowerment in the region, including economic empowerment (including entrepreneurship), personal safety and mobility, formal representation, education, health, time and decision-making.

References

1   Report available at https://www.spf.org/global-data/user53/G50report1.pdf

Acronyms

ADB	Asian Development Bank
ASEAN	The Association of Southeast Asian Nations
BDS	Business Development Support
CEO	Chief Executive Officer
CFO	Chief Financial Officer
COO	Chief Operating Officer
COVID	Coronavirus disease
CTO	Chief Technology Officer
DANIDA	Danish International Development Agency
DFAT	Australian Government Department of Foreign Affairs and Trade
EMC	Emerging Markets Consulting
EME	Emerging Markets Entrepreneurs - Myanmar
GCI	Global Competitiveness Index
GEM	Gender Equality in Myanmar (A Sasakawa Peace Foundation initiative)
GLIA	Gender Lens Incubation and Acceleration (GLIA) Toolkit
GSMA	GSM Association
HR	Human Resources
HSDI	How She Did It
ICT	Information and Communications Technology
IDP	Internally Displaced Person(s)
IFC	International Finance Corporation
ILO	International Labour Organization
IT	Information Technology
JICA	Japan International Cooperation Agency
KKT	Koe Koe Tech
LPM	Local Partner in Myanmar
MATA	Myanmar Alliance for Transparency and Accountability: MATA
MFI	Microfinance Institution

MIFIDA	Microfinance Delta International Co. Ltd
MIT	Massachusetts Institute of Technology
MMK	Myanmar Kyat
MMR	Maternal Mortality Rate
MSME	Micro, Small and Medium Enterprise
MWJS	Myanmar Women's Journalist Society
MWSDC	Myanmar Women's Self Defense Center
NGO	Non-Governmental Organisation
ONOW	Opportunities Now
SDG	Sustainable Development Goals
SEA	Southeast Asia
SGB	Small and Growing Business
SHE	Support Her Enterprise
SME	Small and Medium Enterprise
SPF	The Sasakawa Peace Foundation
SPRING	SPRING Accelerator
STEM	Science, Technology, Engineering, and Mathematics
TAF	The Asia Foundation
UK	United Kingdom
UMJ	United Managers Japan
UN	United Nations
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	The United Nations Children's Fund
US	United States
USD	United States Dollar(s)
YC	Y-Combinator

Glossary

Equity Investment An ownership transaction where a company sells shares as a means of rasing funds. Typically the investor(s), private or instituional, will become involved in the operation or oversight of the business.

Debt A transaction whereby an investor(s) provide funds in exchange for a fixed claim on the cashflows generated by the company (interest payments). Typically the investor(s), private or insitutional, will not become involved in the operation or oversight of the busisiness.

Convertible Bond Debt which may be converted to equity at a later date instead of being repaid with cash.

SAFE Note A SAFE note (simple agreement for future equity) is a convertible bond that allows the investor to buy shares in a future priced round. Y Combinator released the SAFE investment instrument as an alternative to convertible bonds in late 2013, since then many different iterations of SAFE notes have taken form. Generally SAFE notes are aimed at setting simple and understandable investment terms for early stage startups (thereby reducing transaction costs).

Figures

Executive Summary

Purpose of Study

Entrepreneurship is a vital component for innovation, and innovation drives economic growth. The research on Myanmar shows that it is the small and fast-growing companies and startups unburdened by legacy costs and structures that are most likely to drive social and economic change. Studies that have focused on the role of entrepreneurship as a means of overcoming gender inequalities have shown that when women engage in entrepreneurship, it creates a positive ripple effect beyond their families into their communities.

This research examines innovative enterprises in Myanmar, with particular attention to startups that focus on women and girls. With a clear understanding of their approaches and challenges, it is possible to determine ways to support them. A "startup" by Eric Reis' definition is: a human institution designed to deliver a new product or service under conditions of extreme uncertainty[1]. Across innovative enterprises and startups, this study looks at companies with fewer than 10 employees and annual turnover growth of 10-20% (also known as small growing businesses; "SGBs"), as well as a smaller number of companies with 20-99 employees and lower than 20% annual turnover growth ("Gazelles"), both of which have been recently studied[2]. In general, startups in Myanmar remain largely under-researched, particularly those addressing gender gaps.

Startups	SGBs	Gazelles
A human institution designed to deliver a new product or service under conditions of extreme uncertainty	Companies with fewer than 10 employees and annual turnover growth of 10-20%	Companies with 20-99 employees and lower than 20% annual turnover growth

This study also reaches further into rural Myanmar and investigates female owner-operated businesses. The vast majority are unregistered, though these businesses are currently paying for services, such as microfinance or logistics, which is evidence that Myanmar has the potential to sustain growing businesses that serve low income businesswomen.

Throughout this study we draw attention to startup companies that are trying to improve the lives of women and / or girls through enterprise to understand their challenges. We also assess gaps that remain at the base of the pyramid, hoping to direct investment into and support for existing startups. We believe that startups offer the largest potential for creating change, particularly for those women at the base of the pyramid operating unregistered businesses who are largely under-served.

The Seven Dimensions of Women's Empowerment for Gender Assessment of Women-Focused Startups in Myanmar

To understand the role of entrepreneurship in closing gender gaps, the Sasakawa Peace Foundation developed a framework for Women's Empowerment for the region, which underscores seven mutually reinforcing dimensions for a more gender-inclusive Southeast Asia. This framework provided a basis to conduct gender-based assessment of Women-Focused Startups in Myanmar.

Figure 1   The Women's Empowerment Framework for Gender Assessment of Women-Focused Start-ups in Myanmar

Economic Empowerment

Ability to achieve economic success and stay financially secure

Personal Safety and mobility

Freedom from violence and other harmful practices that undermine the bodily autonomy and mobility of women

Formal Representation

Representation within political governance and formal employment in positions to drive key decisions

Education

Access to knowledge and education opportunities in order to cultivate learning and expand possibilities in life

Health

Freedom from disease and pain, with adequate access to healthcare and the ability to lead a fulfilled and flourishing life

Time

Freedom from the unequal burden of unpaid work and the prerogative to use that free time for study, paid work and/or personal needs

Decision Making

Agency to make important decisions relating to a woman's life; across the dimensions of her personhood, family, community and work

Note: "Time" and "Decision-making" are cross-cutting dimensions that play the role of enablers more than others

The Seven Gender Dimensions at a Glance:

Comparing Myanmar to Southeast Asia

Overall, Myanmar performs poorly compared with the rest of SEA across the above dimensions. Although some positive inroads have been made in economic empowerment, it will take time and effort for Myanmar to improve relative to its neighbours. With a recently established democracy, there are opportunities for change in the near to intermediate term.

Particularly striking areas include Myanmar's high maternal mortality rate, the highest in the region; and an alarming social acceptance toward domestic violence against women. Interestingly, women's perception of safety in the community is also high, which seems at odds with high domestic violence incidents and acceptance. This difference helps illustrate the limitations of macro-level indicators; this report reviews local-level data alongside macro-level indicators to bring more clarity to gender gaps in Myanmar.

Women's unemployment, primary education and decision making of household purchases all fare well compared to Southeast Asian countries.

Women's unemployment, primary education and decision making of household purchases all fare well compared to SEA countries. Higher levels of education achievement are also comparable to boys', although both are low compared to the region. However, educational attainment doesn't translate into a fair share of professional jobs; Myanmar's female labour force participation is amongst the lowest in Southeast Asia and Myanmar lags behind Cambodia, Laos, and Vietnam for female participation in firm ownership.

Entrepreneurship can challenge the stereotypical role of women within the economy and / or support women's existing position. For example, employment focussed on women would take advantage of a comparatively well-educated workforce that is currently, seemingly, underutilized; while startups focussing on women's health would be serving an underserved consumer. Across these dimensions, shown in Figure 2, entrepreneurs and their supporters are encouraged to find serviceable gaps while also viewing women as active components of a more equitable future.

Figure 2   Myanmar's Performance across SPF's Seven Gender Dimensions of Women's Empowerment Framework

🟩 In line with / outperforms South East Asian countries   🟧 Medium relative to South East Asian countries   🟥 Poorer outcomes relative to South East Asian countries

ECONOMIC EMPOWERMENT

Female labour - force participation

Women's Digital Financial Inclusion

Women's Unemployment (including informal)

PERSONAL SAFETY & MOBILITY

Women's perception of community safety

Lifetime intimate partner violence

Women who believe a husband is justified in beating his wife

FORMAL REPRESENTATION

Number of seats held by women in parliament

Firms with women in senior management roles

Firms with female participation in ownership

EDUCATION

Female literacy rates

Primary school completion rate for girls

Lower secondary completion rate for girls

Tertiary enrolment

HEALTH

Maternal mortality

Women's Mental Health (Suicide Rates)

Births attended by skilled health staff

Female life expectancy

DECISION MAKING

Women's role in making "big" decisions in the household

Women's role in making decisions about own healthcare

Women's role in making decisions about household purchases

Child marriage (women married by age 15)

Women ownership of land

Discriminatory work norms (prevalence of men believing it is unacceptable for women to work)

TIME

Myanmar lacks clear macro-level data on women's unpaid time burden, wage differences (which lead to women working more time for the same money), and other areas related to time. Local reports indicate a gender pay gap, with women carrying out most of the unpaid work.

Women Focused Startups in Myanmar

Using the Women's Empowerment Framework (Figure 1), we identified a range of Women-Focused Startups in Myanmar, applying a gender lens and developing products and services to close gender gaps. Structured interviews were conducted with 23 startup men and women founders whose businesses are contributing to the closing of Myanmar's gender gaps. The following are the highlights of our research findings.

Both women and men believe that having a focus on women within their business is to their advantage, in relation to sales, branding and marketing representation.

Women in Myanmar are an underserved group and therefore concentrating marketing efforts on them could have additional benefits. These benefits ranged from simply targeting a narrow audience, to the potentially more meaningful approach of developing products and services for women in a market with wide gender gaps. A similar idea was applied when women were included, not as customers, but as employees or suppliers. Women being included within the business earned appreciation which, in turn, could strengthen culture or productivity in the workplace. Hence, the businesses researched in this study that are looking at brand, marketing and sales advantages by targeting women are likely leading what may become a convergence toward an increased focus on female consumers in Myanmar.
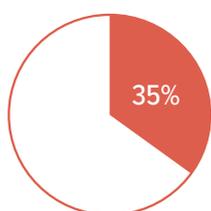
In Myanmar, just 35% of firms include female participation in their ownership and 41% have women in higher management[3]. The IFC's review of six ASEAN countries found that firms with greater female representation at board level had better returns, performing 50% better in terms of return on equity, than those boards with no women[4]. If Myanmar is to benefit from serving female consumers, it stands to reason that it will also need to close the gender gap and increase women's representation in the boardroom. In the meantime, women-led startups may be able to leapfrog boardroom hierarchy and disrupt markets by providing women consumers with the services they desire.

35%

in Myanmar, just 35% of firms include female participation in their ownership...

41%

...and 41% have women in higher management[4]

Businesses tend to be founded on personal or family funds, while follow-on capital comes from grants and equity. Men receive a disproportionate amount of equity funding compared to women.
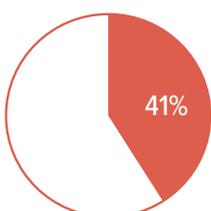
86% of surveyed companies started with their own income or savings, or with money received from friends or family. 57% of respondents went on to raise either equity, convertible debt (which is included herein as equity) or grants. Men's disproportionate share of equity finance is common across other markets, emerging markets in particular, while women accounted for just 11% of seed stage venture capital in emerging markets in 2018[5]. In our survey, women accounted for 43% of equity-backed enterprises, but when weighting by gender was used, women accounted for only 30%. One case study founder reported that she found that when talking to investors, mostly men, they trained their attention on her family plans over her business plans. This may not be indicative of the whole market, but it does highlight just one of the barriers that women are more likely to face than men.

A correlation exists between the type of funding received and the commercial or social focus of the business.

Our research indicates that funding type does appear to correlate with commercial focus, as illustrated in Figure 3. For instance, 92% of companies that had received formal funding (grant, equity or debt) had business plans and financial models, versus 60% of companies without formal funding. This implies that financial projections could easily come after funds were received, as financiers tend to require them. Grant and grant-equity (those that received both funding types) companies had the highest social focus while still remaining fairly commercial. While there is limited data from the survey, the case studies tended to confirm that grants can play an enabling

role when it comes to equity and commercial investment / focus. However, there is also a risk that dependence on grants and / or government / development partner contracts might lead to situations which become difficult to sustain commercially. All interviewees favoured a commercial enterprise structure, as opposed to non-commercial, largely as it enabled a fast pace through more autonomy.

When reviewing the trends for funding, those companies founded with personal, friend or family money that went on to raise equity, grants, or both, tended to be better organised and more commercially oriented than those without formal follow-on funding. This likely indicates that formal financing tends to contribute to business organisation or conversely that better organisation helps access formal funding.

Figure 3 ▮ Commercial vs. Social Tendencies for Myanmar Startups by Funding Type

Myanmar Enterprises Serving Women
Size: Number of Employees   Color: Funding Types Recieved: ● Equity   ● Grant   ● Personal, Friends, Family   ● Equity & Grant

More Social ⟶

More Commercial ⟶
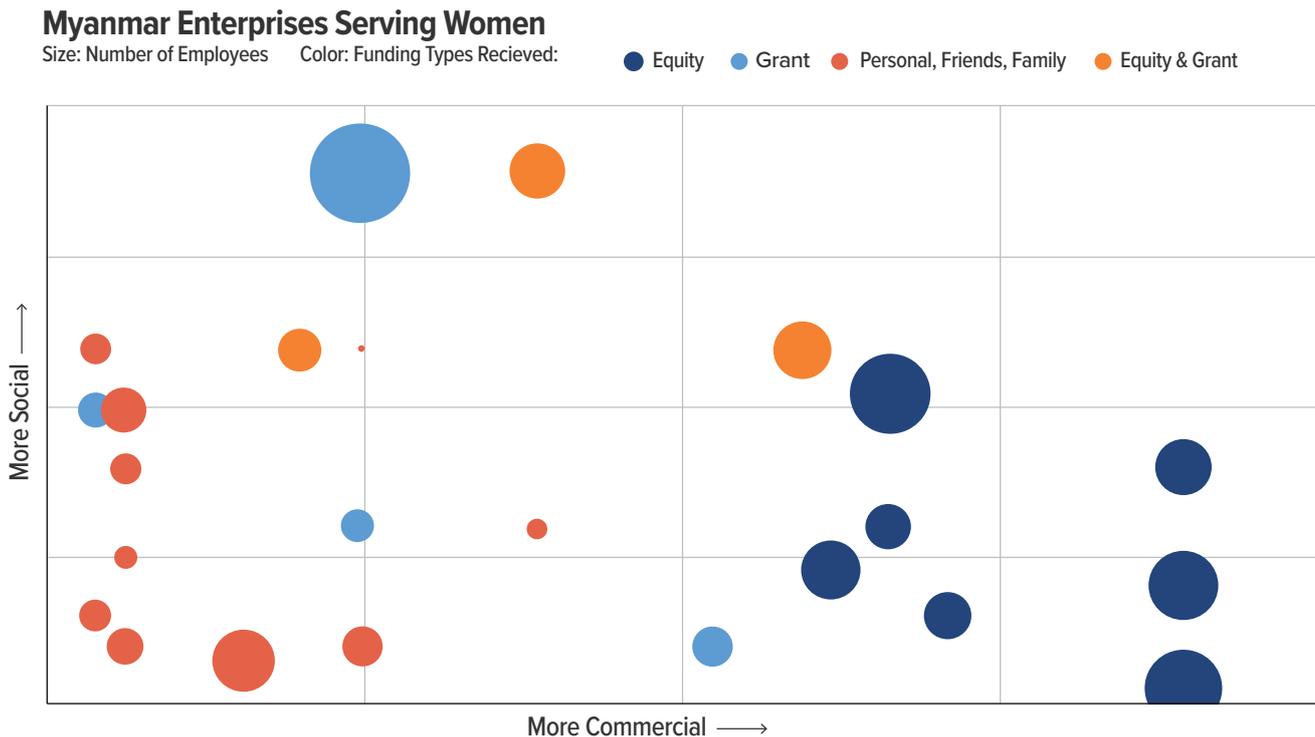
While startups benefit from a lack of legacy costs and structures, they are creating companies from nothing and this has its own challenges.

When asking survey respondents about their biggest challenge, it was "execution", broadly defined as the day-to-day operation of the business. Execution challenges were most common among pre-seed companies, the least established group of respondents. Interestingly, "help with managing the business" was ranked around the median of support required to reach business goals (a multiple choice question), but "mentorship / technical assistance" was most common when founders were asked open-ended questions around the support required to overcome challenges. "Human resources" also featured as a key challenge for companies across each stage. During case study interviews, a common theme was the role that startups play in training and retraining their staff. This training places both a cost-burden on the company, and an operational burden on the founder, who is responsible for the hiring and often the training of key staff.

Founders value mentorship and, specifically, from someone who is able to support them for an extended period and who understands the Myanmar market.

Case studies revealed that founders are limited in the support that they receive. While some may have attended accelerator programs, or had informal mentors, the views were that support ended after accelerators or that informal mentors were often too busy as professionals. Indeed, many of the desirable support factors that ranked highly in the survey could in theory be associated with good mentorship. For example, links to other markets, a supportive peer group and someone to get advice from were the most highly ranked responses after access to capital.

At the same time, many case study interviewees also discussed the effectiveness of receiving support from people outside of Myanmar. Respondents noted that it takes time for people coming from outside the country to understand the market and their business' role within the market. Prior to offering value, these experts risked making recommendations based on paradigms from other markets. For instance, it was noted that many people read about Myanmar's digital leapfrog and make false assumptions about adoption of technology, which can lead to poor recommendations.

Impact measurement is varied and often informal.

Case study participants reported varying means for measuring impact from formal monitoring and evaluation teams, to informal indicators such as number of customers. The timeline at which women were considered also varied. Some companies included women at the outset, while others grew to realise that the inclusion of women was important to their wider business model: if a business model saw a clear benefit to including women, it tended to include them more purposefully.

Rural Women Entrepreneurs in Myanmar
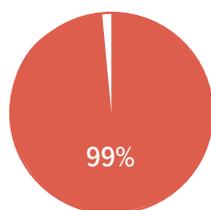
99% of the women surveyed indicated that they wanted to grow their businesses and stated they had positive cash flow.

A second survey was conducted with 104 female owner-operated businesses in rural areas to understand their aspirations, challenges and ways of supporting their growth. 40 respondents were customers of Ezay, a logistics startup and 64 from Microfinance Delta International Co. Ltd (MIFIDA). Here are the key findings.

Women want to grow their businesses in order to provide for their families, but with limited financial management they may struggle.

99% of the women surveyed indicated that they wanted to grow their businesses and stated they had positive cash flow. When asked why they wanted to grow their businesses, women ranked increasing income first, followed by supporting their family, and their children's health and education. However, 92% do not separate business and household money and only 73% track their business expenses, indicating a desire to grow that may not be complemented by planning. Despite 40% of respondents being active customers of Ezay, an e-commerce and logistics company that helps shops restock via a mobile app, 98% of women indicated that they use their smartphone only for communicating with customers, not for tracking their expenses.

These results show that, even though women want to grow their business, there is a clear lack of understanding of the technology available to help them to do so, for instance for expense tracking, inventory or other business monitoring. In turn, this limited or paper-based data collection may make it more challenging for women to gain access to credit. Group lending uses social networks to strengthen repayment rates and 64 women in the sample were group-lending customers of Microfinance

Delta (MIFIDA). More digital data would likely provide fresh options for women or indeed Microfinance institutions or other lenders to provide services to them. It is in this vein that Ezay is beginning to work with Microfinance institutions to provide credit to shopkeepers who, through the Ezay app, can track their inventory turnover automatically. Opportunities Now (ONOW) is another business working within this space, using Facebook Messenger chat bots to communicate basic financial literacy training and provide qualified leads to financial institutions.

Women recognised that they need training to achieve growth within their business, financial management and business management ranked highly.

After access to capital, the next highest-ranking responses for support desired were business training and financial management training. Any organisation that considers providing such training should observe that the majority of women surveyed had not studied beyond lower secondary level with around half only studying at primary level. Therefore, business training should be designed in a manner that takes education level into account.

While the women surveyed may have limited formal education, they are all (99%) succeeding in operating cash flow positive businesses. Moreover, the majority (64%) are managing the business independent of their husbands, and 68% make high-level decisions in the business. These results are notable, considering that country-level data show women being mostly responsible for making major household purchases 19% of the time. Given their level of agency in decision making with regard to business decisions and their desire for training to grow the business, these women appear to represent potential customers for paid-for business training.

Women who had received loans showed greater agency and personal development.

The main difference between the Ezay and MIFIDA customer survey groups was that all of those surveyed by MIFIDA had accessed formal loans, compared to just 25% of those surveyed by Ezay. Ezay's founder explained that the rural nature of their customers meant that many were far away from microfinance (MFI) agents; moreover, their limited accounts made it hard for loan officers to assess their credit worthiness. While 68% of women indicated they made high level decisions about the business, this figure is broken into 56% who had accessed formal finance and 13% who had not received funding. It is widely accepted that financial independence creates agency and the results from this survey appear to confirm this.

Interestingly, the other main difference between the two groups was in terms of the reasons for wanting to grow the business, through a multiple-choice question which included to improve my confidence. Among the Ezay respondents, not one selected this option, while 16 MIFIDA respondents (27%) did choose confidence as a reason for growing the business. This leads us to surmise that, just as having formal loans shows evidence of increasing agency, so, too, does this financial empowerment appear to have an impact on how women view themselves within the business' growth.

Recommendations for leveraging Business and Innovation to Close Gender Gaps in Myanmar

Startups are vehicles that bring about change by disrupting the status quo and scaling new solutions. When a gender gap exists within existing structures, they can become the norm; however, startups have the opportunity to challenge existing norms and disrupt the sectors which typically exclude women. As such, helping startups to identify new problems to solve, and providing them with support and resources to solve them, offers both social and economic benefits for Myanmar.

The following recommendations are aimed at bringing together startups, their investors and those operating in the ecosystem to support the growth of businesses that can help improve the lives of women and girls in Myanmar by closing gender gaps.

1. Startups need to be purposeful about their strategy and how they communicate this to find mentors and investors.

Most startups need to raise capital to grow, and raising investment comes from combining a clear narrative of mission with evidence of results. In the case of startups targeting gender gaps, this means identifying and measuring social and financial performance from the start. Understanding the company's mission and its commercial value proposition is key, and having women in decision-making positions will better prepare the company to think about solutions that target women. Again, diversity in leadership allows for wider perspectives, given that women and men experience the world differently.

Grants and government or non-governmental contracts offer some startups a means of support or investment in growth. Startups should make the effort to understand the types of funding available to them. However, receiving large amounts of funding from non-commercial sources may create less need for commercially sustainable business. Navigating funding, as with navigating early company growth, can be daunting and complex. Startups should make concerted efforts to find mentors and speak to investors to discover supporters willing to share insights and networks. Women may find themselves at a disadvantage when raising equity investment and should be aware of this added challenge over their male counterparts. At all times, a clear narrative of the company's goals and traction, coupled with historic and projected data, should equip all founders with the means to build better relationships and access more funds.

When a gender gap exists within existing structures, they can become the norm

2. Investors should recognise gender gaps as market opportunities and provide support beyond funding to startups closing gender gaps.

Investors should recognise that investment is inherently biased toward men. If investors are interested in applying a gender lens to their portfolio, they must acknowledge and seek to attend to their own unconscious bias. Greater representation of women in investment decision-making positions may help. Women founders may also face different challenges in business than men, but are also likely to understand the best ways to address opportunities for women. Investors should take into account these factors when considering their approach and their financial and non financial support.

Investors should recognise that investment is inherently biased toward men. If investors are interested in applying a gender lens to their portfolio, they must acknowledge and seek to attend to their own unconscious bias.

This research indicates that startups addressing gender gaps in Myanmar are seeking support in execution of their strategies as well as human resources in terms of both training, and finding and retaining talent. This may also be the case for other startups in Myanmar, a frontier economy with a nascent startup ecosystem. As such, investors should consider the support they are able to provide or recommend to startups, particularly those at an early stage or who have recently experienced rapid growth.

3. Other ecosystem actors should help revise accelerator programs for greater gender diversity and promote business opportunities that arise from closing gender gaps.

Accelerator programs encompass all the areas of support that startups in this study desire: funding, mentorship, networks and execution support. However, unless accelerators are considerate to gender in their approach, they may serve to exacerbate gender gaps for female founders. The overly popular "pitch day"

is well-suited to English speaking, well-educated men who are used to speaking in front of large audiences, while the Myanmar culture does not prepare women in the same way for such occasions. Creating a formal mentor network by working closely with a local Myanmar coordination partner may also provide entrepreneurs with the support they desire outside of or alongside existing accelerator programmes.

Research into gender gaps, particularly into groups that have not commonly been researched in Myanmar, should be prioritised by actors seeking to catalyse startups to solve new problems. As this research identifies rural female shopkeepers as a key group for startups to serve, so, too, can new research identify other underserved groups. In addition to contributing research, ecosystem actors should review existing startup toolkits focused on growth and social impact, and work to customise / combine a set of resources for Myanmar startups, preferably in a range of Myanmar languages. Any such guidance should ensure that commercial sustainability remains a key component for helping to guide startups targeting scalable social impact.

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3   World Bank Global Findex 2016 Data

4   IFC (2019) *Board Gender Diversity in ASEAN*

5   IFC (2012) *Venture Capital And The Gender Financing Gap: The Role Of Accelerators*

Introduction

Striving Towards Gender Equality in Myanmar: Current Situation

A gender gap exists when there is a difference between two genders in a particular industry or identified index, such as economic participation or education. In the context of this study, "gender gap" is used to describe and explore the different situations for men and women in Myanmar and consider the activities that private sector enterprises in Myanmar are currently implementing to close these gaps.

The United Nations Report of the Secretary-General, Special Edition: Progress Towards the Sustainable Development Goals (SDGs) finds that significant gender gaps remain across public and private sectors globally[1]. Despite progress towards the SDGs:

- Women globally spend an average of 3 hours or more per day on unpaid domestic work than men

- Women's representation in the global workforce remains lower than men's, with 39% of employees being female, and only 27% of management positions being held by women globally

- Gender gaps remain in legal structures, including more than 25% of countries having legal gaps in laws related to violence against women

- 29% of countries have legal gender gaps in employment and economic benefits

- In 2018, data collected from 69 countries showed that only 13 of them fully met the criteria of having a comprehensive tracking system in place for gender-responsive budgeting

Women's Empowerment Framework for Southeast Asia

With a focus on closing gender gaps in Southeast Asia (SEA), the Sasakawa Peace Foundation devised a framework for Women's Empowerment for the region (Figure 1), which underscores seven mutually reinforcing dimensions for a more gender-inclusive SEA:

- Economic Empowerment

- Personal Safety and Mobility

- Formal Representation

- Education

- Health

- Time

- Decision-making

This report explores Myanmar's gender gap across these seven dimensions, and critically analyses what gender equality and women's empowerment look like in practice, particularly when using market-based solutions from Myanmar owned and based enterprises.

Introduction

Why Entrepreneurship for Closing Gender Gaps?

Entrepreneurship plays a unique and crucial role for economic development, and the closing of gender gaps within emerging economies such as Myanmar. Whilst public sector institutions focus on building structures for development and civil society, just as importantly entrepreneurship creates a platform for innovation, enabling the private sector to create market-based solutions to a wide range of challenges facing women. Entrepreneurship can be leveraged to be inclusive of women as key actors in the closing of gender gaps, involving them in value chains as key stakeholders, customers, employees, suppliers, leaders and entrepreneurs themselves. If gender gaps are to close across multiple sectors and dimensions in Myanmar, entrepreneurship must play a key role in creating solutions which are economically viable, sustainable, and even profitable, in order to improve women's agency, drive economic growth, and create a more equitable and inclusive future for the country.

Entrepreneurship as a Driver for Women's Increased Agency

This study explores and reflects on how entrepreneurship uses innovation and a focus on problem solving to drive social change. Gender gaps exist across many private and public sectors: in health, education, employment and civil society. Engaging women as key stakeholders in enterprise development, whether they be entrepreneurs themselves, or employees, customers or key actors in a company's value chain that enhances the inclusion of women, leads to an increase in women's agency as decision-makers, leaders, and income earners. Whether it be having the agency to make decisions about their own bodies, about their education, or their safety moving about their community without an escort, this report explores how entrepreneurship can directly drive change and increase women's empowerment by using commercially viable solutions.

Innovation Drives Economic Growth

It is widely accepted that innovation fuels economic growth. Michael Porter famously wrote that, "It is only through the introduction of successful new products and processes that companies and nations can improve their competitive position"[2]. Innovation's importance is apparent in Myanmar, SEA and the globe, as new technologies drive change and economic growth. Just as the digital camera replaced film photography, ride-hailing apps have replaced traditional taxis in many countries. For example, since its launch only six years ago, Grab, SEA's largest ride-hailing app service, now operates across 9 countries, employing over 2 million drivers[3], many of whom are working in informal, emerging economies. Grab's ability to adapt the company's business model to different markets, and continuously innovate and introduce new technology and products according to market demand, is an example of how innovation can drive employment and economic growth in emerging markets.

Innovation and Emerging Markets

Innovation is based on the interaction between enterprise, government and academia (the "Triple Innovation Helix"), and research suggests that one or two parties can compensate for the others[4].

Emerging markets such as Myanmar pose new opportunities for innovation and entrepreneurship. Myanmar is particularly interesting, given its very recent transition to democracy, its geographic nestling between India and China, and its extremely high mobile phone adoption rate. However, emerging markets also spend less on research and development than their rich counterparts and tend to be worse at fostering innovation.

Measuring innovation is difficult, but the Global Competitiveness Index (GCI) is a generally accepted proxy for a country's ability to nurture innovation. The last time Myanmar was included was 2015 and it was ranked 134 out of 140 for the specific

innovation metrics. Myanmar is also not listed in the Global Innovation Index[5].

Companies across Asia and Africa have demonstrated both their ability to innovate and bring change to challenging environments, and the lower-income market as an untapped resource. Not only can low income people in emerging markets afford to buy products and services, but innovative solutions can also solve social problems by creating and enabling inclusive, economic environments. The explosion of mobile money in Kenya via M-PESA, for example, has led to consistent innovations further engaging people in developing economies as key customers.

Although there are many indications that emerging nations simply lack the organisation, capital and capacity to foster innovation, there are three factors which support emerging markets when it comes to harnessing innovation for growth:

1. Borrow it mindset

China's monumental rise to one of the most powerful countries in the world was largely built upon creating products that were not invented in China. Simply put, emerging nations can import ideas from elsewhere. However, caution should be noted. Rocket Internet entered the Myanmar market in 2012 attempting to transplant successful business models from elsewhere, but left in 2018 after struggling to beat local companies already working in the same industries. At the same time, CarsDB (online automobile classifieds), Shwe Property (property portal), and Bagan Innovation Technology (digital consumer apps) are all examples of innovations in Myanmar that had already occurred in other countries.

2. Compensation in the Triple Helix of Innovation

If one area of the triple helix is missing, or constrained from participating, then another may take its part. For example, the rural enterprises researched in this study were mostly unregistered and therefore may lack access to formal government services as well as education options; nonetheless, they are all receiving services from private companies who, in turn, may aid their growth and innovation.

3. Young, tech-savvy populations

Emerging markets have the opportunity to leapfrog legacy systems that may be slow in innovation. Myanmar's mobile phone and 4G cell coverage is a perfect example of an emerging nation having advanced tools at an early stage of development[6]. Myanmar is famous for its leap in phone ownership (now almost 100%) and it has a young population with 77% below the age of 44[7,8].

Startups as vehicles for innovation

Entrepreneurs are natural problem-solvers. They tend to face many failures before they achieve success, embracing and learning from failure and adapting quickly to changing circumstances means that startups are well placed to build on new ideas and innovations, including those that are solving social problems (such as gender gaps). Newly established companies are free from the management structures, legacy systems, costs and large number of shareholders that established corporations often have. Investors expect early stage startups to grow at close to 100% a year, which can only happen by taking on bigger risks. This can mean trying new products, introducing new methods to solve existing problems, introducing technologies to enhance efficiency, or being more prepared to fail, in the knowledge that multiple failures and the lessons thereof often precede success.

Emerging Markets Consulting (EMC) reviewed World Bank Business Survey data for Myanmar, and categorised companies depending on the size and revenue growth rate. They found that "Gazelles", characterised by both high growth and medium employment, were the least likely business type to have released a new product or service within the last three years. Myanmar's 'Gazelles' were also more likely than other SEA countries to be in traditional sectors, such as manufacturing. EMC's report recommends working with Gazelles, to foster innovation within these existing

companies. As the most impactful group of companies in terms of growth and job creation, it stands to reason to support Gazelles to innovate. However, focus on Gazelles alone ignores the structural issues defined above: innovation requires failure and established companies are less likely to embrace failure, as they are larger and therefore have more to lose. By concentrating on supporting the creation and development of small and high growth businesses, private sector development actors can increase the frequency of new products and ideas; through rapid failure, learning and idea generation, Myanmar may be more likely to find innovations that galvanise both social and economic change.

Gender Diversity for Innovation

Research carried out by the Kaufmann Foundation in the US shows that gender diverse startups perform better in multiple areas, from fundraising to introducing innovative new products. While there is limited gender data on startup performance in Asia, IFC considered the role of women in leadership within ASEAN firms and the impact on return on equity (RoE) and return on assets (RoA)[9]. In both cases, increasing women's participation at board level was shown to improve firm performance. The same report explained that women in the boardroom were found to contribute diverse ideas, improve board governance, encourage transparency in communication and help to avoid groupthink

According to McKinsey (2017), in general, women use five specific leadership behaviours more often than men: people development, expressing expectations and rewarding success, role modelling, inspiration, and participative decision making. Diversity in leadership styles leads to better financial performance in businesses, and equal representation is in the best interests of the company[10]. Considering that women account for broadly half of the population in any country, it is also essential to ensure that women are in decision-making positions; since men and women experience the world in different ways, gender diversity is required to develop products and services that serve all people. Serving all genders is as essential in creating a fair and equitable society as it is in creating firm-level profits.

startups can be seen as vehicles through which entrepreneurs can bring about economic and societal change.

Overwhelming importance of startups in addressing gender gaps in Myanmar

Gender gaps in Myanmar are greater than many of the countries in SEA. Companies in Myanmar that represent the greatest immediate impact for job opportunities often follow traditional business models, failing to demonstrate innovation or being gender inclusive to the levels of other SEA countries[11].

On the other hand, startups can be seen as vehicles through which entrepreneurs can bring about economic and societal change. They are vital to economic progress and shifting from the status quo. Unburdened by the constraints of success, startups can take big risks and, in turn, create the change that redefines how society operates – examples from Myanmar are included in the Case Studies section of this report. According to the Myanmar Private Equity and Venture Capital Association, there is also available capital to support entrepreneurs. Therefore, in a market where women are objectively underserved and face gendered constraints, there lie any number of business models that may find a willing consumer, partner or supplier among the ~30M women of Myanmar.

Purpose of this Study

This study was commissioned by SPF to develop a comprehensive understanding of the gender gaps in Myanmar as well as the innovative business models that are being used to address these gaps. The challenges that businesses face in creating businesses that aim to improve the lives of women and girls are also explored.

Approach

A comprehensive review of macro-level data was conducted to provide an up-to-date analysis of existing gender gaps in Myanmar. No one data repository for development indicators contains sufficient data to assess each gender dimension. The study of macroeconomic indicators uses several datasets, although the majority are available through the World Bank's Development Indicators aggregator. Data are, wherever possible, compared to data for the countries in SEA to consider Myanmar within the regional context. In many cases, the latest available data point for two countries may be one to three years apart. This report uses the latest available data for all countries, deeming this approach suitable for the purpose of providing Myanmar's data in context. Macro-level indicators are complemented with a review of recent literature focusing on gender gaps and the situation for women and girls in Myanmar.

Two surveys were conducted. The first survey was held with 23 men or women founders of enterprises seeking to improve the lives of women and girls and focused on understanding the problem being solved along with the progress being made and challenges being faced. The survey targeted small and growing (SGB) companies, classified by EMC, a consultancy, as companies with <10 employees and growth of annual turnover of 10-20% and annual turnover of USD 10,000-50,000. However, some companies that had recently been small fast-growing and had grown into Gazelles (20-99 employees; >20% growth) were also included as they indicate the trajectory of many small and fast-growth companies in the near term. This study refers to both groups together as "startups". EMC noted that SGBs were more likely than any other company-type to introduce new products and services, while Gazelles offered the greatest potential for employment and growth. Therefore this survey intended to analyse how to support SGBs in their pathway to growth and engaging with more women and / or girls as they do so in their move toward closing gender gaps.

The second survey was held with women-led micro enterprises in rural Myanmar. 100% of this survey's 104 respondents were women business owners in the rural areas of Bago and Ayeyarwady regions. The majority of these businesses were unregistered small shops. These "mom'n'pop" shops are a key node in the local community network, serving anywhere from tens to hundreds of households for their basic groceries and sundries. As the key drivers of micro-small, informal actors contributing to local community economies and to larger value chains, women's inclusion in the community as micro entrepreneurs is not only essential, but enhances women's agency and empowerment as independent income earners, managers and decision makers.

The respondents in this second survey were all customers of one of two companies that are targeting growth and scale; 40 respondents were from Ezay, an e-commerce and logistics startup and 64 from Microfinance Delta International Co. Ltd (MIFIDA). As such, this survey represents women entrepreneurs who are among the base of the pyramid, who are currently able to afford services aimed at improving their businesses (i.e. through financing and / or e-commerce and logistics). The survey intends to identify the aspirations and needs of this population, paving the way for businesses and other actors to further engage with this group.

References

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7   WBG (2018) Myanmar has 113 cellular subscriptions for every 100 people

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Economic Empowerment

The ability of women to achieve economic success and stay financially secure is paramount to economic empowerment. In this section we explore women's economic empowerment in three domains: 1) participation in the workforce, both formal and informal, 2) digital inclusion, and 3) financial inclusion (including fintech). "Economic empowerment" includes the ability of a person to make their own decisions regarding finances. In Myanmar, where women's participation in the workforce is low in comparison to men's, and women are twice as likely to be unemployed, economic empowerment is a dimension in which the private sector has significant potential to close gender gaps and create meaningful social and economic impact. It is widely acknowledged that women's economic empowerment benefits whole communities, both in regard to women as entrepreneurs and as individuals who can achieve economic independence and security through employment or income generating activities.

Entrepreneurship, whether led by female entrepreneurs or enterprises making advances towards increasing women's employment and income, is an important mechanism to close gaps in women's economic empowerment in Myanmar. It should also be noted that, alongside enterprises, other actors such as government and non-governmental organisations, also play an important role in upskilling women so they can enter the formal workforce.

Entrepreneurship enables women to earn an income, in their role as business owners, employees or suppliers within a value chain, whilst also becoming financially independent. Myanmar has a smaller percentage of female-owned SMEs than its neighbouring countries, though the barriers facing women entrepreneurs in starting and scaling enterprises are similar to other Mekong countries such as Cambodia and Laos. Poor infrastructure and bureaucracy make it difficult for women to enter the formal economy, and lower levels of education, literacy and fewer women in policy and higher decision-making roles also influences their ability to run larger businesses. This does, however, pose an opportunity for Myanmar in that increasing women's access to entrepreneurial support structures could, in turn, improve women's ability to earn higher incomes, transition to the formal economy, and close the gender gap in the SME sector.

Entrepreneurship is one way of women striving towards economic empowerment. Another, and the role of many enterprises, is the creation of training and employment opportunities for women.

Participation in the Workforce

Female Labour Force Participation and Informal Employment across SEA

Labor Force Participation Rate
(higher is better)

Female
(% of Female Population Ages 15+)
(Modeled ILO Estimate)

Male
(% of Female Population Ages 15+)
(Modeled ILO Estimate)

Informal Employment
(lower is better)

Female
(% of Total Non-agricultural
Employment)

Male
(% of Total Non-agricultural
Employment)

Women's participation in the workforce in Myanmar stands at 48%, compared to men's participation at 77% (Figure 4). Although a 48% participation is significantly lower than men's, the figure is almost double that of thirty years ago (25%)[1]. There is limited data regarding Myanmar's gender wage gap, though some sources report that wages for the same work conducted by men and women can vary between 20%[2] to as high as 45% in urban areas, and 77% in rural areas[3]. Together with the Global Gender Gap Report (2018) putting Myanmar's gender pay gap at 35%, all evidence suggests that women experience a significantly lower average wage than men.

Unemployment / Youth Unemployment Across SEA

Unemployment
(lower is better)

Female
(% of LaboFemal Labor Force)
(Modeled ILO Estimate)

Male
(% of Female Labor Force)
(Modeled ILO Estimate)

Youth Unemployment
(lower is better)

Female
(% of Female Labor Force Ages 15-24)
(Modeled ILO Estimate)

Male
(% of Male Labor Force Ages 15-24)
(Modeled ILO Estimate)
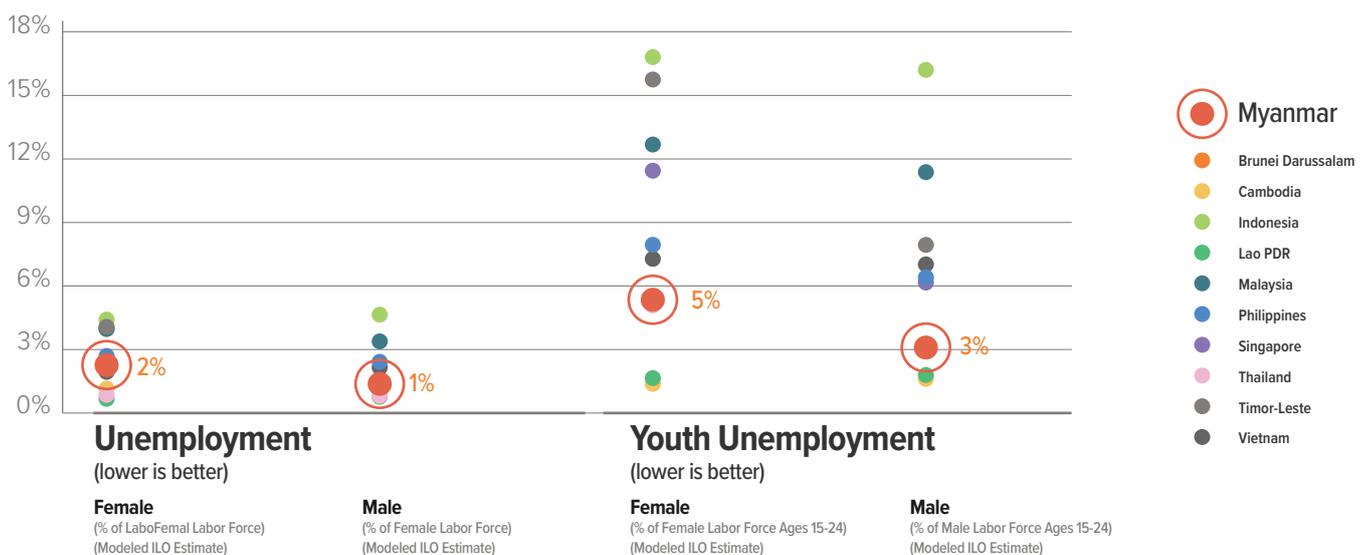
Figure 5 shows that unemployment in Myanmar is low in comparison to other countries in the region, although women are twice as likely to be unemployed as men. Myanmar has high levels of informal employment, which is defined by the ILO as jobs in small-scale, private enterprises which are not formally registered with the government (Figure 6). This includes self-employed street vendors, taxi drivers, home-based workers, and any other similar activity which involves producing goods or services for trade. Agricultural and domestic activities, such as subsistence farming or volunteer community work, however, are not considered to be employment, informal or otherwise.

Figure 6   Informal Employment (non agricultural)

Informal Employment - % of non-agricultural employment
(lower is better)
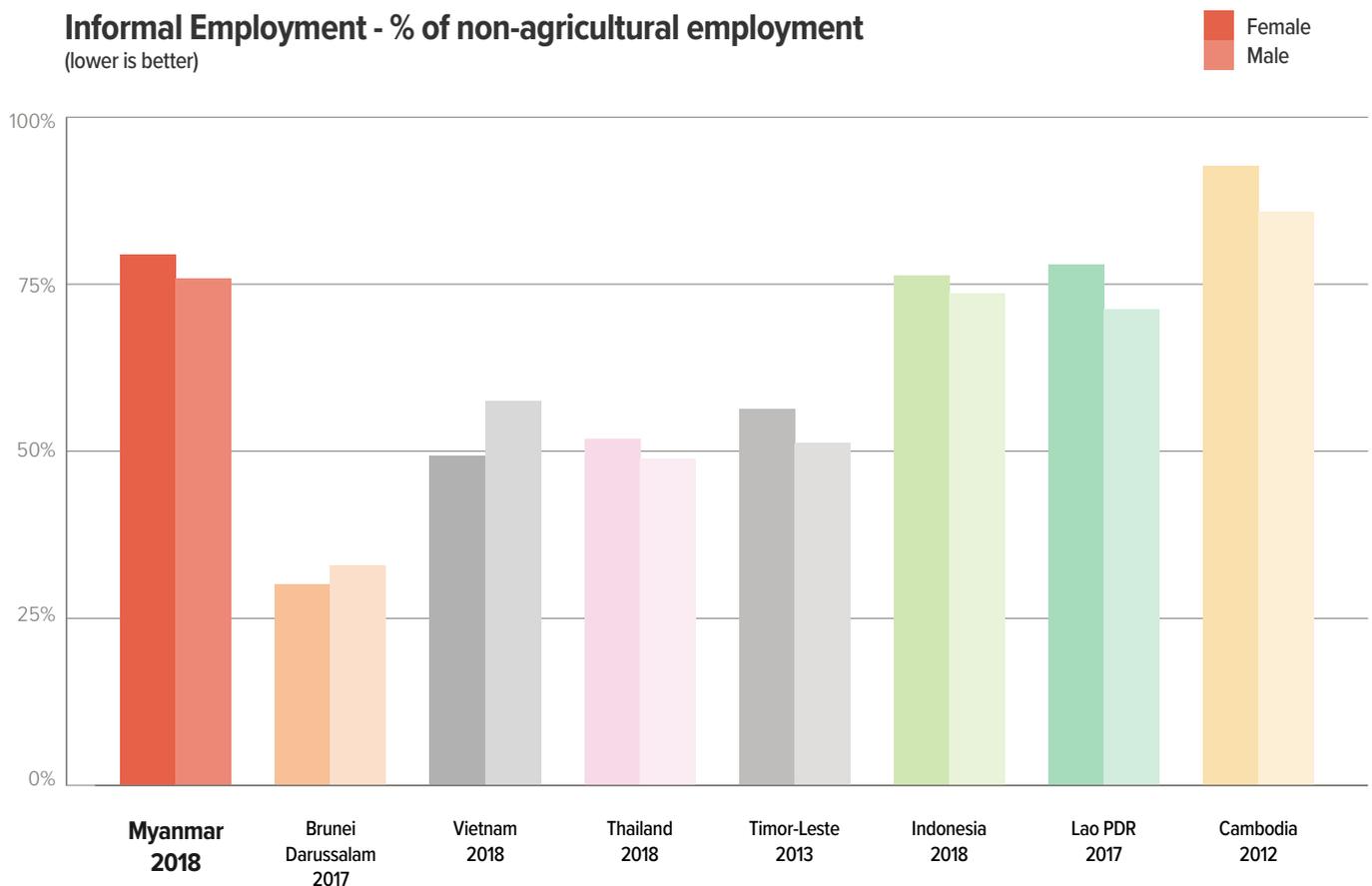
Although there is limited data for employment across ages in Myanmar, the latest national survey shows the gender employment gap between ages 20 - 29 as being at its highest[4]. The average age of marriage in Myanmar is 23.6 (higher than Cambodia, at 22, but lower than Malaysia, at 25.7, and similar to the Philippines, at 23.4). Myanmar's mean age of having a first child is 25[5], and its mean childbearing age is 29[6]. This correlates closely to the gender employment gap: women in their twenties are more likely to begin having children and leaving the workforce, whilst men continue to work and leave childcare to women. Both Japan and Korea see an "M" curve with women's participation in the workforce dropping off around the age they give birth and raise children, but returning to the labour market after raising children. However, in Myanmar, women's employment trends upwards until ages 40-44 and then only drops by 2%.

Digital Inclusion

Women and men who own phones are equally likely to own a smartphone. However, women appear to be 29% less likely to own a phone at all. 34% of women surveyed by GSMA (2016) reported that they didn't have a phone because they "didn't need" one, compared to only 25% of men; whereas 38% of the women and 40% of the men surveyed said they couldn't afford a phone. The Alliance for Affordable Internet (2016)[7] argue that this identified "need" for a phone by men and women point to women prioritising other kinds of spending over purchasing a phone (presumably household and family expenses), as well as linking women to being unemployed or in the unpaid (largely domestic, at-home labour) workforce so as not to need a phone, whereas men may need a phone because they are typically working outside of the home.

According to recent data from the Women, Peace and Security Index, Myanmar has made positive advances towards closing the gender gap in cell phone use (using data for women aged 15 years and over)[8]; however, it should be noted that "usage" does not necessarily equate with "ownership", and access to a phone may be gained via a male head of household, or other family member. The ILO also found that around 50% of women would need training in order to benefit from full smartphone usage[9].

Financial Inclusion and Fintech

Between 2014 and 2017, the gender gap in Myanmar between women's and men's access to financial services narrowed, with 19% of both genders accessing these services by 2017 (Figure 7).

Figure 7 ▮ Financial Services 2014-2017 in SEA

Borrowed from a financial institution
(% age 15+)
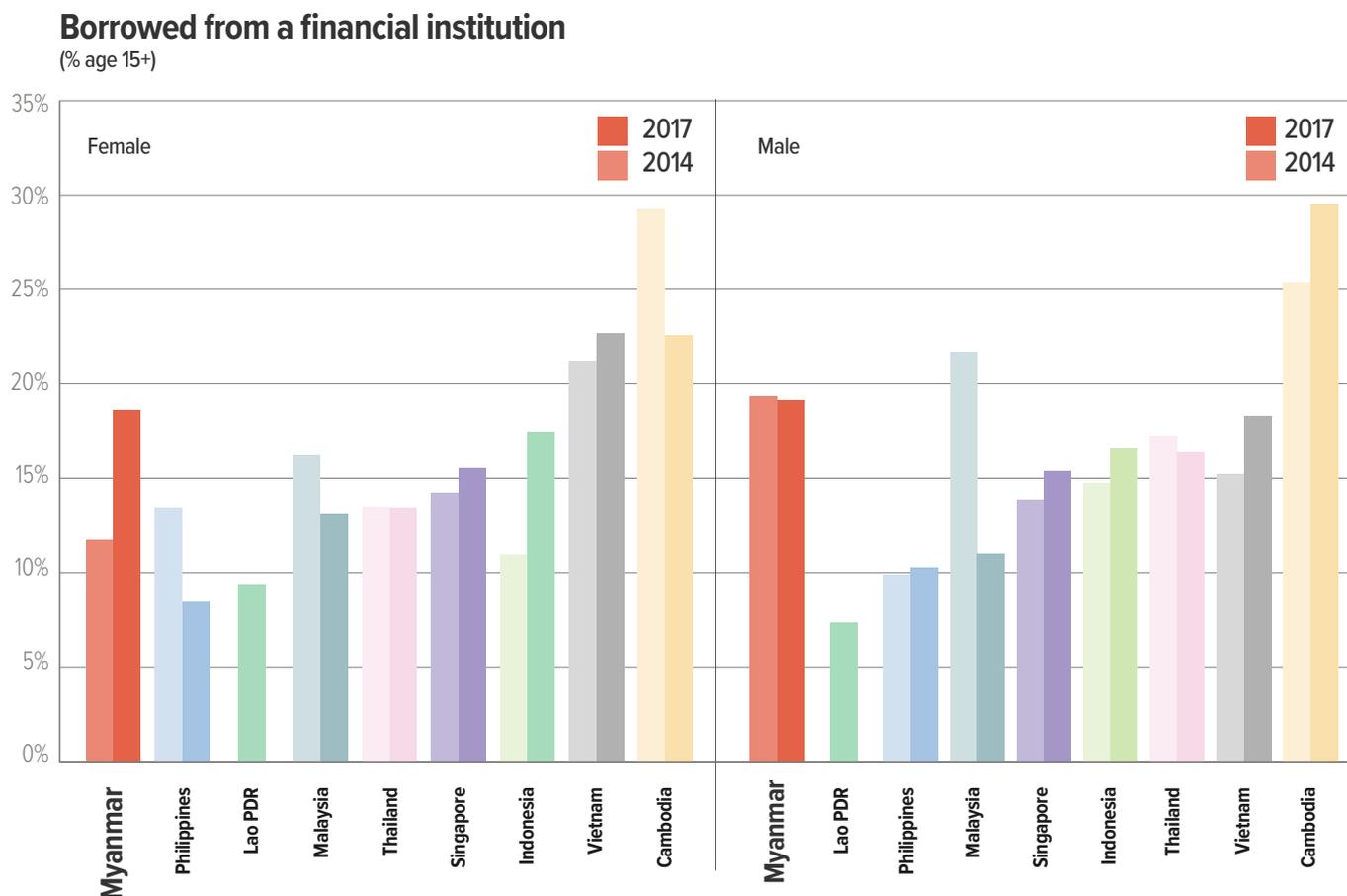
However, despite the country's population increasing its use of mobile phones, the mobile money industry remains in its infancy, with only 4% of men and 3% of women having made digital payments in 2016-2017.

Figure 8   ▌   Digital Payments in 2017

Myanmar lags behind SEA in digital payments, men have slight advantage
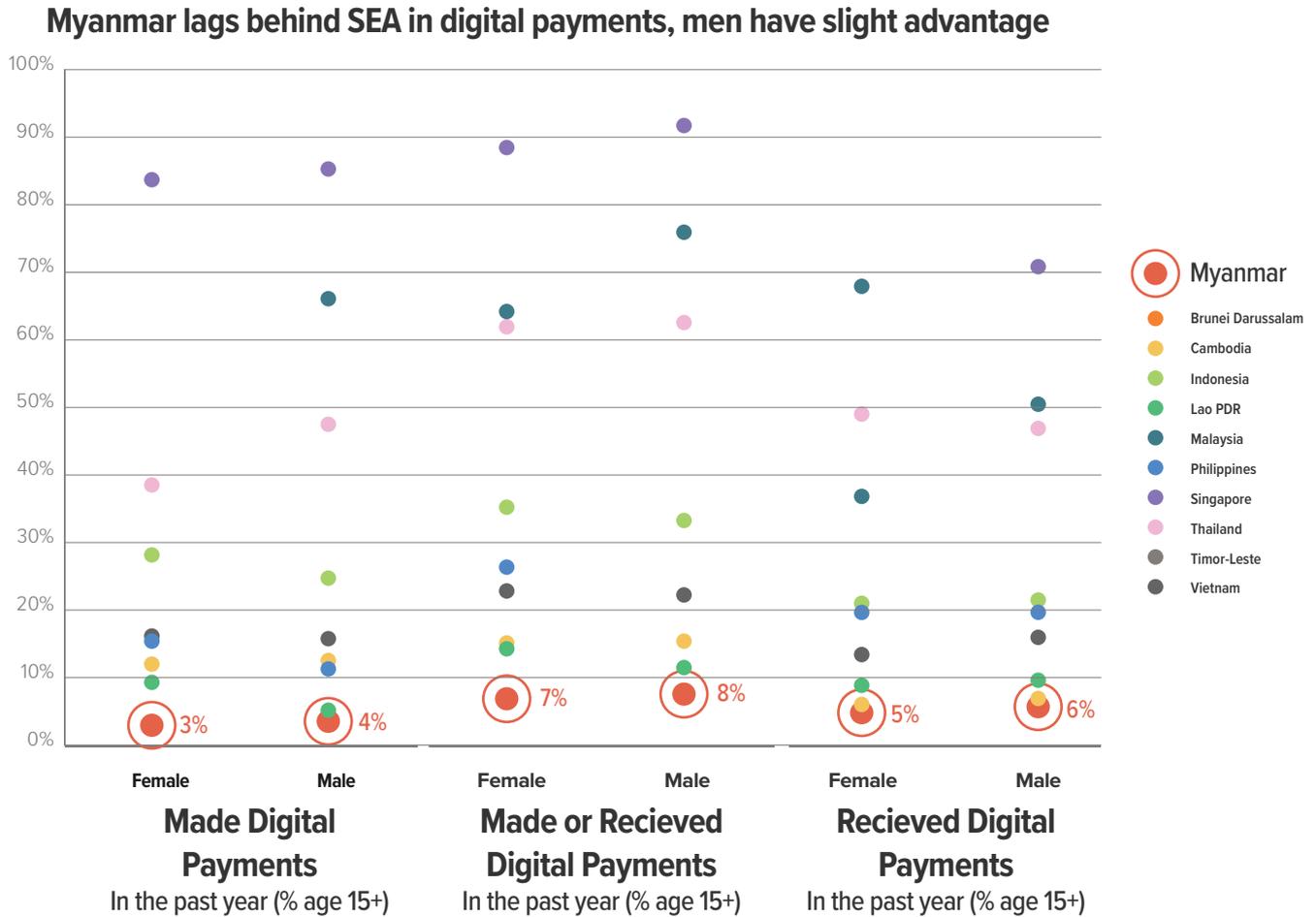
Although competition between financial institutions and financial technology (fintech) companies continues, even if Myanmar reached between 5 - 8% of the population using mobile money by 2020, this would still be the lowest figure in the region. As Figure 8 shows, Myanmar ranks poorly for digital payments compared to other SEA countries. However, even at these low numbers, there is a noticeable gender gap (men 4% and women 3%). This may also relate back to the previously mentioned data (GSMA, 2016) of women reporting that they have less "need" for using mobile phones, and the ILO's argument that there is a need for digital literacy training for women if they are to have equal digital participation.

The World Bank's Global Findex[10] shows that, between 2014 and 2017, women not only increased their access to financial services in regard to opening an account at a financial institution, but they actually slightly overtook men by 0.2% (in 2017 25.7% of women held accounts, compared to 25.5% of men). This correlates to an increasing percentage of women accessing loans, primarily through microfinance institutions (MFIs). In 2017, 19.3% of women and 18.8% of men borrowed from a financial institution, increasing from 11.8% and 19.5% respectively in 2014. This significant increase in women's borrowing also shows that financial institutions such as MFIs are increasingly targeting female borrowers, many of whom may be using loans for informal enterprises[11]. The data from the multiple studies cited shows that a gender gap remains in regard to women's participation in the workforce. Although women are increasingly accessing financial services, particularly from MFIs, they remain behind men in terms of their use of digital (particularly fintech) tools.

Innovative businesses addressing women's economic empowerment

How She Did It

Providing skills and employment opportunities for women

Yangon-based, How She Did It, provides training for women to increase their skills in digital literacy, including social media, online marketing, and other skills required in today's urban workforce, such as management of online documents and computer literacy. The company enables women to learn new skills so they can become freelancers or be directly connected to new jobs, thereby improving women's economic empowerment and independence through improved incomes and job creation.

ONOW

Digital Literacy Training and Tools for Financial Inclusion

ONOW has introduced several innovative technology tools focused on improving women's financial literacy and inclusion in the informal economy across rural Myanmar. For example, their Facebook Messenger chatbot, "Mr Finance", is the first interactive financial education app which is purpose-built for Myanmar, engaging individuals directly via Facebook Messenger to provide financial advice. The app is designed to make people feel as though they are getting direct, one-on-one advice rather than searching online for answers. This demonstrates a gender-sensitive approach: a lack of digital literacy skills can mean that women may not use internet search functions to find information, but social media is a more familiar and therefore comfortable and easily accessible platform.

Ezay

Improving opportunities for women led MSMEs to improve women's incomes

Ezay is a recently established startup that is creating economic opportunities for female micro-entrepreneurs by connecting retailers to wholesalers through a digital platform that provides delivery services. 95% of Ezay's 1,600+ customers are female shopkeepers, and over 1,500 of those women are receiving digital literacy training as part of their engagement with the company. By using innovative technology to link businesses within existing value chains with each other, most of which are women-owned enterprises, Ezay is enabling women running MSMEs to increase sales, and has therefore generated additional income (and as well as digital participation and development of new skills) for women and their families.

Yangon Broom

Employing vulnerable women from low socio-economic neighbourhoods

Yangon Broom is another Yangon-based startup providing jobs for women. Working in densely populated and low socio-economic areas, Yangon Broom provides skills training and career opportunities for women, which enables them to earn twice the average minimum wage of garment factory workers. Since registering in 2019, the company has created 40 new jobs for women from low-income backgrounds, creating direct economic impact for those women and their families, and making a contribution towards closing the gender gap in women's participation in the paid labour force in Myanmar.

Entrepreneurship is an important mechanism to close the gaps in women's economic empowerment in Myanmar with women as entrepreneurs, and enterprises taking purposeful steps towards increasing women's employment and agency over their ability to earn an income and manage their own money. 99% of businesses in Myanmar are classed as SMEs[12], and 75% of the country's employment is reliant on micro and small enterprises, many of which are owned and managed by women in rural areas. There is substantial potential for SMEs to make meaningful progress towards increasing training and employment opportunities for women, as well as engaging more women in management and leadership roles. Further work can also be done to engage the female-led micro and informal economy, such as in supply chains or by enhancing the entrepreneurship skills of women micro entrepreneurs.

Enterprises can make significant progress towards closing gender gaps in economic empowerment, primarily through improving women's employment opportunities and enhancing women's access to entrepreneurship services. Additionally, they can improve digital literacy and financial literacy through the use of digital tools, as well as developing products which address the needs of women, as entrepreneurs, borrowers, or customers. Women's access to flexible employment opportunities may also improve their capacity to participate in the workforce, and companies seeking to employ women should take into consideration structural gender and cultural norms which place expectations on women to focus on domestic duties such as housework, childcare, and other unpaid labour.

What do the above tell us about how entrepreneurship can address this gender gap?

Enterprises have a significant role to play when it comes to the economic empowerment of women. Women act as key players within economic development as employees, entrepreneurs, customers and actors within supply chains (such as rurally based suppliers to larger enterprises in Yangon). Women are also key clients of MFIs and are increasingly accessing different forms of capital, usually informal. The case studies examined as part of this dimension demonstrate opportunity for the private sector to engage women in economic development and empowerment through the use of key target areas and tools. These include:

Workforce Inclusion

Training and employing women in entrepreneurship or within different industries as employees is a clear way to create social impact by increasing women's economic empowerment and agency. However, there remains a wide gender gap in the paid workforce, which opens opportunities for further intervention. Women earning an income and becoming financially independent, as business owners or as fairly paid employees, is something all enterprises can consider as a key focus area if they are to contribute towards this dimension. Flexible working arrangements can also be considered to further enhance this contribution.

Digital inclusion

There is much room for growth when bringing women into the digital economy, and companies such as Ezay are demonstrating how teaching digital literacy skills to female shopkeepers can impact both their own ability to earn more, and also benefit the larger company.

It is important to reflect on how economic empowerment is impacted by other cross-cutting dimensions, such as Time and Decision-Making. Providing entrepreneurship training and employment opportunities for women without taking into consideration gendered social norms and barriers such as time constraints and high rates of gender-based violence, for example, means that potential solutions or contributions towards closing gender gaps may not be meaningful unless a holistic approach is taken. Providing jobs for women is not enough. Creating an environment in which women can grow their confidence, skills, agency, ability to make choices and earn incomes independently, and have opportunities which will allow them to thrive and reach their potential is what will drive change. Creating these environments and opportunities using local solutions designed for women, in Myanmar specifically, is the responsibility of enterprises if they are aiming to contribute towards women's economic empowerment.

Although there are enterprises contributing value to the economic empowerment of women in Myanmar, there remains significant opportunity for further contributions from government and non-government agencies. The Government, for example, can enhance national and local (township) policies which support businesses to adopt best practices for gender inclusion within workplaces, and encourage gender equity within both public and private sectors.

Non-governmental organisations (NGOs) can focus on the training and skills development of women to enable them to enter the formal workforce, or increase their ability to earn incomes as entrepreneurs. Training and access to resources which can increase women's skills in digital literacy, vocational training, entrepreneurship, and financial literacy can support more women in Myanmar, particularly those in rural and underserved communities, to enter or increase their participation in the formal or informal economy.

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11   Based on conversations with MFI professionals in Myanmar

12   Thiha Ko Ko (2018); The Myanmar Times, Progress in SME Financing But More Needed

Personal Safety and Mobility

A key dimension that enables women's empowerment is personal safety and mobility. We explore personal safety and mobility according to three domains: 1) the influence of gender and cultural norms, 2) the private sphere and 3) the public sphere. The role of government and NGOs in addressing these three domains cannot be underestimated. There are also many opportunities for entrepreneurship to play a major role in addressing gender gaps in the three domains, particularly in the public sphere, for example, creation of women-friendly public spaces, innovations to enable safer forms of transport for women, and promotion of gender equality practices in workplaces. The following section provides an overview of the current gender gaps across the three domains, and discusses the role of entrepreneurship to promote women's personal safety and mobility in Myanmar.

Gender and Cultural Norms

Gender and cultural norms can influence society's outlook on women's personal safety and mobility.

While conducting research into Myanmar culture in 2015, Thein cited that "decency", "modesty" and "chastity" were the most common norms associated with women[1]. The study describes a woman's virtue as being based on her ability to live up to these norms; in practice, this means abstaining from sexual activities and cohabitating until after marriage. Women are also expected to demonstrate "modest" behaviour in the way that they dress, and how they behave in public.

Fundamental to the idea of male superiority is the concept of "hpone". Hpone is assumed to be a natural and abstract quality that gives higher authority and status to men. In Theravada Buddhist societies like Myanmar's, this pronounces that women are inferior to men in religious status. This is then reinforced and reflected in society and cultural practices[2].

Enterprises can potentially play a role in changing cultural gender stereotypes by encouraging women to enter new industries, which may be male dominated. Focusing on providing mentorship and leadership programs for women internally, and striving towards a gender balance at senior management level, could also change perceptions toward women's traditional roles over time. The public sector, of course, has a role to play in challenging gender stereotypes, and promoting women as female role models rather than exacerbating or failing to address existing – and often damaging – expectations of women within civil society.

Women's personal safety and mobility in the private sphere

Gender Based Violence

The Women, Peace and Security Index ranks Myanmar second only to Singapore and Indonesia among SEA countries in terms of the percentage of women who report feeling safe in their community, at 69% (see Figure 9). However, data also shows that gender-based violence, particularly domestic violence within the household, is common and even traditionally accepted.

In Myanmar there is a saying: "If you beat your wife until her bones are broken, she will love you more"[3]. Acceptance of domestic and gender-based violence against women is widespread, and even a small percent of the younger generation appear to

Figure 9   Domestic and Community Safety in SEA
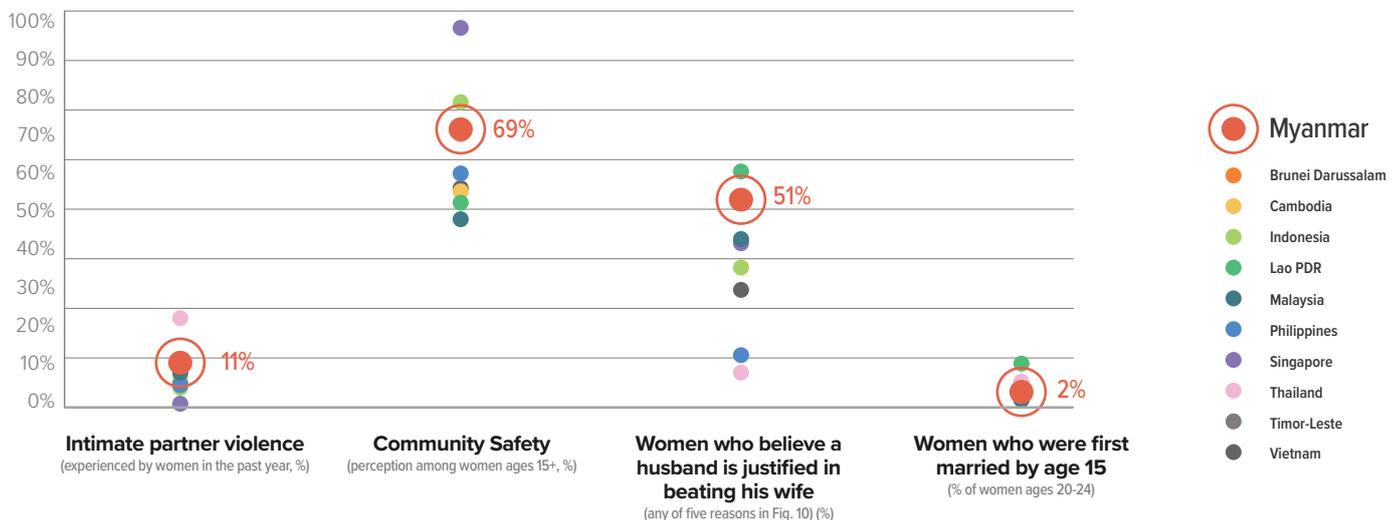
accept this traditional view. A 2017 report from the Burnet Institute reveals that 5% of girls and 11% of boys aged between 11 - 18 years old believe that it is sometimes justifiable for a boy to hit his girlfriend[4]. For women who do experience violence, less than 3% seek help from social workers or authorities[5].

Limited data exists on the type of violence that women in Myanmar experience, and the significant number of unreported cases makes it more difficult to understand the extent of the issue. However, the Myanmar Demographic and Health Survey 2015-16 states that, of those women surveyed, 44% experienced a combination of sexual and another type of abuse. A recent news article on the subject of unreported violence against women in Myanmar quoted one researcher as saying, "Women do not want to say anything because their reputation is at risk" and "Women are believed to be inferior, so people will blame the woman and believe that she is promiscuous"[6].

The discrepancy between a relatively high sense of community safety amongst women and high rates of intimate partner violence / acceptance of partner violence, reflects what is "acceptable" violence, and what is "unacceptable" and feared. One interpretation of this data is that: violence within the household may be acceptable within traditional culture, and when initiated by family members, is not necessarily something to be feared; however, violence perpetrated by strangers outside of the family home, within the broader community, is not acceptable and something to be feared.

Public systems should enable women to have recourse to the support they need to be free from gender-based violence; government can work collaboratively with non-government national and international agencies to promote awareness-raising activities on this issue. Enterprises, too, can contribute towards averting gender-based violence by creating safe spaces for women within the workplace as well as working collaboratively with gender-based violence organisations to provide job training and work placements for women. When women have experienced violence and need to re-enter the workforce, employers can work closely with gender-based violence experts and organisations to ensure that victims of violence get the support they need, and that perpetrators of violence are not able to locate or harass women at work. Although startups and the wider private sector may not always be well placed to focus on the issue of gender-based violence, there are opportunities to work collaboratively across sectors to create more inclusive and safe workplaces for victims of violence across the country.

Figure 10   Women's Perceptions of Domestic Violence
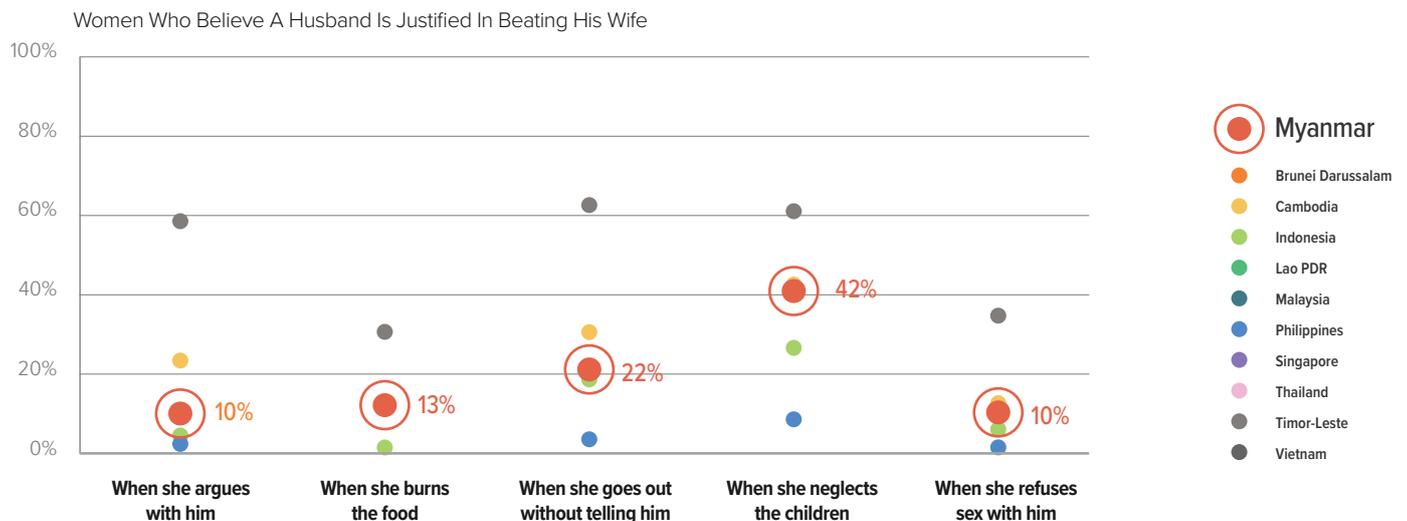
Women's personal safety and mobility in the public sphere

"Personal safety and mobility" refers to women being free from violence and other harmful practices that undermine their physical autonomy and mobility.

Women and girls report being fearful of experiencing abuse or violence outside of the household or immediate community – in public spaces. The freedom of movement of girls outside of the home is tightly controlled by their parents, and later by husbands, as public places can be considered unsafe (particularly public spaces where there are men). Considering Myanmar's high rates of gender-based violence and harassment, this fear is likely justified. All respondents surveyed in a recent study carried out by SPRING accelerator reported seeing or experiencing different forms of abuse, including non-physical violence or harassment such as verbal abuse[7]. Families, and particularly parents, may therefore often be fearful for their daughters' safety, which leads to restrictions on their freedom of movement outside of the household and immediate close community.

To exacerbate this, women are poorly portrayed in the media as being particularly vulnerable, often as victims to acts of violence. Women in the media are eight times more likely to be labelled as victims (or survivors of violence) than men (7.6% of female sources versus only 1.4% of male). As victims, women are most likely to be portrayed as victims of sexual violence (27%) or victims of non-domestic crimes (27%), in contrast to men who are most likely to be portrayed as victims of war (42%)[8].

Enterprises have the opportunity to create public spaces which are gender-sensitive and enhance women's mobility by promoting safety and engaging women as key stakeholders in the design of public spaces. This includes women with disabilities, who may not be able to access some public spaces as well as private sector spaces such as office buildings easily.

Disability

ActionAid Myanmar (2019) conducted a study working with focus groups comprised of women with disabilities, highlighting the fact that women who are disabled are even more vulnerable than able-bodied women to gender-based violence, abuse and discrimination. Tradition and cultural norms in Myanmar attach a social stigma to people with disabilities, resulting in women and girls with disabilities being less likely to have an education, and more likely to experience sexual and physical violence, poverty, and lack of access to the justice system[9].

A lack of accessible infrastructure greatly reduces the mobility of women with disabilities. In Myanmar 4.6% of the population (almost 2.5 million people) is estimated to have a disability[10]. Barriers to mobility could include physical (a lack of accessible infrastructure which enables people with physical disabilities to easily access buildings, transport, sidewalks, bathrooms, or other private and public spaces to an equal degree as those without a physical disability); an inability to communicate and a lack of access to healthcare and tools which could improve communication; and mental or learning disabilities, which can create barriers to full participation in civic life, the workforce, and more.

DaNa Facility, an "innovative private sector development program"[11], works with private and public sectors to create a more inclusive economy in Myanmar, particularly for marginalised groups including women with disabilities. One of their key objectives is to "promote inclusive and responsible business", particularly within the agribusiness, textiles and financial services industries.

Enhancing the accessibility of transportation systems, communication tools, education institutions, and the built environment gives an opportunity for enterprises to close the gender gap by facilitating the full participation of disabled women in the economy and civic life. This could mean creating training and employment pathways, improving workplaces to make working spaces, shared communal areas, doorways

and bathrooms more accessible for people in wheelchairs or with other forms of disabilities, or using new technologies and innovation to provide additional services catered specifically for people with a disability, such as ride-hailing app Grab's introduction of GrabAssist[12]. There is not only a significant need, but also ample opportunity for innovative companies to address the gender gap in women's mobility by focusing on creating such environments.

Workplace Safety

Women's personal safety and mobility refers to their rights within the workforce, as well as within the household, community and public spaces. This dimension refers to the often harsh working conditions and harassment faced by many of the women making up 70% of SEA's workforce in textile and garment factories, and the 83% of global migrant domestic workers who come from SEA[13]. The private sector in Myanmar is largely made up of informal enterprises, which do not enable women employees to work under safe conditions that abide by labour laws, making them more vulnerable to abuse, unfair or unsafe working conditions. Enterprises that are operating in the formal economy and actively taking steps towards providing safe, secure and fair employment can contribute towards achieving improved safety and mobility for women in Myanmar.

Innovative businesses putting women's safety and mobility at the centre of their models

Doh Eain

Gender Inclusive Urban Planning in Yangon

Doh Eain is an urban planning and community space development business. Doh Eain takes a gender-inclusive approach to engaging women and girls in the co-design of community spaces which help women to feel safer, having completed 13 public spaces, as well as delivering education and skill-building opportunities for girls and their parents. Providing inclusive education alongside their core activities increases women's and girls' agency, and an evaluation report of their activities states that the girls participating in their programs "develop skills, gain a voice, spend more time outside the house, and develop ownership."[12]

MWSDC

Teaching women self-defense and confidence

Another business focusing on women's safety in Yangon is the Myanmar Women Self Defense Center (MWSDC). It was founded by a Myanmar national who noticed that her friends had restrictive curfews as their parents feared for their safety after dark. Although providing women with self-defense training may not directly lead to a reduction of violence towards women, the classes do increase women's confidence and mobility within the city, making both young women more autonomous and parents less restrictive of their daughters' movements. By providing additional training for employees of various companies and organisations, there is also opportunity to improve both men's and women's understanding of women's right to a life free of violence.

Educating men and boys about gender-based violence and increasing their understanding of topics such as consent has gained recognition as an effective practice for the prevention of violence against women. The World Health Organisation review of educational programs in Africa and Asia for men found that workshops helped male participants to "take greater responsibility for their actions...have greater respect for women and communicate more effectively. As a result of the program, reductions in violence against women were reported in communities in Cambodia, Gambia and South Africa"[13]. Although still at startup stage, organisations such as MWSDC, by increasing women's confidence and delivering educational programs on sexual violence towards women, demonstrate the opportunity to contribute towards a reduction in Myanmar's gender-based violence rates.

What does this tell us about how entrepreneurship can address this gender gap?

Enterprises have a unique opportunity to address women's safety and mobility within the public sphere including the workplace as well as within the wider community. Encouraging women to leave the home, as well as encouraging their families to allow them to do so, plus creating safe public spaces for women over time may have a long-term impact on their self-confidence. Engaging women and girls as key stakeholders within activities such as town planning, as Doh Eain does, should become common practice and a requirement of any community development initiative, if towns and cities are to become accessible for all civil society regardless of sex, gender, ethnicity, ability or disability.

Education programs which are directed at both male and female participants can also provide opportunity for the engagement of men and women in discussions about women's safety, particularly when addressing gender-based violence at home, the workplace or in public places. Working with women and girls to improve their self-confidence, such as MWSDC does through martial arts, is no doubt valuable. However, their work with businesses and employees in teaching both men and women about harassment and gender-based violence arguably has the potential to create deeper, and long-lasting impact by increasing awareness and understanding of key issues and root causes behind these acts.

There is also opportunity for the media and related enterprises, to use technology and social media platforms to provide access to information, as well as change the ways in which women are typically portrayed in the media (as victims). Access

to information outside of general media channels could also combat the negative portrayal of women, by providing users with media that challenges such stereotypes.

Finally, there remain ample opportunities for improvement and further innovation from companies in Myanmar to address the gender gap of women's mobility in relation to creating accessible and equal environments for women with disabilities. Women with disabilities are identified as being twice as likely to experience discrimination, violence, abuse and a lack of access to educational and economic opportunities, and they remain a largely ignored group as customers and employees within the private sector.

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Formal Representation

The formal representation of women is crucial if Myanmar is to progress towards gender equality across all sectors. In this section we explore formal representation across both public and private sectors, and the role enterprises can play in promoting women as role models and leaders. "Representation" is important for younger generations to see women in senior roles in government, public services, as entrepreneurs, or within business management and leadership as employees, shareholders or on governing boards. In this section we explore formal representation across two sectors; 1) the private sector, particularly women in middle and senior management roles, and 2) the public sphere, focusing on the prevalence of women in government and parliament.

The representation of women within political governance and higher influential or decision-making roles within formal employment actively challenges the patriarchal structure of the society, and creates an opportunity for emancipation from those structures. For example, the term "Emancipatory Social Entrepreneurship" may be used to demonstrate when women have stepped into leadership roles as entrepreneurs, particularly within industries which are typically male dominated, such as technology[1]. This breaks traditional gender barriers and emancipates women from being confined to lower decision-making roles in business and industry.

The formal representation of women is important to consider, not only within business and entrepreneurship, but across all sectors and aspects of civil life, including government. Women represented as leaders challenges a culture which actively raises women and girls to believe themselves to be vulnerable and submissive and is crucial if the next generations are to have role models who inspire change.
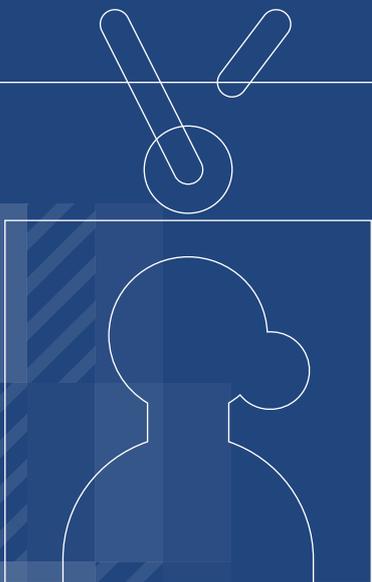
Women in the Private Sector

According to The World Bank Entrepreneurship Survey, women in Myanmar make up 35% of business owners, 42% of management and 29% of directorships (Figure 11). Although data from the Ministry of Labour lists only 3% of Myanmar conglomerates that have female CEOs.

Figure 11 ▮ Women's Representation in Business and Policymaking in SEA
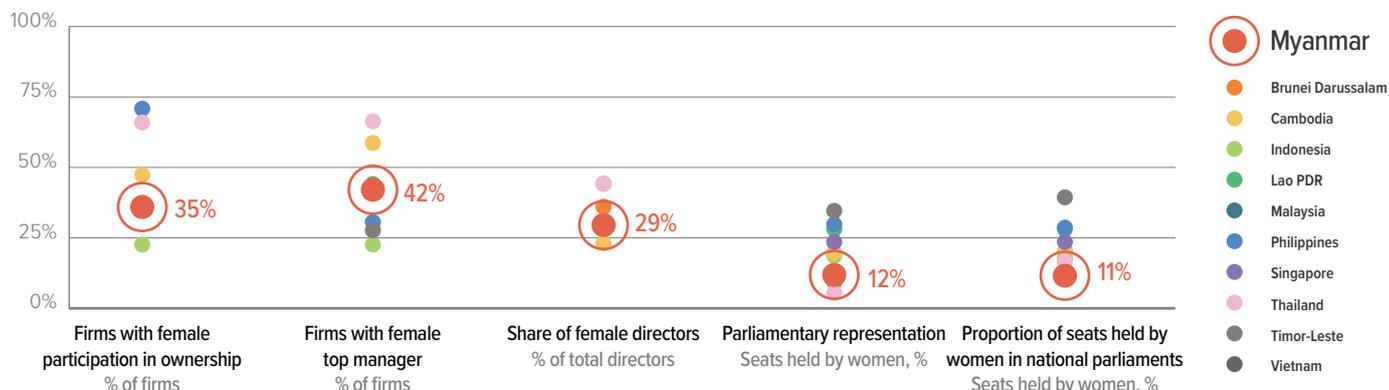
Women in Government

Myanmar does not currently have gender-disaggregated voting data. However, data describing women's participation at varying levels of government reports that their numbers are steadily increasing (Figure 12).

Figure 12 ▮ Women's Representation in Parliament
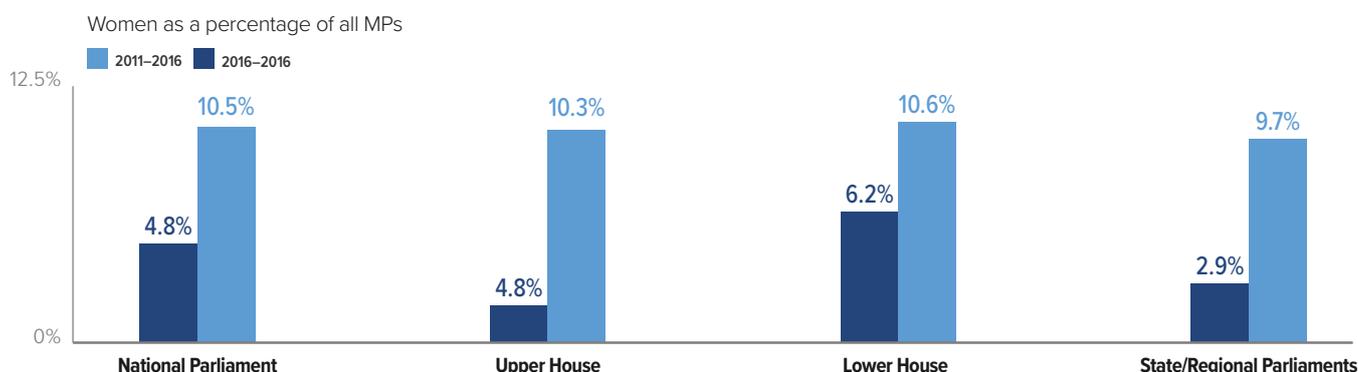
In the Myanmar 2015 election, the number of women MPs increased to 10% across both national and state / regional governments. Men continue to dominate decision-making roles and positions of power within civil society, with Daw Aung San Suu Kyi, State Counsellor of Myanmar, remaining the only female minister in cabinet.

At the President's Office, while women make up 53% of total employees, only 10% are in management roles. In the Ministry of Mines, 42% of the workforce is female, but only 10% of senior level positions are held by women[2].

According to the Asia Foundation (TAF), 33% of women MPs indicated that they face gender-based discrimination in their roles. Most of the discrimination included specific incidents of disrespect shown by other government staff, political leadership, party members and male colleagues in parliament[3]. Not surprisingly, Myanmar has an institutionalised tradition of male leadership and a history of rule by an all-male military junta spanning almost 50 years.

The same TAF report shows that, of more than 16,743 village administrators nationwide in 2012, only 19 were women, constituting about 0.1% of the total. Currently, 3.4% of Myanmar's approximately 72,000 police officers are women, and occupying only 2% of all mid-level positions. No woman holds a rank higher than police lieutenant colonel, the highest mid-level rank.

Innovative businesses addressing women's formal representation

360ed

Female Tech Founders Leading the way for Women's Representation

360ed is a digital education company, founded by a woman inspired by her daughter to show her that she could have the same opportunities for her future as boys, and recognising that education plays a key role in changing the mindset of young girls and boys about gender norms and ICT.

As a female founder and CEO, Hla Hla Win recognises her leadership position in the technology industry as unique and important when it comes to inspiring other women and promoting female role models publicly. She regularly participates in public speaking and often makes a point to decline invitations to speaking engagements if there is an under-representation of women on panels and as keynote speakers. Hla Hla Win says, *"If I'm invited to a panel with three men and I'm the only woman, I have a responsibility to ensure my fellow women are also being represented."*

What does this tell us about how entrepreneurship can address this gender gap?

Entrepreneurship plays a key role in the promotion of women in leadership and decision-making roles. Considering the lack of support women feel or actively receive from their colleagues, female role models are severely lacking in leadership roles across both the private and public sectors in Myanmar. Although politics and governments can often be slow-moving when it comes to structural change, entrepreneurship provides an opportunity for female leaders to step up.

Regarding longer-term change in the public sector, education on public policy and holding MPs accountable to policy change may enable progress towards closing the gender gap in formal representation. Although the number of women in politics is low, mentorship programs to engage young women and girls with existing female leaders as role models could also motivate next generation movements to drive social mobility and gender equality.

Platforms which engage women and enable them to have input into policy have potential to highlight issues affecting female populations as well as encouraging women to have a voice. Technology and social media could be powerful tools for highlighting female role models and increasing the presence of women in politics across digital media.

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Education

In Myanmar, girls are encouraged to go to school and university, and there is gender parity in terms of boys and girls attending school. In this section we explore women's and girls' access to education across multiple sectors: 1) formal schooling, including stereotyped gender roles within the formal education system; 2) female school dropout and its impact; 3) women's access to digital education; and 4) sexual and reproductive health education.

We explore how access to education at primary and secondary level demonstrates gender equality; however, a gap in access to education remains in rural areas. We also consider that, although access to education may be equal, young girls drop out of school as a result of gender bias such as against menstruation with little sexual or reproductive education provided in schools to combat this. In addressing access to quality education which enables women and girls to enter the workforce as adults, technology-centred enterprises are increasingly playing a crucial role.

Gender parity in access to education achieved in Myanmar, but urban-rural differences prevail

Data from 2018 shows an equal percentage of males and females completing primary and lower secondary education in Myanmar. Indeed, more women than men are enrolling in tertiary education. The literacy rates of adult men and women are also close, with 72% of women over 15 being literate, versus 80% of men. However, the national data on female education mask economic, regional, and urban / rural disparities. Shan State, for example, has the lowest female literacy rate among young women, at 59.4%. The national data reveal that children from the poorest households enter primary and secondary schools later than their economically privileged counterparts, many of whom are living in urban areas such as Yangon (Figure 13).

Figure 13 ▮ Literacy and Education Levels across SEA*
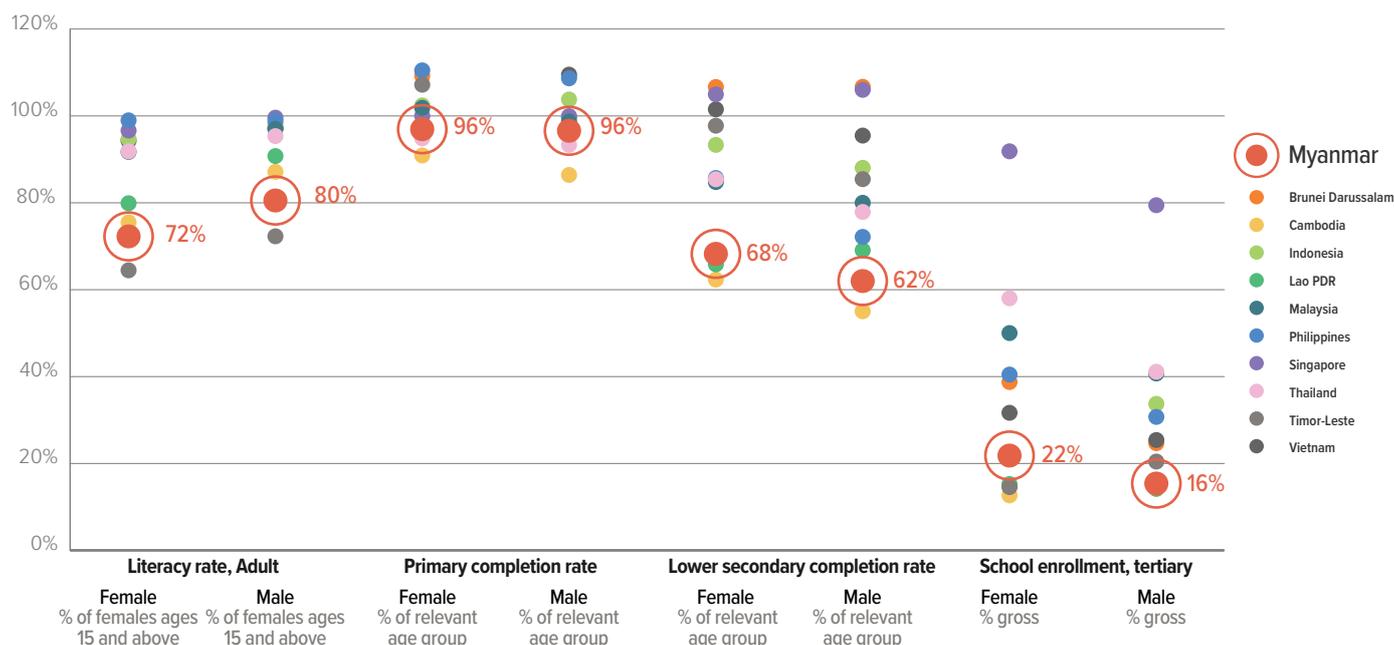
The Myanmar Health and Demographic survey shows a large disparity between urban - rural populations as well as between wealth quintiles. On average, only 9% of urban households (8% women; 10% men) have no education, versus 23% of rural households (24% women; 21.5% men). The same data shows that as much as 30% of the lowest wealth quintile have no education versus just 9% of the highest. Different regions also have highly differentiated data, such as Shan State or Kayin where just 18%-23% of women have some secondary education, compared to Chin (31%) or Tanintharyi (29%). The highest levels of tertiary education are in Yangon (men 10%; women 13.9%); Nay Pyi Taw, (women 9.2%; men 5.9%;); and Mandalay, (men 6.3%; women 7.6%)[1].

Whilst there is available data on the level of schooling in Myanmar, little is available regarding comprehension of various subjects. However, in subjects such as STEM which are traditionally expected to be more male dominated, we can see close to equal numbers of graduates of both genders from tertiary education institutions (Figure 14).

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* Lower secondary education completion rate is measured as the gross intake ratio to the last grade of lower secondary education (general and pre-vocational). It is calculated as the number of new entrants in the last grade of lower secondary education, regardless of age, divided by the population at the entrance age for the last grade of lower secondary education; there are many reasons why the rate can exceed 100 percent. The numerator may include late entrants and overage children who have repeated one or more grades of lower secondary education as well as children who entered school early, while the denominator is the number of children at the entrance age for the last grade of lower secondary education.

Figure 14   Tertiary Education by Subject in Myanmar

Percentage of graduates from tertiary education programmes by subject

Legend: ■ Female ■ Male

Data values (Female / Male):
- Agriculture, Forestry, Fisheries and Veterinary programmes: 0% / 1%
- Health and Welfare programmes: 2% / 1%
- Education programmes: 3% / 1%
- Engineering, Manufacturing and Construction programmes: 4% / 4%
- Business, Administration and Law programmes: 5% / 7%
- Information and Communication Technologies programmes: 15% / 17%
- Natural Sciences, Mathematics and Statistics programmes: 29% / 26%
- Arts and Humanities programmes: 33% / 36%
- Science, Technology, Engineering and Mathematics programmes in tertiary education: 47% / 47%
- Programmes other than Science, Technology, Engineering and Mathematics in tertiary education: 53% / 53%

The key issue is that, although boys and girls, young men and women are equally accessing education from primary through to tertiary education levels, there remains a rural and urban gap in access to formal education. Moreover, the gender parity in overall education numbers does not necessarily equate to gender parity in employment. This raises the question: in Myanmar, are women expected to be educated but not to participate in the paid workforce?

Equality in regard to university graduates, particularly in emerging industries such as STEM, could contribute more to Myanmar's economic development when it comes to startups and established companies using innovation. Greater gender diversity in companies – including STEM and technology related companies – boosts innovation and economic performance. Therefore, an increase in female graduates and women entering the workforce as well as rising up through the ranks to decision-making roles can help to drive further inclusivity and therefore innovation and economic growth in such industries.

Education and Gender Roles

The education of women does, of course, impact their profession: professional, technical or managerial occupations account for the highest proportion of employed women (45%) and men (33%) with more than secondary education. Women and men with no education most often work in unskilled manual labour roles (50% and 46%, respectively). However, only 2% of Myanmar corporations have female CEOs, despite women on average outperforming men at school.

At the community level, the value of girls is measured in terms of suitability for marriage or employment, although this is not captured in the data that reports parity among girls and boys in education. Traditional gender roles are taught to children at an early age and are reinforced in school education and textbooks. GSMA describes school textbooks illustrating fathers as being the income earner, protector, manager and hard worker of the family and community, whereas mothers are described as being nurturing, gentle, and the primary caretaker of children, other family members and the home. When such traditional expectations of gender roles are taught both at home and then formally within the education system, this could result in girls growing into women who have low self-confidence, low ambition to be high income earners or even find employment in the future, and an ongoing gender gap in the workforce as women continue to stay home to care for families and households.

Girl dropouts

When girls drop out of school, it usually happens around puberty, which is understood to be as a result of embarrassment over menstruation. When girls start menstruating, they may not receive formal health education from the school, or informal education from their parents or family members, and so the embarrassment can cause them to remain home.

Adolescence is also the time when girls are contending with becoming women, and their value as workers or wives begins to increase relative to the absolute value of simply educating them. All reports still indicate that a girl is much more likely to need to drop out of school to work than her brother. SPRING reports that, among girls who had dropped out, all wished to return to education, indicating that families play a crucial role in making these choices, and it is not necessarily the decision of girls alone to leave school.

Impact of girls dropping out of, or staying, in school

The Myanmar Health and Demographic Survey of 2016 found that women who stay in school and have higher than secondary education (33%) are significantly less likely to find it acceptable for a man to physically assault his wife than women with lower levels of education (52 - 55%). Amongst men, the acceptance of domestic violence does not vary consistently with education levels; however, it is lowest among men who have higher than secondary education levels (35%).

There is a clear correlation between women's education levels and their ability to earn an income, be less likely to experience violence, and family planning. Women with high education levels are not only less likely to agree that violence against women within the household is acceptable, they are also less likely to experience violence themselves. Only 6.4% of women with tertiary education experienced domestic violence in the past 12 months, compared with 20.4% of women with no education, and 16.6% of women with only primary education. Marriage between men and women may also be a contributing factor; women and men with higher education may be more likely to marry a spouse with a similar education background, whereas those with lower education levels and living in rural areas may be more likely to marry a spouse from the same geographical area, living within similar conditions, and with similar education backgrounds. It can be assumed that education levels and geographical locations are linked to the percentages of men and women who are perpetrators or victims of domestic violence.

Sexual and Reproductive Health Education

There is limited data on sex education from a macro perspective. However local research carried out by the Burnet Institute shows that young people in Myanmar have a limited understanding of sexual and reproductive health, with 38% of adolescents admitting they did not know a woman could become pregnant if she had sex only once. There is clear data that women who have higher formal education are less likely to become pregnant in their teenage years and are more likely to have smaller families. The need for Myanmar to improve sex education does appear to be recognised by the government and is being supported by UNFPA[2].

The Burnet Institute showed that girls received most of their information on puberty, relationships, contraception and menstruation from their mothers, but received most information about HIV and other sexually transmitted infections and diseases (STIs) from the print media, school teachers and health workers. Girls also wanted information on menstrual hygiene.

Grassroots activists the Purple Feminists Group launched a campaign in 2020 challenging the stigma, encouraging people to share their stories about menstruation on the group's Facebook page using the hashtags #MenstruationIsNotShameful, #PeriodisPowerful, and #DignifiedMenstruation. The group's founder Nandar, 25, wants to "engage with as many people as we can" so the "conversation becomes normalised and people no longer feel ashamed to talk about something that happens naturally," she told media source Myanmar Mix in February 2020[3].

Innovative businesses putting women's and girl's education at the centre of their models

360ed

Inspiring girls through digital education

360ed is providing services and products to government and non-governmental organisations. The company purposefully approaches the design of classroom materials for teachers and students to combat more traditional textbooks and materials commonly used, which reinforce traditional and cultural gender norms. For example, 360ed worked with JICA and the Ministry of Education to lead the redevelopment of textbook and mobile applications in order to remove traditional gender stereotypes from the learning materials. Other educational materials 360ed develops includes topics on sexual reproductive health, the sciences and English Language.

Koe Koe Tech

Pyo Pyo May app

Koe Koe Tech focuses on developing software and apps to address key social issues in the Health, Law, and Governance fields. The company has developed multiple mobile applications designed to close gender gaps, particularly in the health industry. It has also developed the "Pyo Pyo May" app, Myanmar's first mobile app for girls and young women to provide them with information about their health, bodies, fitness, social relationships, contraception, and more. This app provides a platform specifically designed for Myanmar's tech-savvy, female youth to access information they may not be able to get from their home, families or education system, providing an alternative to outdated sexual health education classes and formal education institutions.

What does this tell us about how entrepreneurship can address this gender gap?

Entrepreneurs can disrupt the traditional culture of preference for hiring male candidates over female, particularly in industries which are typically male dominated. There is ample opportunity for digital education for women to enable them to enter the digital economy and industries, particularly as Myanmar is rapidly developing and digital literacy skills are increasingly in demand globally.

Education enterprises can look to the skills that will be required more and more, such as software engineering, STEM, digital literacy, etc. and focus on improving women and girls' access to education opportunities which would enable them to enter these industries. Partnering with government and education institutions to make these opportunities accessible could assist with reaching women and girls in rural areas, to gradually close the urban-rural gap in digital literacy.

Providing women and girls with access to education opportunities expands the potential for future learning, income generation, and leadership potential. Closing gender gaps in access to education for boys, girls, men and women means increasing the number of women and girls who can access both formal (primary, secondary and university) and informal (such as vocational training, business training or similar) education programs, leading to long-term outcomes. Focusing on dissolving the barriers facing girls in relation to staying in school, and the gender biased curriculum often taught to both boys and girls, are also opportunity areas for startups that seek to create long-term, systemic change in the education and future employment sector.

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Health

In this section we explore the impact of women's access to healthcare services, as well as emerging trends in the private sector in Myanmar towards enhancing women's agency within the healthcare sector. We discuss women's access to health services, including 1) maternal health, 2) mental health, and 3) women with disabilities.

Myanmar suffers from the highest maternal mortality rates and the lowest female life expectancy in SEA. Some enterprises are tackling this through technology, seeking to provide women with greater information and capture enhanced data to improve these statistics which are typically worse in rural, low income areas. We also discuss the need for increased focus on improving women's access to mental health services, with Myanmar showing alarming numbers of female suicide, the highest in SEA. Women with disabilities also experience a lack of healthcare services, which could be addressed through further collaboration between public and private sectors. Overall, there is little data on issues such as women's health in regard to physical and mental disability, so there also remains opportunity for public and private sectors to improve research and data collection to lead towards potential innovative products and services designed for this market.
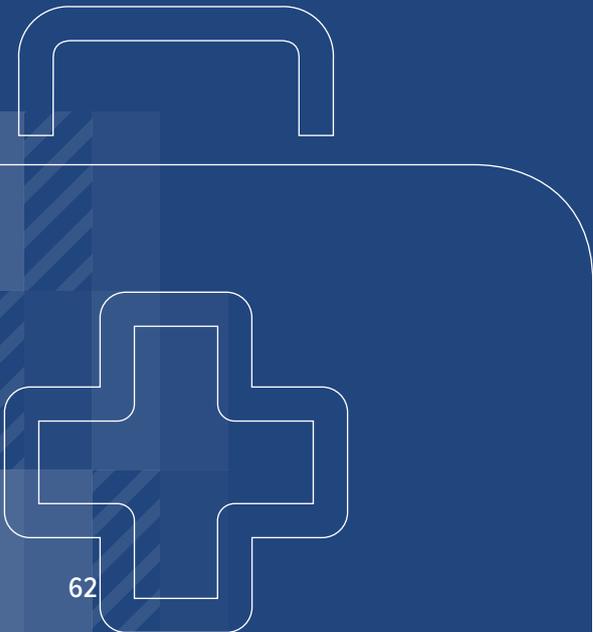
Maternal Health

Myanmar has the highest maternal mortality rate (MMR) in SEA. Not only is the rate of death higher than elsewhere, but World Bank data shows that it actually increased in 2017 to 250 maternal deaths per 100,000 live births (Figure 15).

Figure 15 ▮ Contraception and Delivery in SEA
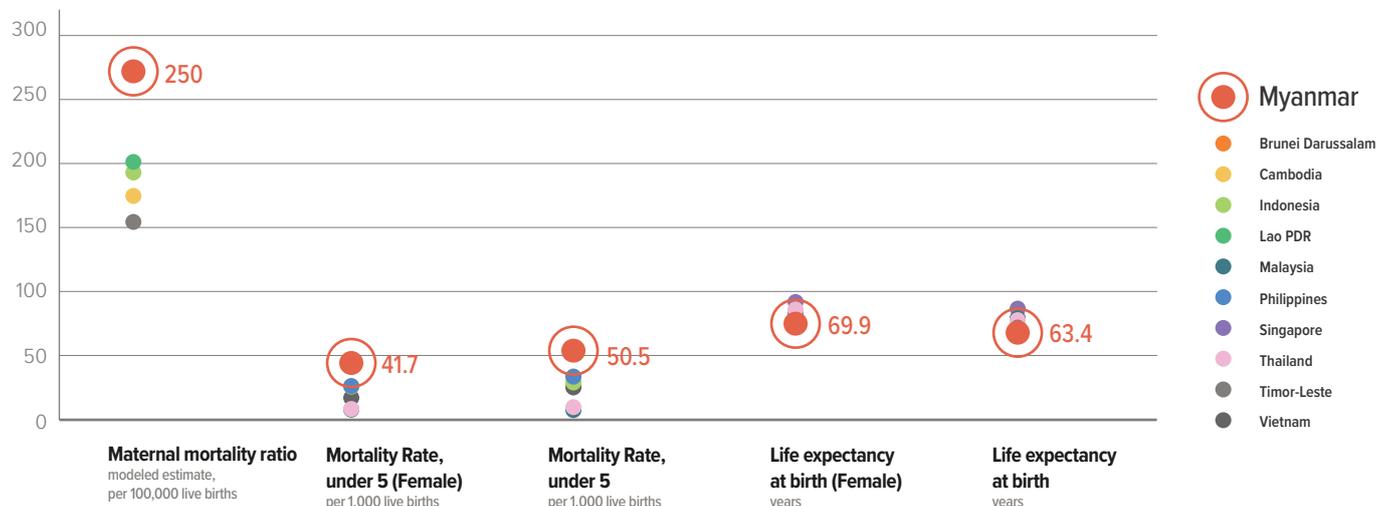
Figure 16 ▮ Maternal Mortality and Life Expectancy in SEA
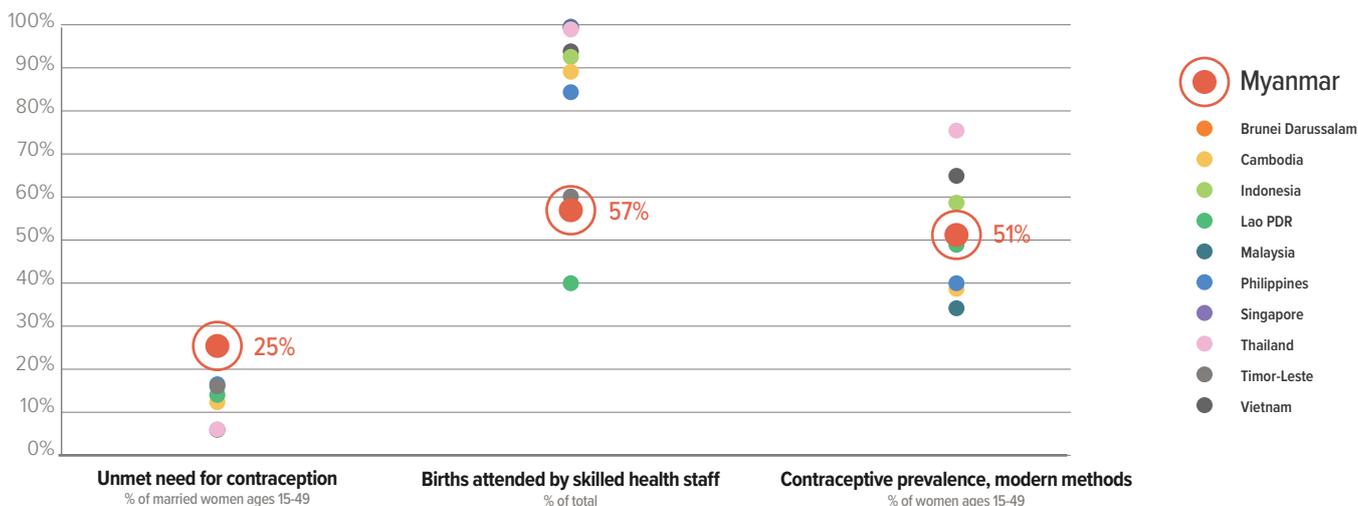
There is limited data regarding attendants at birth, making it difficult to compare changes over time. On record, 60% of births were attended by a skilled health staff in Myanmar in 2016, with the former data point being in 2010, at 70% (Figure 16). The "skilled attendant at birth" chart shows the latest data for SEA countries, although the latest data for Lao PDR is 2012 and may have changed since.

When comparing Lao PDR Maternal Mortality Rates in 2012 to the percentage of attendants at births, there is a clear problem. In 2012 there were 254 maternal deaths per 100,000 live births in Lao PDR, with a 40% rate of attendants at births. In Myanmar, however, despite 60% of births having attendance, the mortality rate was almost the same, with 250 maternal deaths per 100,000 live births. This may indicate a lack in quality maternal health services available to women in Myanmar, which may be a greater issue in rural areas than urban locations such as Yangon.

In a study carried out by UNFPA on maternal deaths in Myanmar in 2017 [1], researchers found that there are three times more maternal deaths in rural areas than urban, and the highest number of maternal deaths were clustered around women between

25 - 39 years old. More than 50% of all maternal deaths were women who only had up to Primary education, and 62% of deaths were women who were either in unpaid labour (i.e. housewives, not in paid employment) or low-income workers.

Most maternal deaths in Myanmar occur during the 42 days after birth, often due to postpartum haemorrhage. Many others occur during the prenatal period. Around 30% of prenatal deaths are related to abortion, illegal in Myanmar, often due to improper and unsafe procedures during the abortion, leading to injury and death.

The recommendations from UNFPA stressed improving the identification of causes of death in order to understand and more effectively combat maternal mortality. Their recommendations included:

- Re-sensitisation and re-training of administrators and others engaged in the Maternal Death and Surveillance Response process

- Analysis of maternal and prenatal care at township levels

- Need for regular reviews at referral hospitals

- Need for knowledge and experience sharing meetings

- Dedicated budget for assessing death during childbirth

Mental Health

Myanmar has among the highest rates of female suicide in SEA, with women in Myanmar being statistically 50% more likely to commit suicide than men. This is in stark contrast to neighbouring countries such as Thailand and Cambodia, and also far from other countries in the region such as the Philippines, Malaysia and Indonesia. In fact, only Lao PDR and Vietnam also have higher rates of female suicide than male (Figure 17).

Figure 17   Suicide Rates in SEA
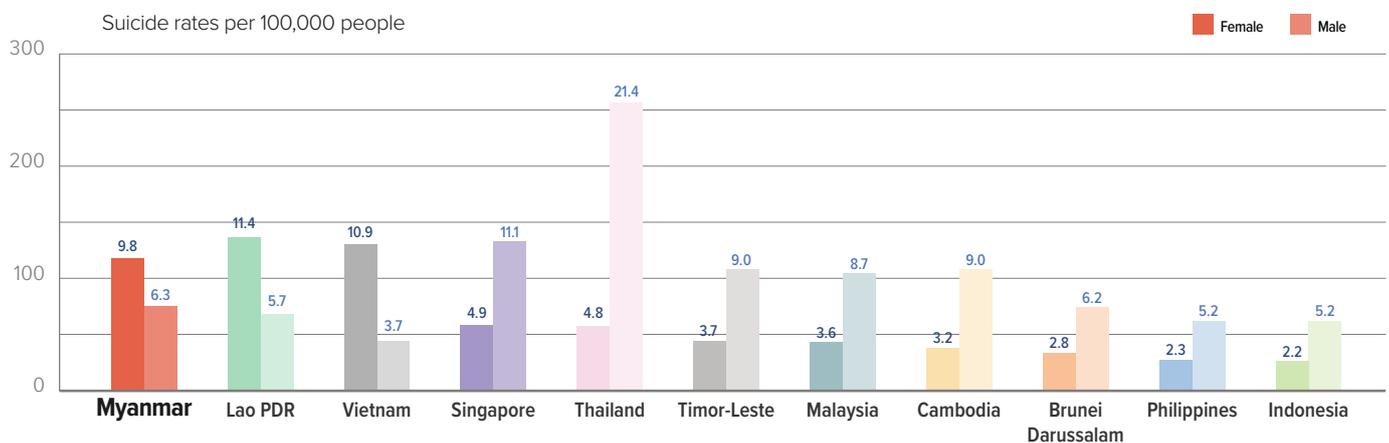
There is a severe lack of understanding of mental health in Myanmar. Although this is not an uncommon issue around the world, Myanmar's history of civil war, over 100 different ethnic groups, a colonial and military past, combined with collective trauma from past and current conflict, means that mental health challenges would be expected to be significant for both men and women, making it a clear gap in the healthcare sector.

Frontier Magazine published an article in 2018 calling for more scrutiny into mental health in Myanmar, but little progress seems to have been made[2]. According to Frontier Magazine, Yangon and Mandalay have 2.5 beds for mental health patients for every 100,000 people, while other states and regions have 0.3. According to the head of psychiatry at Yangon University, in 2016 there was only one psychiatrist for every 260,000 people: or around 200 qualified psychiatrists in the whole country.

Disability

In the 2014 Myanmar Census, more women than men had a disability, with mental health not being included in the census other than statistics under disabilities related to "remembering / concentrating". Census data shows that there is a consistent pattern of women experiencing physical ("seeing", "hearing" and "walking") disabilities at higher numbers than men, as well as higher numbers of women experiencing multiple disabilities.

The census also showed that disabilities vary widely by region: Labutta Township in the Ayeyarwaddy Region reports a disability prevalence of 11%, compared to Mandalay with just 2%. However, there is no information on the underlying causes, or whether these disabilities are physical or mental; the surveyed categories of disability (sight, hearing, walking, and memory / concentration) could reflect either mental or physical disability, or both. Similarly, in the Myanmar Demographic and Health survey 2016, there is no mention of mental health. The only reference to any sort of mental challenge is when discussing nutrition and children, and that poor nutrition may lead to "mental impairment" later in life.

Innovative businesses putting women's health at the centre of their models

Koe Koe Tech

Providing access to digital maternal health information for vulnerable women

Koe Koe Tech is a technology company launched in 2013, with its flagship app *Maymay*. The app is designed for women to learn about family planning, pregnancy, childbirth and childcare practices. Women who use the app report improved understanding about risks during pregnancy and best-practice methods for newborn care. Maymay is now used in every township in Myanmar, including rural areas and Internally Displaced People's camps, has been translated into 9 ethnic languages, and has around 120,000 active users on a daily basis. Koe Koe Tech uses data from the app to map the needs of pregnant women across the country, which provides invaluable information for outlining differences between geographic locations. Koe Koe Tech also deeply values inclusivity and representation, with 95% of its staff being made up of Myanmar nationals across a range of ethnic backgrounds, and 50% of leadership positions within the country being held by women.

Kyarlay

Online education for women on childcare

Kyarlay is an e-commerce platform for baby products that brings the convenience of e-commerce to parents alongside transparent product information. Kyarlay also creates its own childcare content in partnership with leading paediatricians. For this free online content, Kyarlay mostly targets pregnant women. Content includes tips such as recommendations that mother and baby stay properly hydrated, and other small pieces of information about pregnancy, Kyarlay sees this as an opportunity to share valuable information whilst also providing value to potential future customers.

What does this tell us about how entrepreneurship can address this gender gap?

There is a clear need for increased access to maternal health information and services for women in rural Myanmar given the percentage of maternal deaths occurring 42 days postpartum. This could be supported through digital platforms such as those already being provided by Koe Koe Tech. Additionally, mass text-messaging services could be sent out to women registered as having given birth recently at local health clinics. For example, automatic texts could be sent to new mothers with messages such as "If you are experiencing symptoms ABC, make sure you see a doctor or go to your local healthcare clinic immediately". There could be opportunity here for hospitals, clinics, the Ministry of Health and digital service providers to collaborate on ways to reach larger numbers of women across the country and improve health information and communication services. Data collection and tracking of women who may be in danger of injury related to recently giving birth could be enhanced. Similarly, new mothers experiencing challenges in caring for newborn babies and their own health may benefit from additional support in the form of information communication.

Remote care, such as the use of technology to provide video or phone consultations with doctors, midwives, nurses and other healthcare practitioners, could be conducted digitally and reach more women in rural areas. In the wake of the COVID-19 pandemic in 2020, the transition of healthcare providers to online outreach services could create opportunities for Myanmar as well as other countries around the world.

Improvements in health record management systems in hospitals and smaller clinics, including follow-up with postpartum mothers during the crucial 42-day period could be another opportunity area. Improved management of patient records could lead to increased efficiency in service provision and allow for preventative measures to be taken in a more timely way. Again, this could allow for further data collection in the public health sector, leading to more information being used to design solutions to underlying causes of maternal and infant mortality in the rural areas of the country.

References

1   UNFPA, Ministry of Health and Sports (December 2018) National Maternal Death Surveillance and Response

2   Frontier Magazine (2018) Mental Health: Myanmar hidden epidemic

Time

The significant amount of time women spend on unpaid work, to fulfil cultural expectations of women spending their time on domestic responsibilities, means that they do not have the freedom to have "free time" from these responsibilities. Such free time could be spent on paid work, study, or any other personal wants or needs. In this section we explore women's lack of time as different actors within the economy:
1) as entrepreneurs, and 2) as employees.

The fact that women are more likely than men to be participating in unpaid labour means that there is a gender gap in the access that men and women have to free time, or time that could be spent on earning an income, as well as other activities. As entrepreneurs, women's lack of free time may mean that they are not able to participate in business training or support opportunities because they are juggling the responsibilities of managing an enterprise with managing a household and childcare. Moreover, as potential employees, they may be held back from entering the full-time, paid workforce if the majority of their time is spent on family responsibilities that are not equally shared between genders. This ultimately leads to male family members progressing in their careers and up corporate ladders, whilst women fall behind. Lack of time to study, or invest in personal or professional development, or participate in other community and civic activities, can further exacerbate inequality across dimensions.

The following section will explore how women as entrepreneurs and employees impact the time dimension and will introduce the role of entrepreneurship to help women have greater flexibility and control of their time.

Women as Entrepreneurs

In a recent IFC report focused on women entrepreneurs, it was reported that more than a third of women entrepreneurs (defined as those running their own business) started the business due to requiring flexibility to take care of their family and / or household duties[1]. This means that many female entrepreneurs may not actually be running their own business by choice, but being unable to gain employment opportunities which allow them to balance paid work and other responsibilities, nonetheless need to earn an income. Starting a business, particularly a home-based enterprise or other form which allows women to manage childcare whilst working, can sometimes be the only option for those needing to have flexible working conditions.

Once a woman is running a business, however, another gender gap becomes apparent: that between men's and women's access to business support services which would enable enterprises to improve and / or scale. The ILO identifies a key constraint for female entrepreneurs in Myanmar as limited access to gender-sensitive business development support (BDS) services. This includes limited efforts by BDS service providers to make their approach more gender-sensitive and specifically tailored for women (informal support services being the main support services accessed by women). It also points to a general lack of awareness amongst women entrepreneurs in regard to the support that is available to them.

An ILO-SPF study found that, although entrepreneurship and business management training is the most prevalent form of BDS service delivery in Myanmar, most women (75% of women surveyed) have never participated in any training programs, and only 6.3% of the surveyed entrepreneurs accessed professional business advice in the past year[2].

The key reasons that women reported not accessing entrepreneurship or business management training programs included:

- Lack of information on available programs

- Lack of availability of programs in their geographical area

- Lack of time (mostly due to unpaid domestic work and family responsibilities)

- Lack of access to childcare (women are unable to find carers for their children to allow them time to attend training)

Women as Employees

The previously discussed issue of girls dropping out of formal education in adolescence means that many of them may not return to education, or enter the paid workforce. Once women are in the home, many remain as housewives. GSMA reported that 53% of women surveyed in their 2016 report were not looking for work, versus only 7% of men. Instead, women reported occupying the position of housewife[3].

In a survey (unpublished, but results shared with EME) conducted by Myanmar Alliance for Transparency and Accountability (MATA), women's time featured prominently as a key reason for their lack of participation in training and "extra curricular" workplace activities, both of which can be seen as helping individuals achieve a promotion. The same study indicated that women's unpaid burden is double-edged. A woman's requirements at home may prevent her from undertaking paid work (such as garment work which has strict hours) and thereby restricts her ability to earn an income. Secondly, the only way for women to reduce their unpaid work is by paying another to do it, which means that in the event that women are earning an income, they must still sacrifice some of it in order to free up time (childcare is a typical example of this). In apparent recognition of this, studies from ADB and IFC have recommended flexible workplace policies to support women[3,5].

Figure 18   ▌   Survey on Sharing in Household Chores

Survey responses to "Should men help women more in the household (i.e. looking after children, cooking etc.) to give women more opportunities outside of the home"

Female responders
Male responders
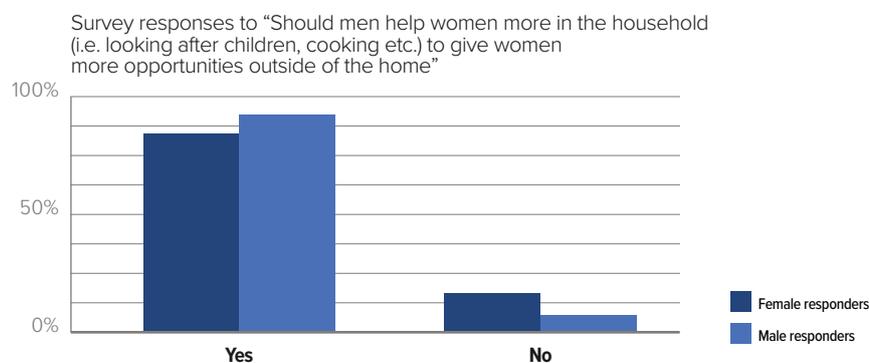
In order to bridge the gender-gap in time equality, men must take an increased share of paid work. Domestic responsibilities such as housework, childcare, care for elderly parents or other family members, etc. will always exist. What must change is increasing the balance between the amount of time male and female family members spend on such work, in order to have a more equitable amount of time to focus on other activities (and to have the freedom and agency to decide what to do with that time, whether it is paid work or other activities). In the MATA survey, 100 respondents across Myanmar (50 men, 50 women) saw both sexes agreeing that men should do more to support "women's work". However, women agreed with this statement less than men (84% of women compared to 92% of men), and the women participants were more likely to disagree with the statement (16% of women disagreed versus only 6% of men). The study concluded that, just as a great portion of women in Myanmar accept being beaten can be justified, so, too, do some women accept their position in the home so strongly as to indicate they would refuse help from their partner.

For those women who do become employed, the burden of family responsibilities is more likely to prevent their advancement compared to men. IFC (2019) reported that for 50% of employees, childcare responsibilities had at some time in their career prevented them from attending a training course or completing their studies. More than twice as many women (68%) said they had experienced this situation compared with men (33%)[6].

Innovative businesses developing solutions to address women's time constraints

Opportunities Now

Financial inclusion, entrepreneurship and financial literacy training for women lead to improved incomes, agency and women's economic empowerment

Opportunities Now (ONOW) is an example of an organisation in Myanmar creating significant impact for the economic empowerment of women and girls. ONOW as a service provider for financial institutions and development agencies runs short entrepreneurship courses on women, alongside a financial inclusion chatbot. By increasing livelihood opportunities and income for women in rural areas, ONOW aims to increase women's agency and economic empowerment, having trained 750 women to date and providing startup capital to 400 female entrepreneurs. On average, an ONOW graduate increases her income by 150 - 200%, which is typically contributed to household and family expenses. ONOW reports that the women they work with often increase their confidence and agency in decision-making, a key indicator of empowerment.

ONOW also take a gender-sensitive approach to designing their programs around the women's lack of time to attend financial literacy and business training services. For example, one target client group are female garment factory workers, who are required to work 6 days per week. As Sundays is their only day off, ONOW delivered training workshops on Sundays to ensure the program participants did not need to request leave from their employers, or risk losing income as a result of attending the training.

Kyarlay

Providing same day delivery across Yangon for baby products

Kyarlay uses stores as fulfilment centres, making delivery more efficient. It provides four hour delivery in Yangon, unheard of among most companies. Recent data for 2020 shows that almost 90% of digital orders are placed by women. The founders assume that this is because women already have a full day without having to go back to the shop for diapers or other fast-selling items. Co-founder Ma Nang Mo noted that, if parents need diapers at short notice, going to the shop and back can easily take 1-2 hours due to traffic and product availability.

What does this tell us about how entrepreneurship can address this gender gap?

Inclusive Entrepreneurship Programs

Programs and support services designed to assist entrepreneurs need to be tailored to provide gender-sensitive services. For example, delivering business training and consulting services which take into account women's constraints to commit to full days of training or being able to participate fully.

Creating an inclusive entrepreneurship program means taking into consideration women's schedules, and engaging them as key stakeholders to contribute towards the design of support services they need, and the delivery model best suited to their situation. Providing flexible training programs and support services, such as childcare services, working with families to encourage shared childcare responsibilities, or even tailoring training to be delivered in shorter sessions rather than intensive "bootcamp" style training days, could further improve women's ability to fully participate in such programs.

Creating Flexible Workplaces - both for men and women

Employers also have a role to play when educating both male and female staff about the importance of flexible working conditions, and whether the infrastructure at their company allows for both male and female employees to consider shared domestic time burdens. For example, if a workplace offers parental leave which is the same leave allowance for both male and female employees, would this encourage employee retention from male employees, or childcare sharing responsibilities with their partner? Although men may indicate that they agree with the need for shared domestic responsibilities, they may sometimes be constrained as the higher income earner. However, if the infrastructure within enterprises, organisations and public sectors were to change to allow for more equal leave entitlements and flexible working conditions, male employees may be further encouraged to participate in domestic tasks, without the fear of losing income.

Enterprises can create further opportunities for female employees by having flexible workplaces which enable women to have time to focus on employment and career, such as childcare arrangements. MATA's 2019 study recommends men and women "sharing the burden", employers investing in childcare for employees, and creating workplace environments which are sensitive to childcare. This could include raising awareness for men to take more of the burden of unpaid household work; offering per diems for childcare to enable women's inclusion, and/or ensuring that workplace meetings have facilities for women to be able to bring a carer and their child, in order to be able to participate more fully.

Both ADB and IFC recommend men and women sharing the burden of domestic responsibilities, as well as companies investing in childcare for employees. ADB recommends reducing the burden of unpaid work through investment in infrastructure and public goods and services; the provision of women-friendly, time-saving domestic appliances; and raising awareness on shared domestic responsibility between men and women in the household[4]

IFC recommends that enterprises make a business case for childcare in the workplace; offer flexible working arrangements to suit childcare needs; ensure that training schedules consider childcare responsibilities; establish on-site childcare services; and create peer support groups for parents within the business

Flexible working arrangements that meet women's time burdens, such as part-time opportunities and enhancing a "gig economy" are also options for changing work to meet women's ability to participate in the workforce. However, it should be noted that such arrangements are a good first step, but do not take significant strides towards increasing women's ability to fully participate in paid work to the same extent as men. They may, in fact, encourage more women to stay in jobs with lower working hours, less responsibility and leadership opportunities, and casual jobs which are not secure.

Opportunities for Industries: Childcare, Time-Saving Appliances, Women's Support Services

As enterprises take on recommendations to create more inclusive and flexible working environments, this may open up further opportunities to enterprises in service industries such as childcare, or products which are time-saving and marketed towards women. If more workplaces begin offering childcare services, either on-site or as an additional fringe benefit or allowance, for example, this creates further opportunities for existing enterprises in this industry to consider alternative delivery models or customer segments. Consider what opportunities could arise for a small childcare agency aimed at providing on-site services for employees across a national franchise. But startups need not wait for large corporations to create demand. Entrepreneurs should seek to identify where value can be created for parents, particularly women, that is greater than the costs of the service delivering it (such as competitively priced childcare).

References

1,3,5,6   IFC (2019) Tackling Childcare: The Business Case for Employer-Supported Childcare in Myanmar

2   ILO-SPF (2020) National Assessment Of Women's Entrepreneurship Development In Myanmar

4   ADB (2016) Gender Equality and Women's Rights in Myanmar: A Situation Analysis

7   ADB (2016) Gender Equality and Women's Rights in Myanmar: A Situation Analysis

Decision Making

In this section we discuss the importance of women's agency; their empowerment to make their own decisions – whether household or business financial management; what they choose to study; what income generating activities they decide to pursue, and more. This includes discussing women's decision-making power within different contexts and environments: 1) within the household, related to both small and large financial decisions, 2) women's decisions over their own bodies and access to healthcare, and 3) men's views on whether it is acceptable for women to work outside of their household duties.

Although hard to quantify, decision-making is at the heart of women's empowerment. In order for women in Myanmar to experience gender equality across all sectors in civil society, they must have decision making power over their own actions and lives. In Myanmar, like many countries in SEA, women have financial decision-making power within their households and own property as individuals or through co-ownership with a spouse or other relative. However, in this section we critically discuss whether having decision-making power over everyday household spending, which is typically gendered when related to domestic responsibilities such as childcare or cooking, is really having the agency to make larger, meaningful decisions without the influence of another (typically male) relative.

Big and Small Decisions within the Household

Women possessing agency is crucial for them to be able to feel empowered to make decisions that affect their everyday lives. Figure 19 indicates that Myanmar ranks lowest in the SEA countries studied for women's role in making "big" decisions about their own health, major household purchases or visiting family. Relative to major household purchases, women are more likely to make decisions about their own health or seeing their family. In fact Myanmar women rank highest across the SEA countries in Figure 19 for making decisions to see their family. However, "highest" is still just 37% of the time for "mainly the wife" making decisions to see her own family. More alarming is women are only making their own decisions about their health 40% of the time.

While Myanmar has among the highest percentage of female headed households in SEA (Figure 19), the percent is still considerably below equal at 23% (women make up 51% of the population). Although women have equal property rights in theory, in practice culture and tradition often favour men in land certification and inheritance practices. For example, women may register a business in their husband's name as the household head, even though this isn't a legal requirement.

Women's Decisions regarding their own Healthcare

According to the Myanmar Demographic and Health Survey 2015-16, men make decisions over their wife's health 14% of time in Myanmar households. This is a relatively low figure, compared to the 40% of women reported as the main decision maker regards to their health (Figure 20). Nonetheless, it is startling that even 14% of women do not have the agency to make decisions about their own health and it is unclear what the decision making process looks like for the 46% of the time that neither men or women are leading decisions over the woman's health. Women's apparent lack of autonomy over their health is particularly concerning noting the alarming statistics about maternal health discussed in the above Health section.

Figure 19 ▌ Indicators of Women's Decision Making

Female headed households
% of households with a female head

Women participating
in the three decisions
Own health car, major household purchases,
and visiting family - % of women age 15-49

Women who were
first married by age 15
% of women ages 20-24

Myanmar
Cambodia
Indonesia
Lao PDR
Philippines
Thailand
Timor-Leste
Vietnam
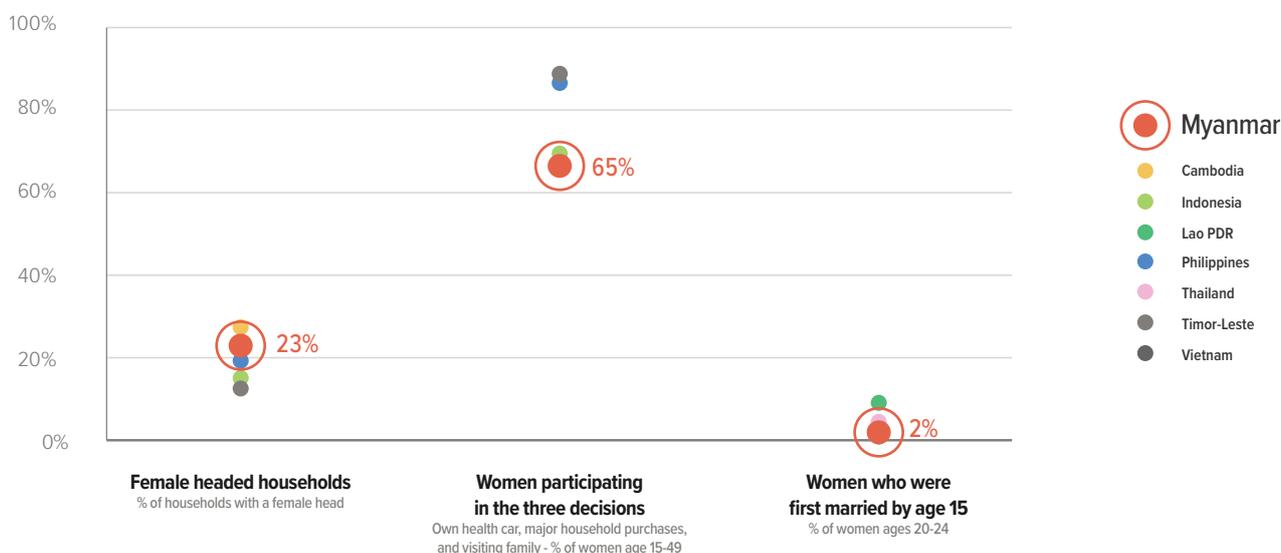
Figure 20   Decisions Made by Women

Decision maker about a woman's own health care
% of women age 15-49

Decision maker about a woman's visits to her family or relatives
% of women age 15-49

Decision maker about major household purchases
% of women age 15-49
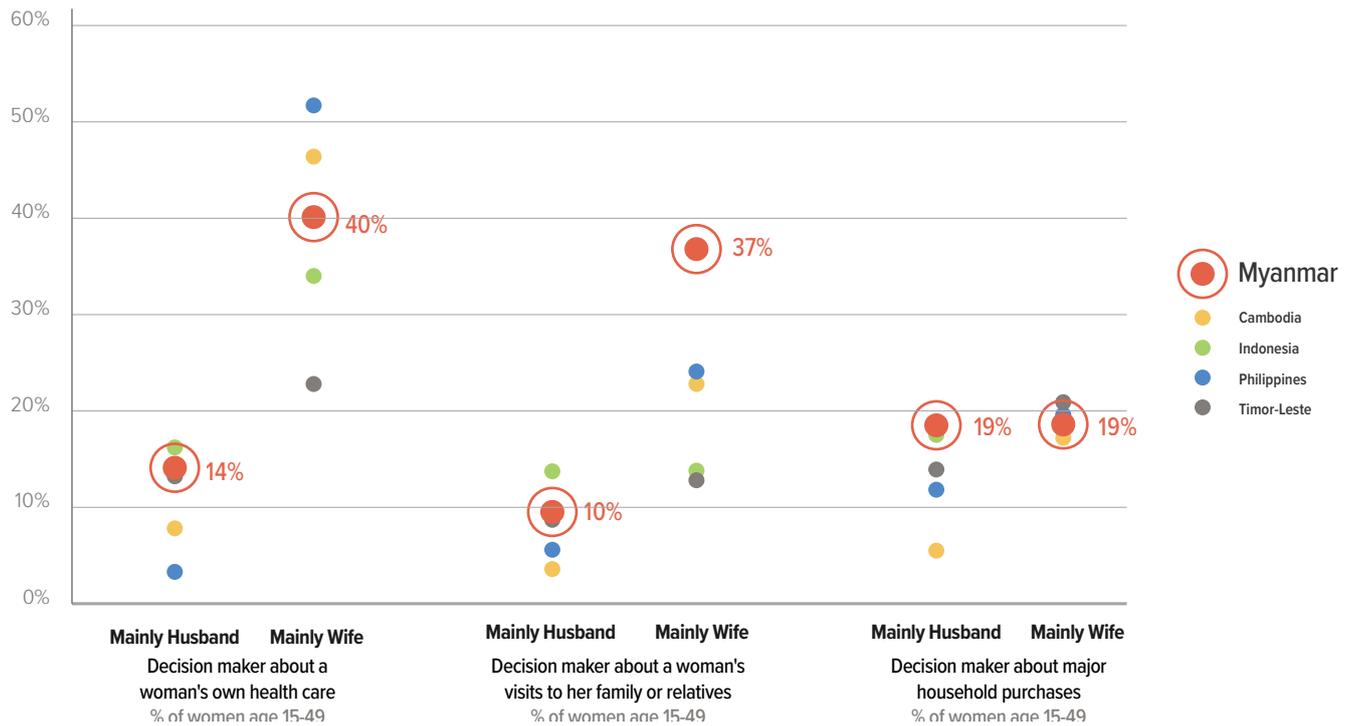
Women in Myanmar are more likely to own a house or land alone than those in Cambodia or Indonesia, but less likely than these neighbours to co-own a house or land with her husband (Figure 21). One interpretation of this data could be that women appear to have more agency on their own than when sharing ownership with men.

Figure 21   Land and Property Ownership

Men's Influence on Women's Work outside of the Household

Myanmar also has one of the highest rates in SEA of men over 15 years of age (33%) who agree that it is unacceptable for women to work, second only to Indonesia. This represents a significant number of men who are communicating this belief to female relatives, and potentially influencing their decision-making. A girl who grows up in a household which fundamentally disagrees with her ability or right to have paid employment may grow into a woman who either shares this belief, or does not have the self-confidence or agency to actively pursue paid employment (Figure 22).

Figure 22 ▌ Men in SEA who find it unacceptable for women to work

Discriminatory work norms
% of 15+ who agree it is unacceptable for women to work
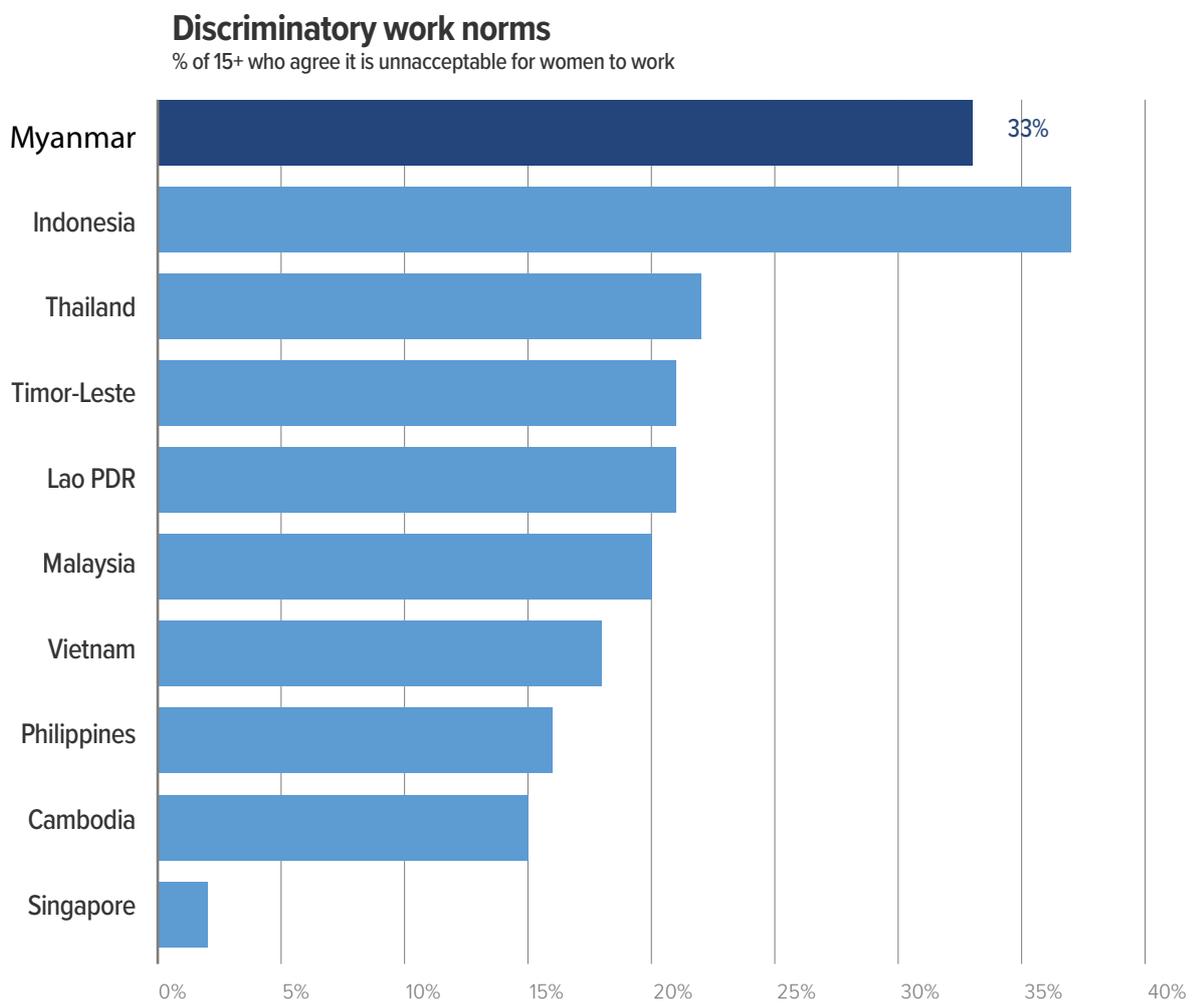
Innovative businesses supporting women's decision making through their models

ONOW

Women's Economic Empowerment = Agency

By providing financial literacy, financial capital, and entrepreneurship training to women entrepreneurs in Myanmar, ONOW is increasing women's agency and decision-making power as they increase their incomes and their ability to manage and make decisions about money. When women are recording their expenses and have a greater understanding of money coming in and out of their business or household, they are more informed and empowered to be able to make decisions related to financial management. Increased confidence in managing money may also contribute to improved agency and decision-making within both household and business, particularly when communicating or even negotiating with male relatives regarding expenditure.

Read the full ONOW case study on page 128

Myanmar Women's Self Defense Center

Creating Agency Through Confidence

MWSDC provides martial arts training to individual women, as well as sexual harassment, law and sexuality training for individuals, corporations and NGOs in Myanmar. The business was launched in response to the founder returning to Myanmar and finding that many of her friends had parent-enforced curfews, fearing for their daughters' safety. MWSDC provides self-defense training, but also much more, including training on legal rights and sexuality. Some women taking part in MWSDC reported being able to go out and obtained permission from their parents to complete the course, indicating an increase in the women's confidence to make decisions that challenged family dynamics.

Read the full Myanmar Women's Self Defense Center case study on page 124

What does this tell us about how entrepreneurship can address this gender gap?

Greater financial and digital inclusion can empower women to have the agency to make their own decisions. Economic empowerment and improved digital skills can enhance women's ability to earn an income, make decisions about finances, access information and digital resources, and develop skills for employment. When used effectively, smartphones can open up a range of possibilities for women to increase their knowledge and access to information, which can help them to make decisions. For example, women who have access to digital health information may feel more confident in making decisions about their own health and bodies, without having to ask permission from husbands or other male relatives.

References

ILO-SPF (2020) National Assessment Of Women's Entrepreneurship Development In Myanmar

Survey: Innovative Businesses Addressing Gender Gaps

Survey Methodology

Through expert interviews and a review of EME's database of more than 300 enterprises, a target list of 40 companies was developed, of which 23 companies were surveyed[1]. Interviews were carried out in person wherever possible or over the phone. Given the small sample size, this approach was considered the most efficient in securing responses and in ensuring surveyor comprehension. The interviews were carried out in English or Burmese, with all data recorded in English. The data was then assessed using standard spreadsheet tools for analysis.

Limitations

A sample size of 23 is too small to draw statistically representative conclusions from and so the following findings should be considered in this light. While the sample size is small, it is indicative of the burgeoning startup market in Myanmar. In developed economies, venture capital companies might expect to meet 1,000 potential investees in any given year; in Myanmar EME meets closer to 100 than 1,000 startups annually. This study looked at innovative companies focusing on addressing the needs of women and girls, which is naturally not 100% of active startups. Thus, the 23 companies surveyed are still considered to be a significant share of the companies that would match the criteria for inclusion in this research.

Photo: Doh Eain

Results

Respondent Profile

Of the 23 companies surveyed, seven were founded before 2017, seven in 2017 and the remaining nine over 2018-20. The average age of respondents was 31.4, although the average at founding was 28.5. On average, 66% of their employees were women and around 60% of leadership positions were filled by women. 17 companies were women-founded and six men-founded. Companies founded by men had fewer women in leadership (36% vs. 67%). In total these 23 companies employed 393 staff (237 women). On average, pre-seed companies employed 4.6 staff; seed 4.5, pre-series A, 12.8 and series A and B combined an average of 32.

A diverse range of sectors was included, which can broadly be categorised into health, education, apparel, and digital services. There were eight pre-seed companies; six seed stage; six pre-series A; 2 series A; and 1 Series B. The distribution of stages is likely to be an indication of the overall stage of the market as well. Across many sectors, the companies were further classified as service-based, product-based or marketplace.

Founding Motivation

The survey included two multiple choice questions directed at the reasons for founding the enterprise in question: "Why did you start this business?" and "Why did you start this type of business?" with the former offering responses related to non-social factors (such as "I saw an opportunity for a profitable business"). An "other" option was also provided. Without a ready multiple choice answer prompting social reasons for founding, 48% of respondents selected Other and clarified with social reasons. When the responses included "I saw a social or environmental issue I could solve," 95% of respondents selected it. 57% of founders stated their business was specifically founded to address issues faced by women or girls. Of the 13 that made up the 57%, four were men (67% of men surveyed) and nine were women (53% of women surveyed) (Figure 23).

The results indicate that women-founded businesses have more women in leadership positions and businesses that target women as customers have more women in leadership positions, whether they are founded by men or women (Figure 24).

Figure 23   Motivation for Founding Company

Founding Motivation
% of respondents by gender
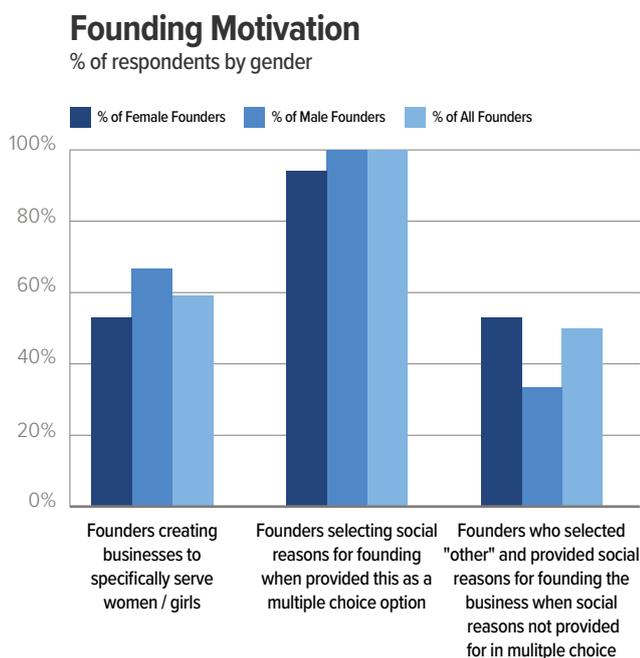
Figure 24   Company Founders and Customers by Gender

% of women in leadership by founder and gender of target customer
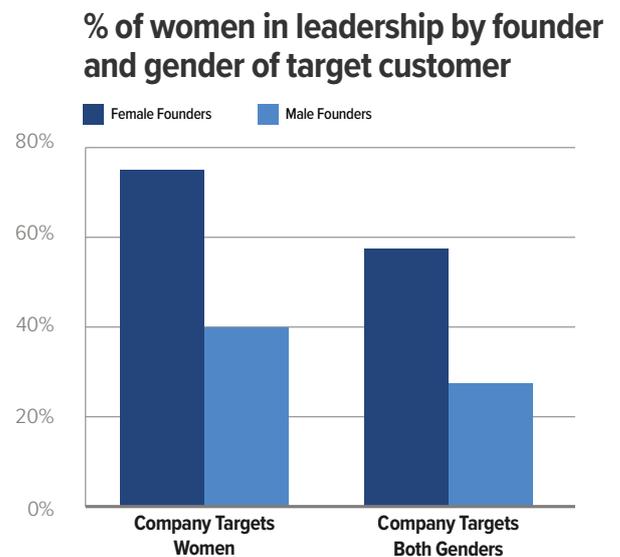
Focus on Women

Respondents were asked how women were included within their business model. Options included as customers, as employees and as suppliers and answers that included more than one option were accepted. Headline results show 90% companies consider their business positively impacts women as customers, 60% impact women as employees and 30% impact women within the supply chain. Figure 25 shows further breakdown of this trend, indicating how the business is benefiting women depending on the type of business model (service, marketplace or product-based business models). Women are most likely to be included as employees in the service sector, within the supply chain in product-based businesses and as customers of marketplace businesses.

Figure 25   ▌   How are Women Served within the Business?

How are women included by the business?
Percent of companies in specific classification
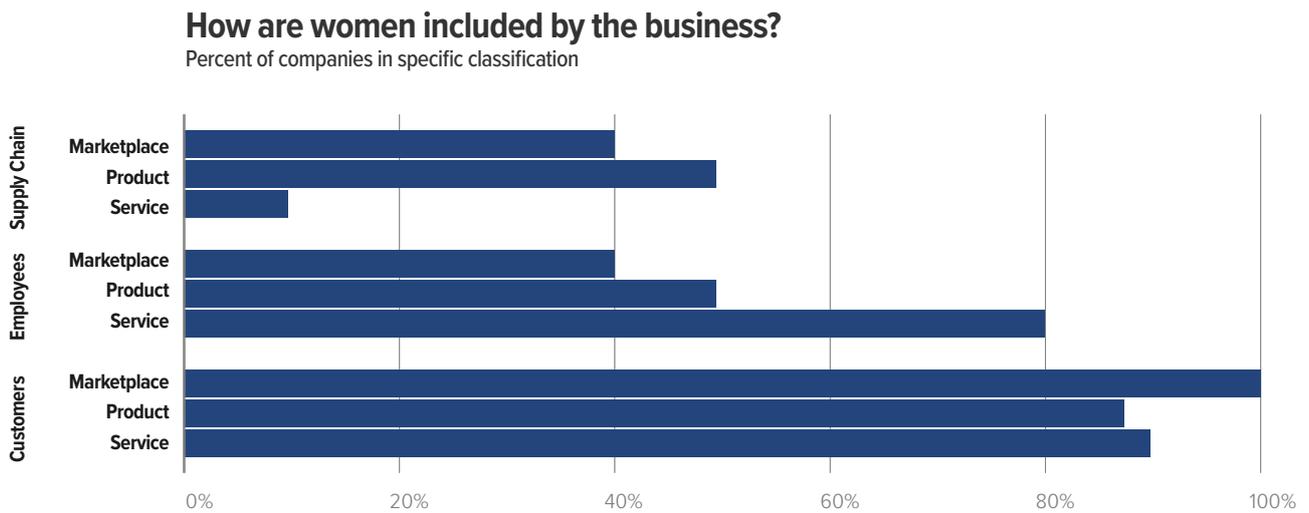
Challenges and Opportunities of being women-focused

70% of respondents considered that their focus on women or girls gave them an advantage over other businesses in their industry (Figure 26). One respondent said, "Being a women founder, it is good to manage women employees, and know the preference of women". 85% of respondents indicated that they considered both men and women that they interacted with through the business were supportive of their business' focus on women's inclusion, while three respondents said only women were supportive. When asked about challenges and opportunities, the respondents were given the following choices and asked to select those that apply: marketing, sales, branding, employment and recruitment, better understanding of the customer, or other. Sales, marketing, and branding were listed the highest as challenges (average of 36% of respondents). However, more often the respondents named these topics as opportunity areas (70%) (Figure 26). Interestingly, no respondents indicated that they faced challenges or gained opportunities surrounding understanding their customers

Figure 26   ▌   Challenge or Opportunities in being Women-Focused
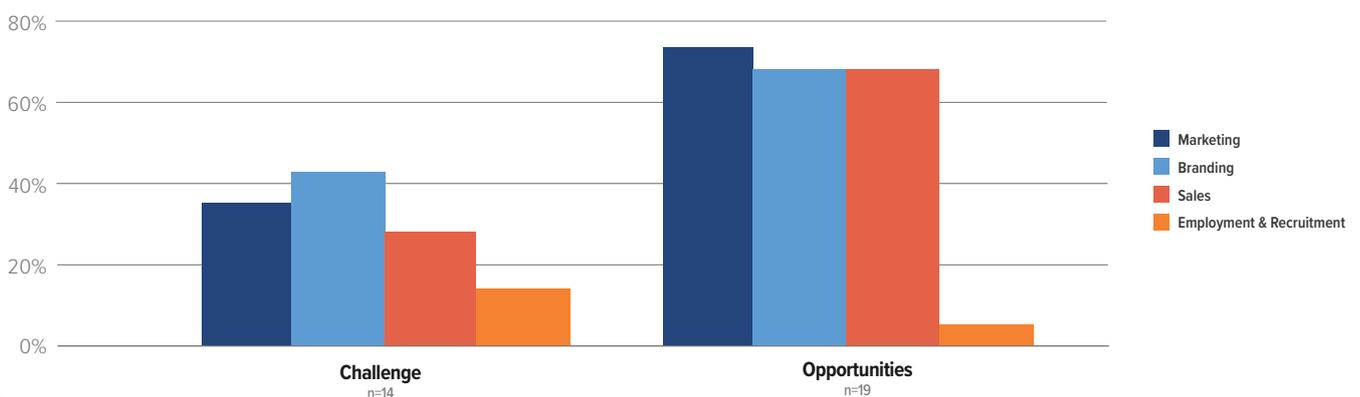
Capital Financing

The most common form of startup capital was family and friends (65%) or own income or savings (61%). In terms of formal financing, equity was the most common both for startup capital (17%) and follow-on funding (22%) (Figure 27). Notably, all respondents who had received debt had also received equity investment. Grants and prize money were as common as debt when aggregated across startup and follow-on capital, although more popular in terms of startup capital (9%). As a frontier economy, Myanmar does not offer much liquidity for equity investments. However, debt from financial institutions requires collateral and debt as investment is not a popular form of financing for young startups with limited turnover.

Figure 27 ▌ Sources of Startup Capital

Types of funding received
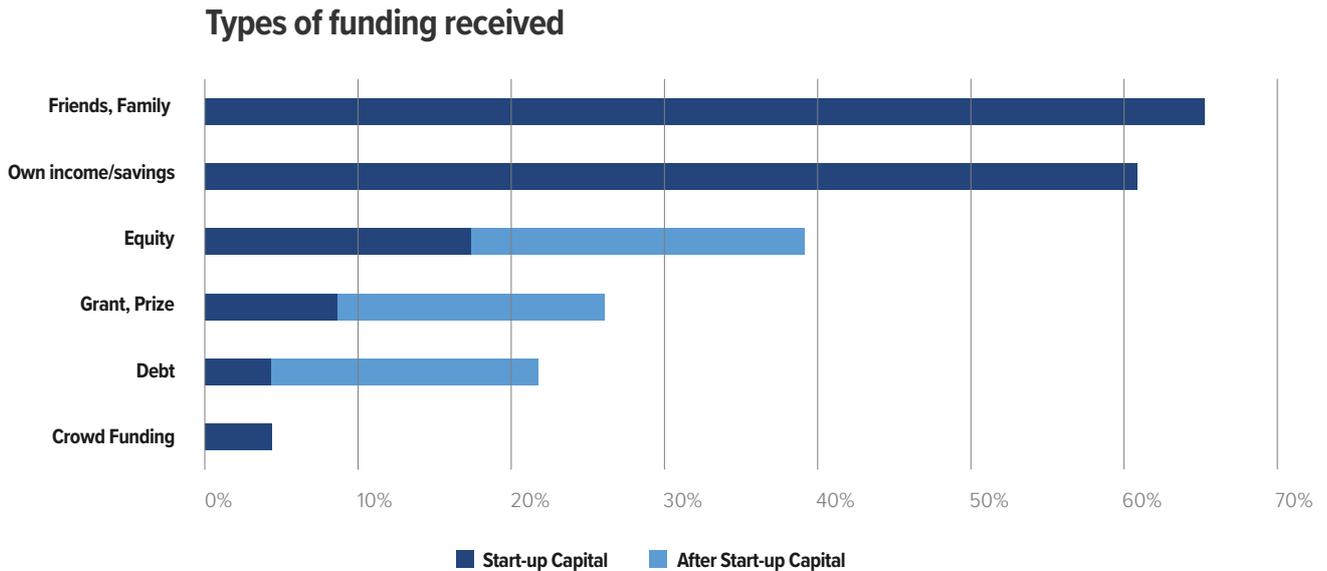
Startup capital is dominated by the founders' own savings and income or money from family and friends, with a combined average of 77% across companies between Pre-Seed – Series-A reporting this startup funding type. Equity was the second-most popular source of startup capital at an average of 10% although only companies at Pre-Seed, Seed and Pre-Series A reported having had equity finance to start their businesses. Grants accounted for 5% of startup capital and was limited to companies at Pre-Seed and Seed stage. Debt and crowd funding (from international sources) were mentioned just once each. Figure 28 shows the distribution of startup capital by the stage of the companies surveyed.

Figure 28 ▌ Capital Funding by Stages of Company
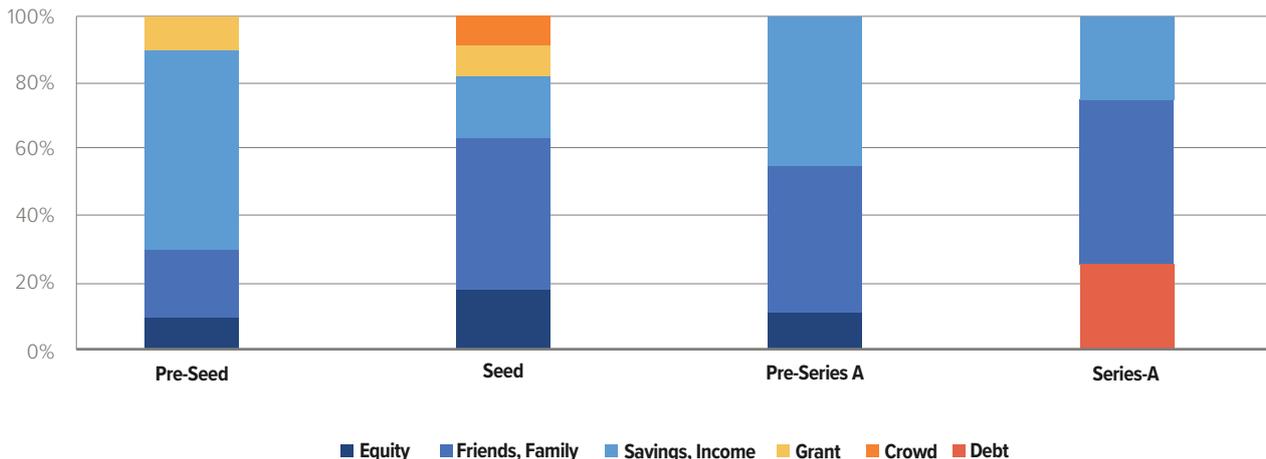
When looking at capital raised outside of startup funding, the results across equity, debt and grant funding were extremely close. (Figure 29) Discussion during interviews indicated that grants often came from accelerator or pitch competitions in the form of prizes, while debt was often convertible debt (i.e. the creditor had the option to convert the debt into equity in the company at a later point in time). Government grants were not mentioned, nor were debts from banking institutions. Banking institutions in Myanmar require collateral for credit and young companies often pose more risk than a traditional bank is willing to lend against. While seed-stage in the chart below is dominated by debt, these findings are unlikely to be in keeping with financing of seed-stage companies in Myanmar (Figure 29). A review of public announcements of seed-stage investments shows this to be dominated by equity investments.

Figure 29   ▌   Follow-On Capital
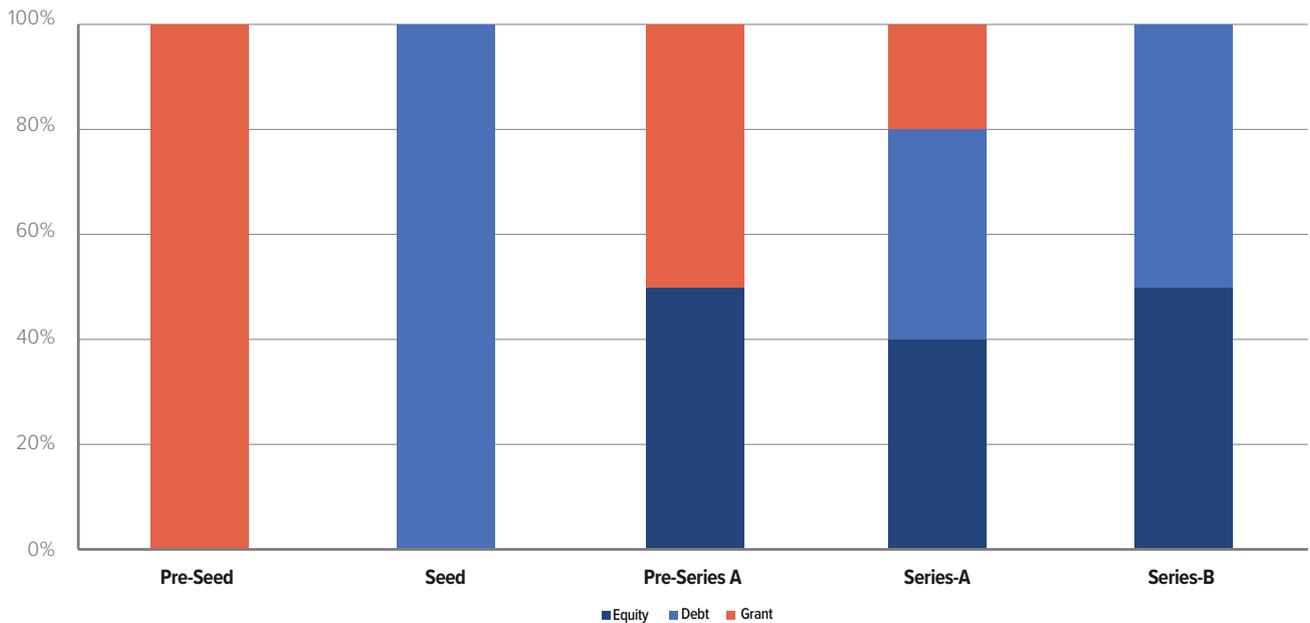
When investigating whether funding type changes depending on the company focus or gender of the founder, the small sample size has its limitations. However, while male-founded businesses represent 26% of respondents, they represent 60% of equity financed and 33% of equity and grant financed companies (Figure 30).

Figure 30   ▌   Funding Type by Founder Gender and Company Gender Focus (% of funding type)
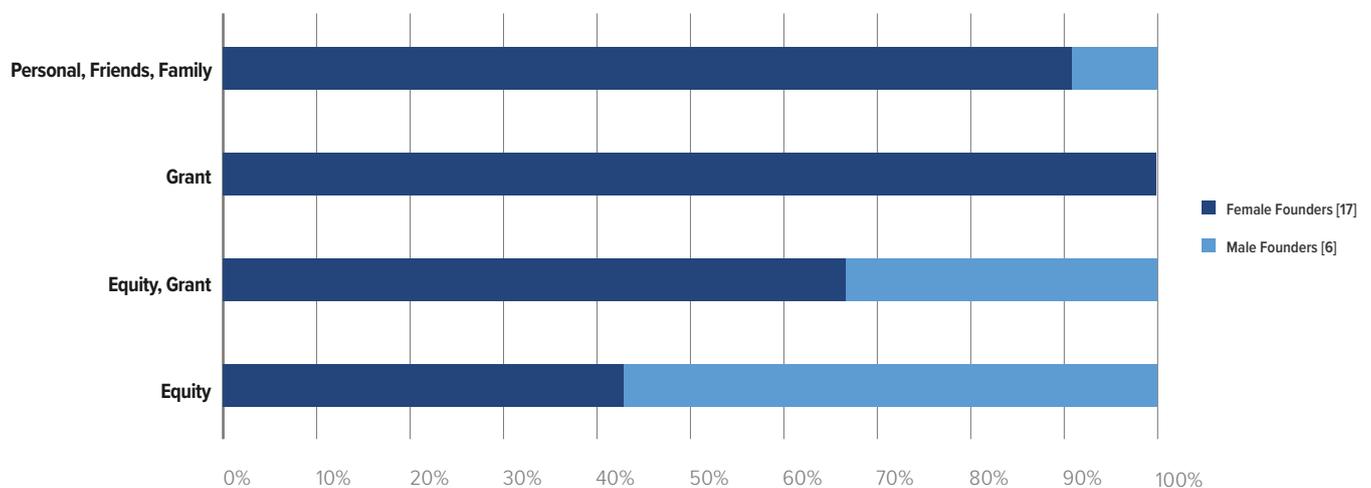
Financial Management

The survey asked whether the companies had financial projections, and whether they had someone responsible for financial management in the company aside from the founders. 48% of companies did have either a head of finance, CFO or accountant, while 52% of founders stated they managed finances themselves. The results show having someone responsible for financial management doesn't increase the likelihood of having financial projections; 64% of respondents with a head of finance or equivalent had financial projections, versus 75% of businesses without any formal staff role for financial management. Figure 31 illustrates the share of companies with financial controllers by company stage.

48% of respondents had a financial manager or similar financial controller and this percentage changed little across stages, except at Series B stage – noting that there was only one series B company (Figure 31). 50% of pre-seed, Pre-series A and Series A companies reported having a financial controller as well as 33% of seed stage companies. 66% of companies that had raised equity had a financial controller, 40% of companies without any formal financing had financial controllers, and just one of three companies funded solely with grants had a financial controller. Of those companies that had received formal financing, 92% reported having business plans and financial projections. Companies without formal financing were less likely to have business plans and financial projections (60% without formal funding had financial projection). Typically, a clear business plan and at least some financial projections is a prerequisite to formal financing. In the event a company was without a clear business plan, an investor or grant program may help them to formulate one.

Figure 31   ▮   Respondents who have a financial controller

■ % with accountant / Head of Finance / CFO (Left Axis)   ▬ Count of respondents in group (Right Axis)
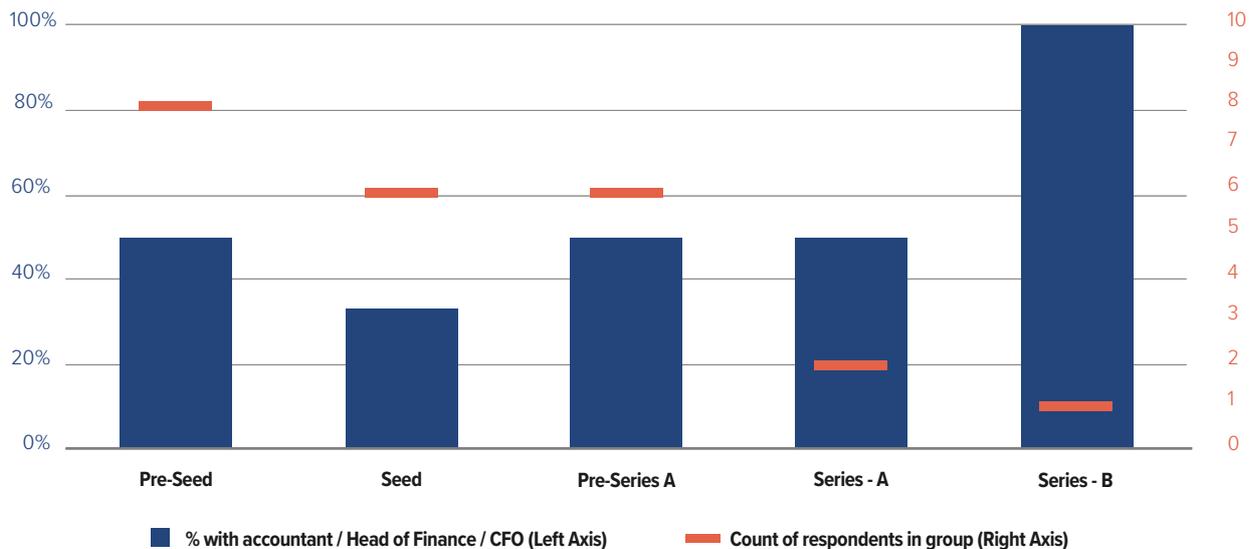
Financial Performance

Respondents were asked for their annual turnover as well as recent revenue performance but, given the small sample size, this data has not been presented to ensure some anonymity among respondents. Across the 22 respondents, 36% stated they were not cash flow positive, while the remaining 64% said their businesses were cash flow positive. The survey did not confirm these responses with data. Respondents were asked about their monthly operating costs in order to gauge the size of the companies at each stage. Note that on average, a founder in the pre-seed to pre-series A stage only takes a full salary 35% of the time and a partial salary 10% of the time. Therefore, the costs in figure 32 do not fully reflect the labour invested by the founder.

Figure 32 ▮ Average Annual Cost of a Startup (USD)
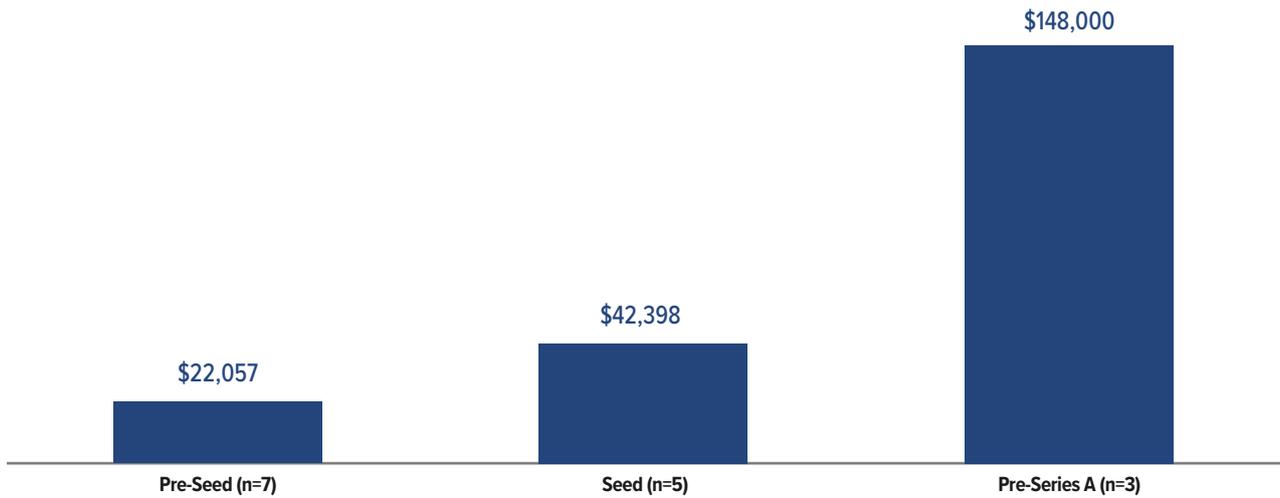
Adjusting the responses by the weighted average of male founded and female founded groups indicates that, of the survey respondents, men were significantly more likely to take a salary than women (Figure 33). Equity backed companies tended to pay themselves a salary more often than personal, friend and family backed companies.

Figure 33 ▮ Likelihood of Founder Taking a Salary
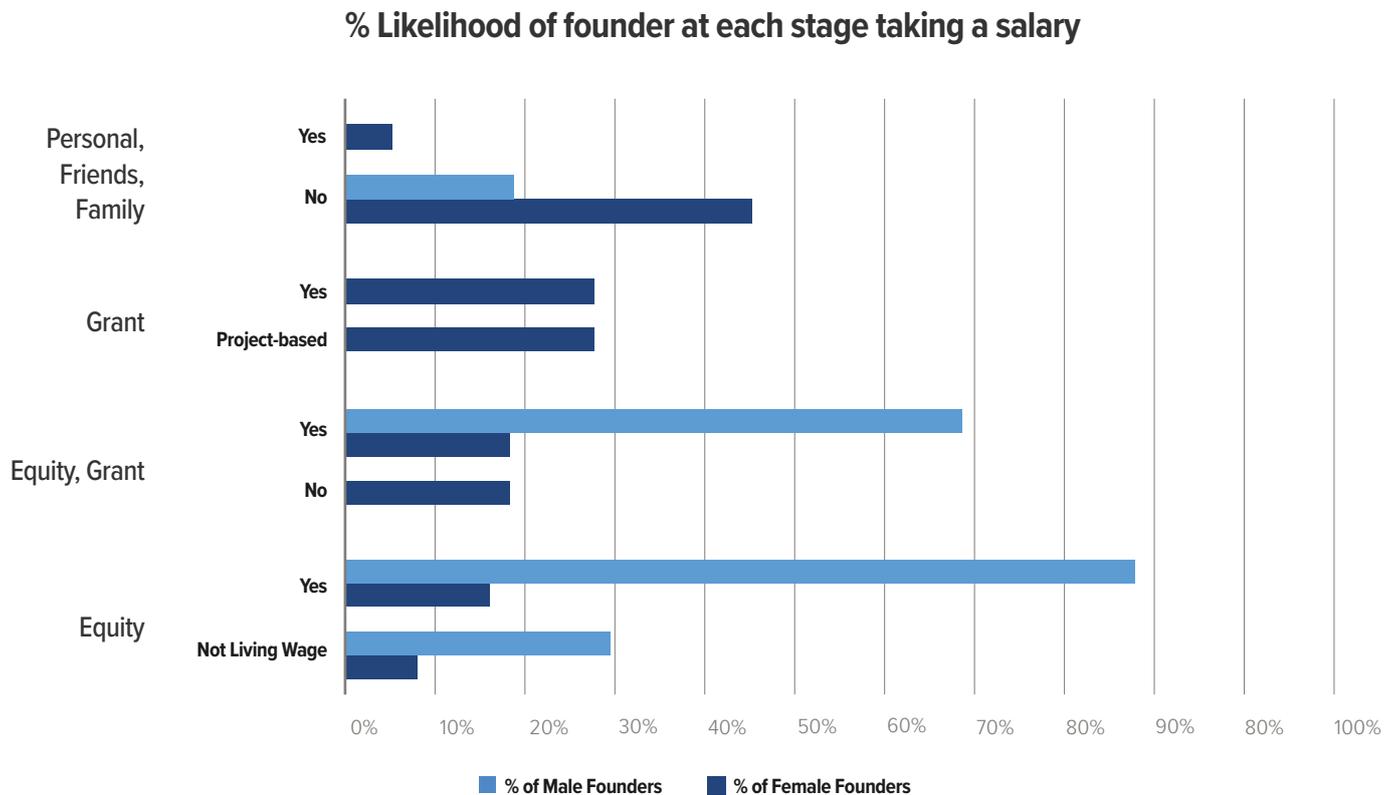
Growth

Respondents were asked to provide details of their staff headcount (full time staff) for recent years. While changes in headcount may not indicate success, a clear strategy or sound business model, it is a simple expression of growth in the absolute size of the company measured by those it employs. The results show a correlation

between having formal financing and increased growth in headcount, specifically growth among those who raised equity (noting only one company reported raising debt without also having raised equity). Given that these companies tend to raise capital to expand their business, these findings are not alarming. The survey did not ask for detailed funding information, and as such it is not possible to compare growth relative to the distance in time from raising capital. Companies without formal funding still showed growth, although modest in comparison to those raising equity.

Figure 34 assesses respondents by their funding stage and shows that Series A and Series B companies added the highest number of staff in both 2019 and 2020. Pre-seed companies tend to be testing approaches while the other two groups below would be building on top of a model that indicates success. As such, these results appear to indicate the natural startup cycle taking place among respondent companies. Series A and B are combined in the chart below due to their slight number.

Figure 34 ▮ Average Headcount Increase by Stage
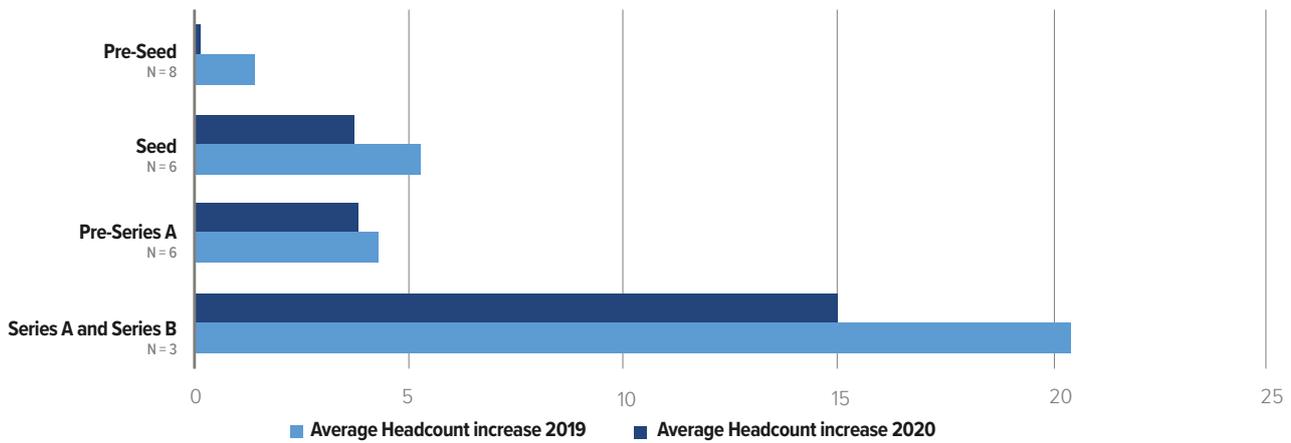
While later-stage companies in the survey added the most staff in terms of count, the percentage increase is still highest among the earlier stages – relative growth is faster from a smaller base. Seed companies added an average of 5.25 staff in 2019 compared to 2018, representing a 115% increase (Figure 35).

Figure 35 ▮ Average Headcount Increase by Stage (%)
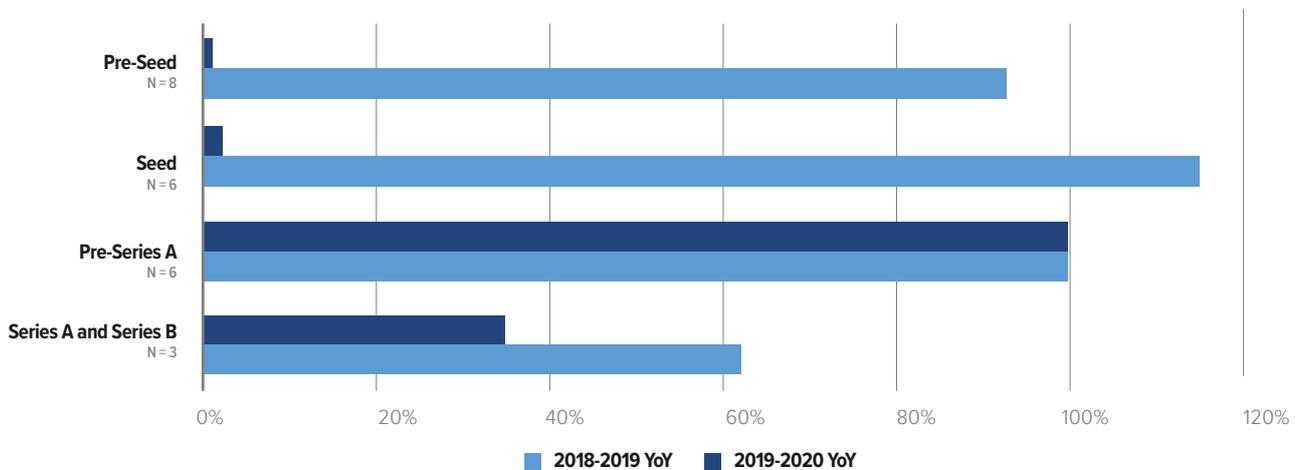
Impact Measurement

24% of respondents had a formal theory of change. 95% of respondents indicated that they had founded their business to address a social issue, yet only 60% said that they measured impact by any means. However, impact measurement itself tended to

be either highly quantitative (i.e. number of customers served) or highly anecdotal (i.e. asking some customers / employees). There was little indication of a combined approach to measure the depth and breadth of impact, which may help companies fine-tune their approaches and their service / product offerings as well as enhance their impact over time (Figure 36).

Figure 36   ▌   Proportion of companies measuring impact

Legend: Total | % of Male Founders | % of Female Founders
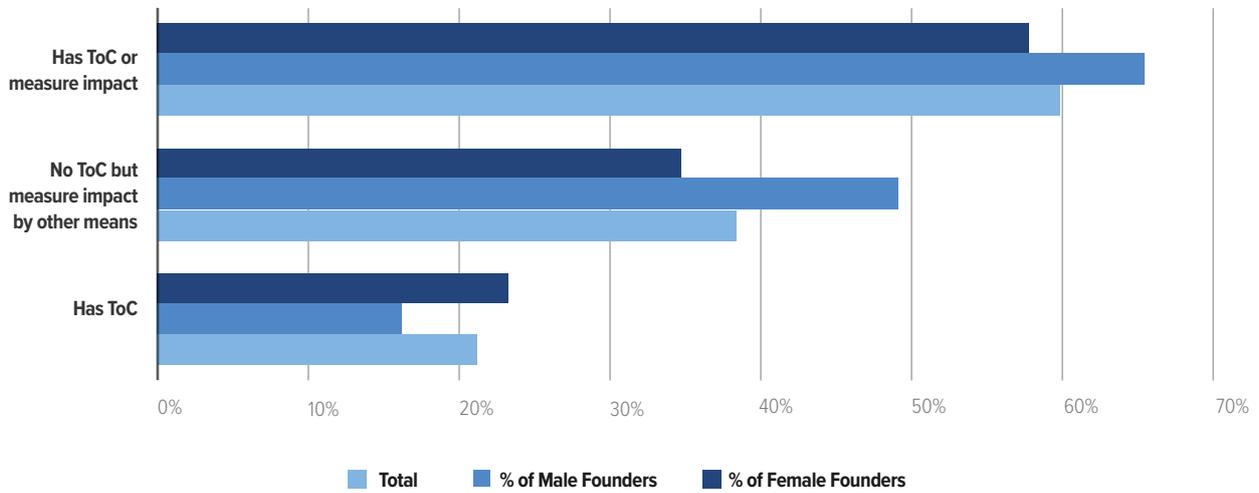
Impact Measurement and Growth

Those companies with a theory of change experienced the most growth in headcount between 2018-2020 (Figure 37). This was followed by those companies with no measurement. Informal measurement companies showed the least growth. Of the companies that did not measure impact, 62% were Seed stage companies. 80% of Seed stage companies surveyed did not measure impact. Removing the seed stage companies from the analysis allows a clearer comparison among other types (Figure 38).

Figure 37   ▌   Company Headcount Growth 2018-2020 by Whether Impact is Measured
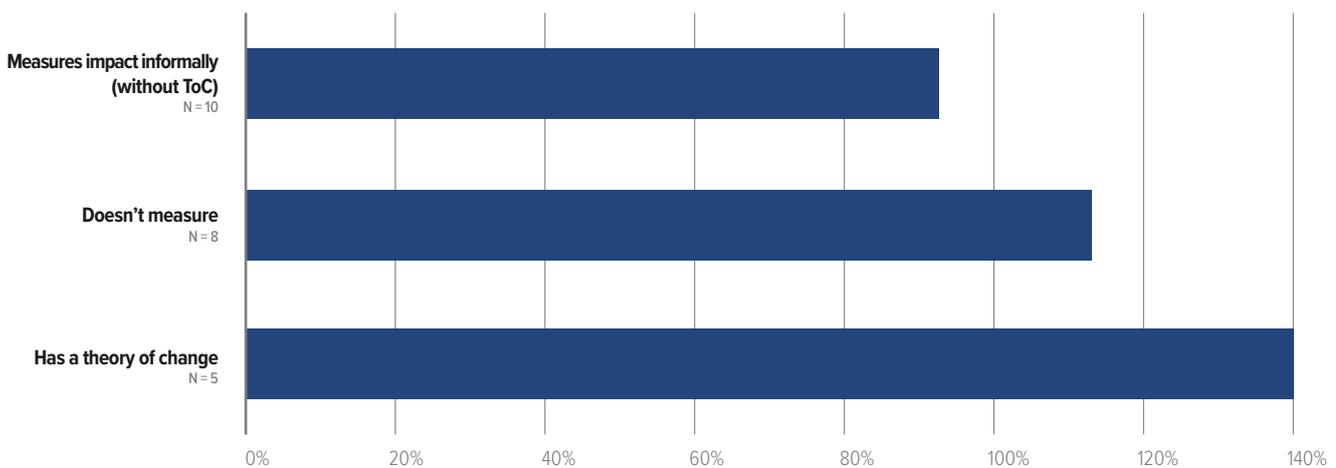
Figure 38 ▮ Company Headcount Growth 2018-2020 by Whether Impact is Measured (excludes Seed Stage)
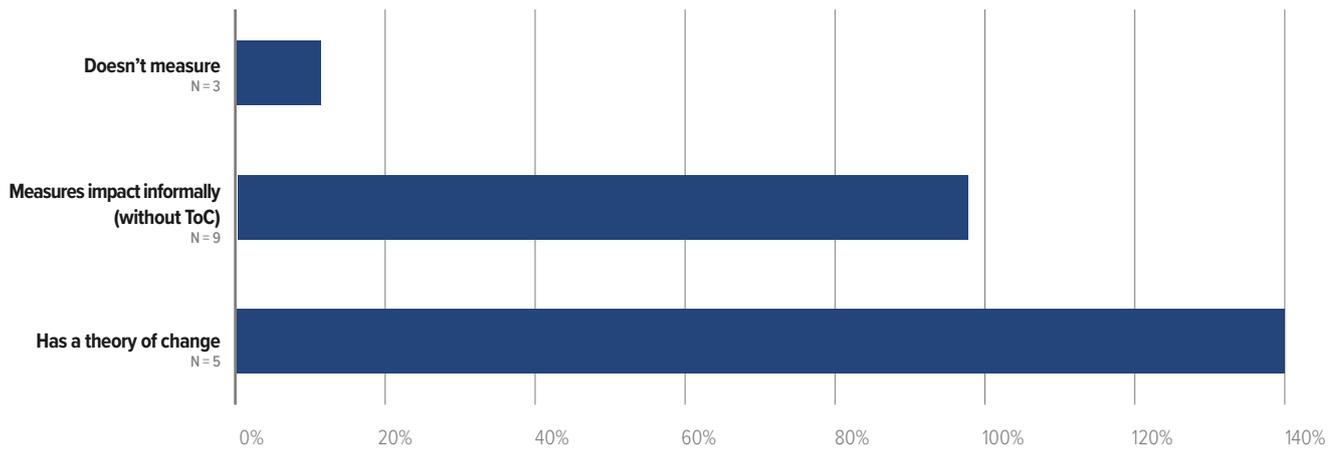
Challenges and Support

Respondents were asked to state their biggest challenges as well as their solutions to overcome these challenges. These were open-ended questions that have been categorised in order to allow for ranking across the group. Execution ranked as the highest individual item (29% of responses), although human resources as a topic was the most popular (48% of responses) (Figure 39). Execution in this instance included: managing the organization as it grows; not having enough time / skill for execution; building the brand; trying to understand the needs of rurally-based women; broad competitor & pricing problem; product quality and building trust with customers. Each of these could be further categorised; however, each can be understood as general business services support required for the sound execution of the company activities.

Figure 39 ▮ Respondents' Biggest Challenges (% of responses)
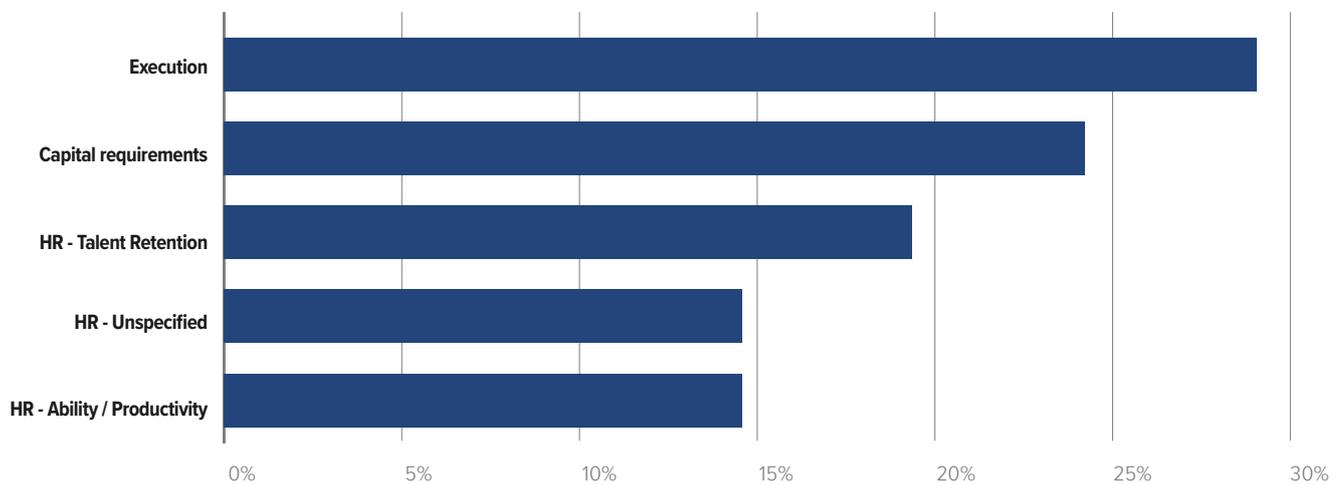
Respondents were then asked about the support they required to overcome their challenges, once again with an open-ended question. Answers have been categorised to allow for quantification of the given solutions (Figure 40). The most popular responses revolved around capital and mentorship / technical assistance. Examples within this category include: advice on operations management; consultation from experts; help to hire the CTO; and expert led on-the-job training.

Figure 40 ▊ Support Needed to Overcome Challenge
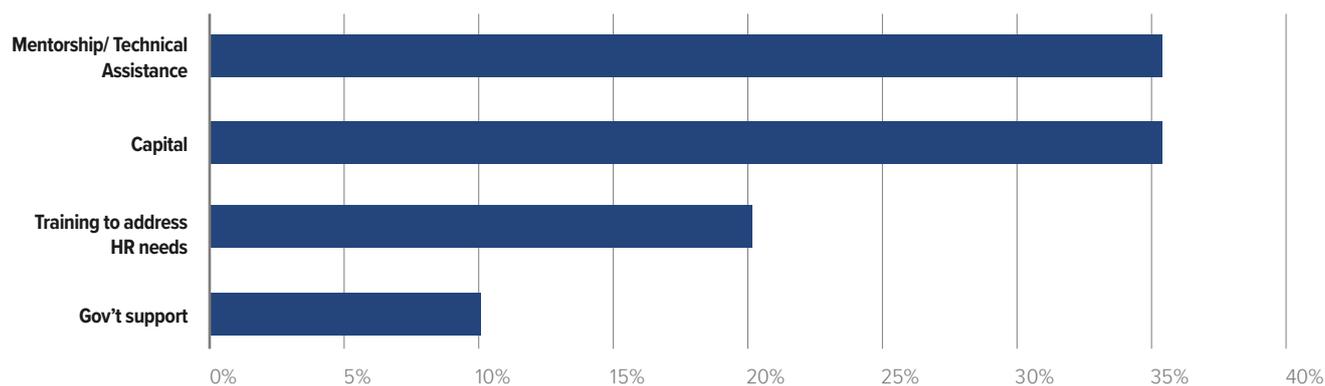
When reviewing the open-ended responses by company stage, it is clear that pre-seed stage companies account for the largest share of execution related support. Seed stage companies combined with pre-series A stage account for 100% of the capital requirements category. On the other hand, human resources are more equally shared across each category (Figure 41).

Figure 41 ▊ Share of Responses to an Open-Ended Question Regarding Support
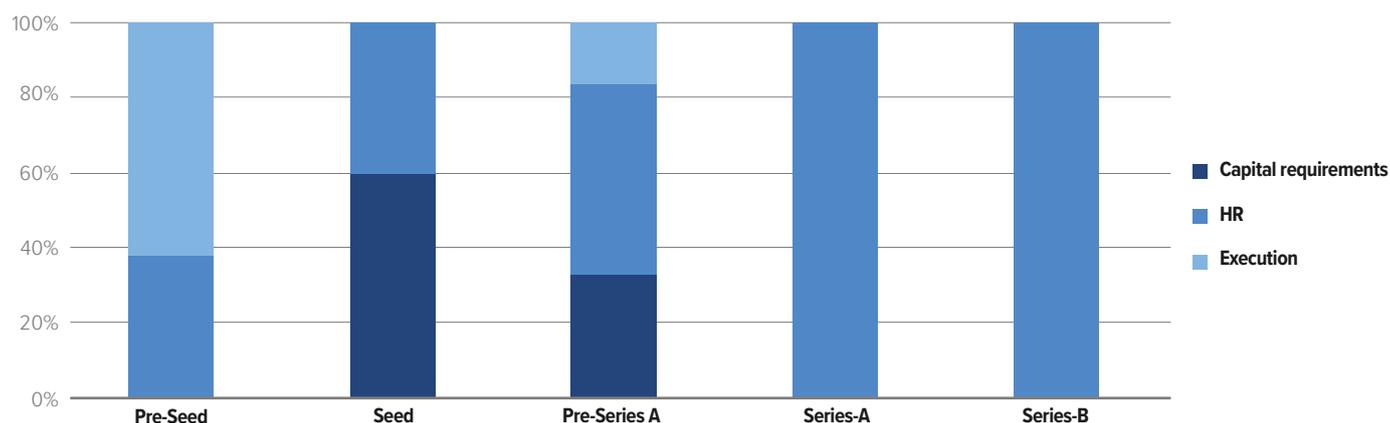
Respondents were also asked to select and rank their choices of between 1-5 (1 being low and 5 being high) for support to reach their business goals (Figure 42). The results correspond reasonably closely to the qualitative responses given around support: capital is ranked first, but a close second is links to other markets – something that engaged investors and / or mentors tend to provide. Someone to get advice from and help with managing the business, along with a supportive peer group were ranked next; all of which would likely be covered within a supportive accelerator or incubation program and / or mentorship programs.

The weighted averages of responses for men and women are included in Figure 43. It is quite clear that the women surveyed requested more support in general / across each area. The largest imbalance between women and men occurs when requesting business training, access to capital and financial management training.

Figure 42 ▮ Selected Areas of Support to Reach Business Goals

Aggregate of 1-5 scores; higher scores indicates stronger positive response

Access to financial capital	59
Link to other markets	55
A supportive peer group	39
Someone I can talk to and get advice from	36
Help with managing the business	36
Financial management training	32
Business training	32
A supportive family	23

■ Female Founders
■ Male Founders
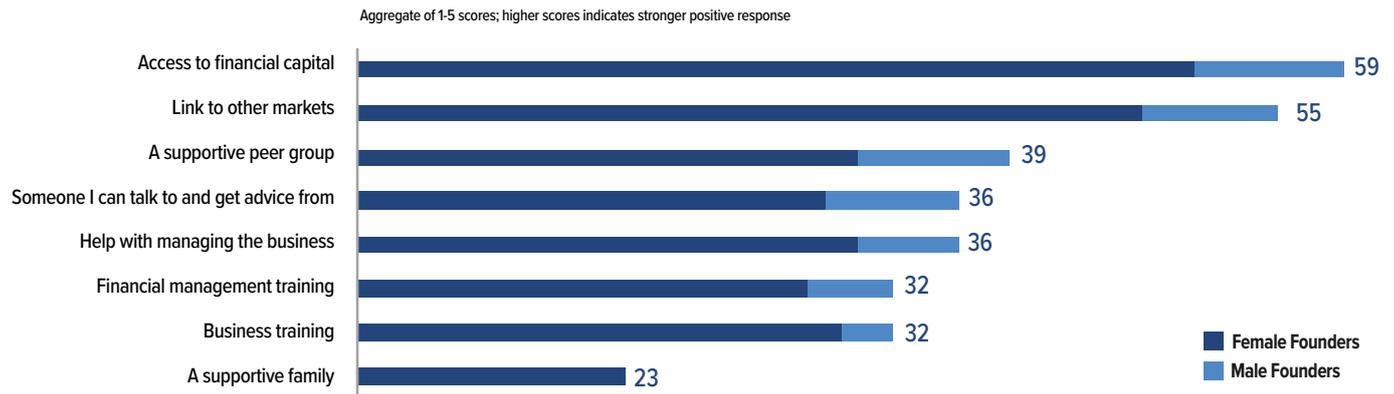
Figure 43 ▮ Support Desired by Gender (Weighted for gender)

■ Female Founders   ■ Male Founders
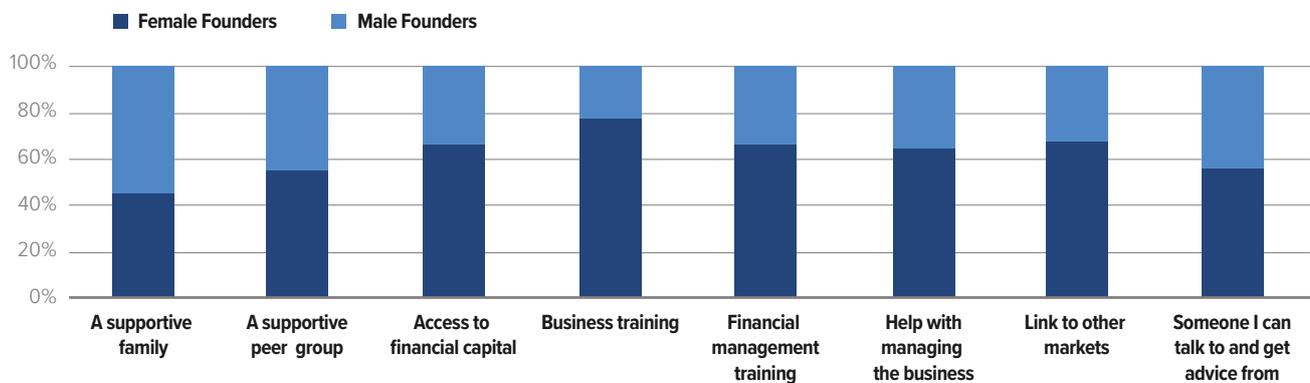
The responses to the support desired across stages shows that access to capital and access to other markets is ranked highest among pre-series A companies, followed by Series A and then Seed stage companies. In fact, Pre-series A and Series-A companies score highest in weighted absolute terms across all support indicators, potentially illustrating an increased awareness of needs compared to other respondents (Figure 44).

Figure 44 ▮ Distribution of Support by Company Stage (Weighted by Company Stage)

■ Pre-Seed
■ Seed
■ Pre-Series A
■ Series-A
■ Series-B
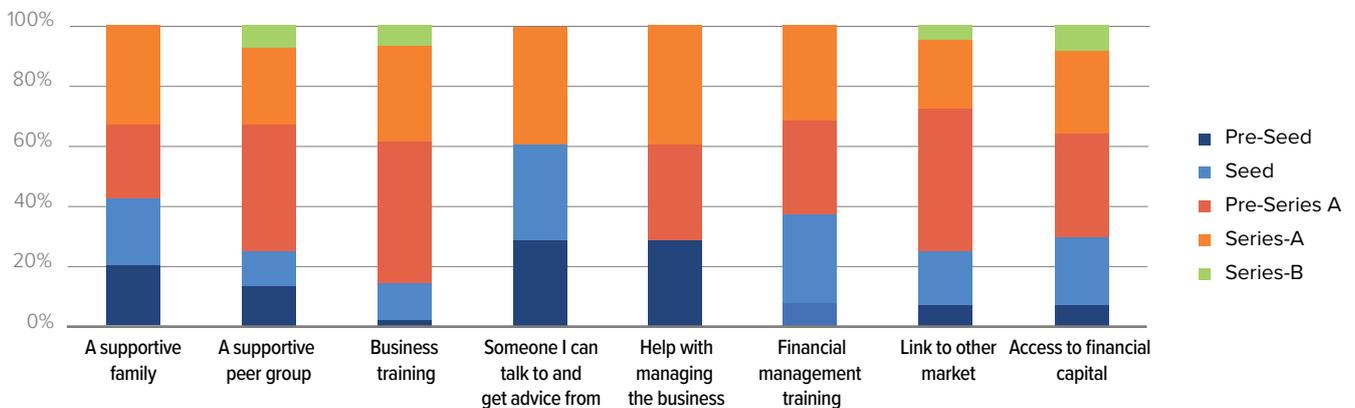
References

1   Some companies in the initial list have since closed, others were unavailable.

Case Studies of Startups Working Toward Closing Gender Gaps in Myanmar

Case Studies

Photo: Doh Eain

Survey Methodology

Semi-structured interviews were held with ten startup founders. These interviews lasted between 1-2 hours and sought to answer the following broad topics:

- Founding background of the company and founder

- Business model and approach to the problems being solved

- Traction to-date and plans for the future of the business

- Key challenges and constraints and support most favoured

Heat Map

The researchers scored each company in line with SPF's seven gender dimensions (Figure 1). The scoring methodology was based on a points ranking system low (0) to high (5) (Figure 45). Points were allocated by the researcher according to whether the gender dimension was:

5) Within core value proposition

4) Within value proposition of one or more products

3) Tertiary but intentional

2) Tertiary and unintentional

1) Potential but unconfirmed

0) Not relevant
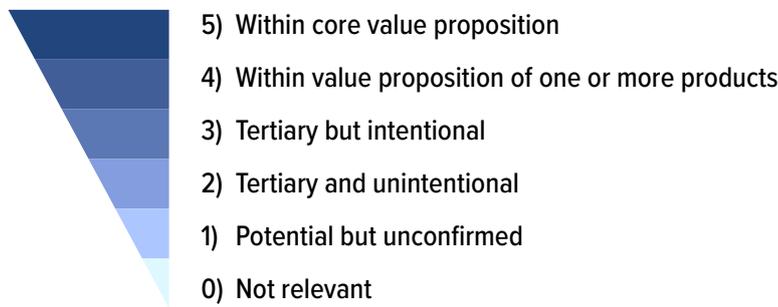
Figure 45 ▌ Startups' Scores along SPF's Seven Gender Dimensions of Women's Empowerment Framework
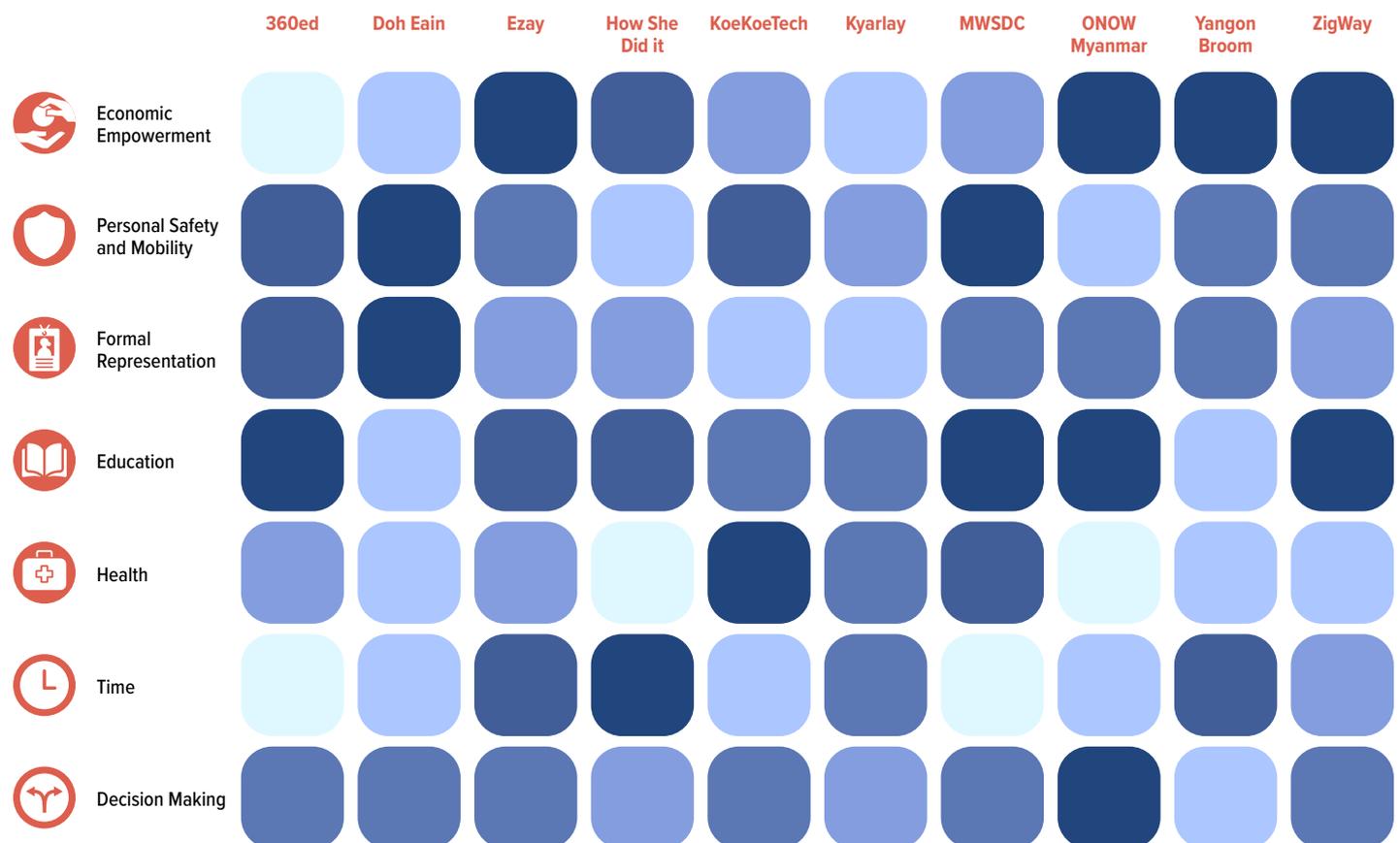
360ed

360ed is modernising Myanmar education, including reproductive education, and removing gender norms from education materials as it does so.

Stage: Series A

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2016	**82**	**50%**	**>50%**

Business Model

Development and sale of education materials and augmented reality companion mobile applications

Future Plans

Scale up sales of existing products internationally, add new products including teacher training

Biggest Challenge

Technical talent acquisition

Gender Gap Recap

While Myanmar has achieved gender parity in education at a macro level, this doesn't translate to jobs where men still take leading roles

Women in Myanmar are less likely than men to consider that they need a smartphone

Research carried out by the Burnet Institute indicated that up to **33%** of girls skipped school due to embarrassment surrounding menstruation

Founding:

Founded by Hla Hla Win, 360ed uses augmented reality to interactive learning to the classroom

360ed's founder and CEO, Ma Hla Hla Win, was inspired by her daughter to create the ed-tech startup. Hla Hla Win has a background as an English teacher and returned to Myanmar in 2016 after studying in the US. Around this time, her daughter said she wanted to be a boy, because boys had the important jobs. In response, Hla Hla Win created a storybook about a young girl becoming an astronaut. Later, this story would feature as an augmented reality demonstration at a children's literature fair. When the colour copies of the books ran out, black and white ones were made; the AR app recognised shapes, not colours so children could still see the colourful images on their smartphones. A comment from a teacher about this approach making black and white school textbooks more interesting to children laid the foundation for what would become 360ed.

> *"it's important to have a strong private sector that can work with government and development organisations to help ensure Myanmar focuses on sustainable education solutions"*

Business Model:

360ed partners closely with government and development partners to create educational products for a range of subject matters

360ed is a private company providing services and products to government and nongovernmental organisations. The company has a team of software engineers and instructional learning designers who are, combined, adept at creating digital learning experiences. 360ed offers some courses it has developed on its own accord, such as English language which it is beginning to export to Asian and African countries, as well as courses developed in partnership with government and aid agencies. A recent project with UNFPA led to the app and storybooks "Bay King" (which translates to "free from danger") that teaches male and female adolescents about human biology and reproduction, which are subjects teachers report finding difficult to teach[1,2]. Hla Hla Win explained the nature of 360ed's work as supporting the government in a manner similar to public private partnerships (PPPs) across the world. In developing countries there are often also development programmes supporting education and 360ed aims to work with them in a collaborative way; "it's important to have a strong private sector that can work with government and development organisations to help ensure Myanmar focuses on sustainable education solutions" said Hla Hla Win.

360ed's Grade 10 Science products include each Biology, Physics and Chemistry.

Impact for Women and Girls:

Through meaningful leadership and gender-sensitive development, 360ed is inspiring women and girls in Myanmar

360ed is not just closing gender gaps in education but also in its leadership and representation of women. Hla Hla Win recognises her position as a woman in tech, and a founder / CEO especially. While she aims to inspire women through public speaking, she makes a point to decline panel events that fail to have at least one other woman. Hla Hla Win told us,

> *"If I'm invited to a panel with three men and I'm the only woman, I have a responsibility to ensure my fellow women are also being represented".*

Around 50% of students using 360ed are likely to be female, so the company is also supporting the learning of over half a million Myanmar girls[3]. 360ed takes a purposeful approach when it comes to designing materials for the classroom, where traditional textbooks still encourage traditional gender norms. The majority of leadership positions at 360ed are held by women and this counts too for the education development and design teams (both of which are 80% female and managed by women). Hla Hla Win makes certain to ensure that these teams provide a balanced gender perspective throughout their work. One such example was when 360ed developed materials in a partnership between JICA and the Ministry of Education, where the company led the redevelopment of both textbook and a companion mobile application with the specific aim of removing traditional gender stereotypes.

Future:
360ed has built a team and a suite of products by servicing government and development partner contracts, now they are aiming to sell these products to education partners internationally

Since founding, 360ed has worked with the Myanmar Ministry for Education, UNFPA, JICA and others and also took part in SPRING Accelerator. Across these projects, the company has developed a suite of products across sciences, English learning and sexual reproductive health. The products consist of a box of flashcards which are matched to the mobile application which, using the phone's camera, recognises the cards and brings them to life with three-dimensional graphics. Having garnered success in Myanmar, with contracts reportedly serving over a million students, 360ed is now branching out internationally. In addition to expanding its sales of core products, the company is also interested in helping use its technology to engage in teacher training. With experience in the Myanmar classroom and running a large tech company, Hla Hla Win could be just the person to help teachers take new approaches with technology.

Challenges and Support:
As 360ed grows and updates its applications, the company hopes to use data to close gender gaps. To reach its goals, 360ed is seeking funding, market linkages and training for technical staff.

With 82 staff members, many of which are technically trained, 360ed is cognisant that finding a continuous flow of skilled talent could be a barrier to their ongoing saleability. When discussing possible solutions to a dearth of technical staff the company suggested more training opportunities either for employees of the company or more generally within Myanmar. As 360ed begins to become an international company, its target is to reach saleable economics to breakeven and in time, turn a profit. Reaching international markets will require linkages, although it is notable that 360ed is already receiving some enquiries from other SEA countries, other parts of Asia and as far as Africa. Having raised grants, debt and equity finance in the past, the company is now seeking to raise further equity rounds, securing investors that want to help support youth, gender and education.

360ed's approach of selling to government and development organisations has worked well in Myanmar and reaching over a million students is no small feat, continuing in this path could see Hla Hla Win reach her ambition for 360 to become "a platform for global learners".

References

1   One teacher reported "...I prefer sexual education happens naturally. I don't want to teach them at schools. Society struggles with sexuality education amid ambivalence, Myanmar Times, 2017.

2   Adolescent girls score just 50% of reproductive health questions correctly, Burnette Institute, 2018

3   360ed is in the process of building in gender disaggregation in their applications, these figures are estimates based on macro data of enrolment and demographics.

Doh Eain

Doh Ean actively involves women and girls in their local redevelopment planning, helping create public spaces that serve women and girls.

Stage: Series A

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2017	**32**	**65%**	**60%**

Business Model
Restoration and development of heritage projects and safe community spaces

Future Plans
Continued expansion within core services

Biggest Challenge
Talent acquisition

Gender Gap Recap

The World Bank Entrepreneurship Survey shows that

Women in Myanmar make up	**35%**	of the owners with business,
	41%	of management,
and	**29%**	of directorships.
Data from Ministry of Labor lists only	**3%**	of Myanmar conglomerates with female CEOs.
In Myanmar,	**31%**	of women don't feel safe in community areas.

Doh Eain

Founding:

Doh Eain felt like a natural transition for governance consultant Emilie Röell and represented a way to make changes on the ground in Yangon, Myanmar's commercial capital

Emilie Röell founded Doh Eain in 2017 after having lived and worked in Yangon for four years. Röell's previous post had been as a Democratic Governance Consultant, during which she worked closely on local governance including researching the role of women in governance. Having developed experience in understanding people's participation in public administration, Röell saw Doh Eain as a means to build on her knowledge of participatory processes in a practical way: Doh Eain involves the community in improving public spaces. According to Röell, in 2016-17 there was space in Yangon for a focus on restoration projects, and Doh Ein was a means to "roll up our sleeves and get started reshaping and improving public and heritage spaces in Yangon".

Business Model:

Doh Eain has three core revenue streams: heritage homes, heritage restoration and community spaces. It was community spaces that enhanced Doh Eain's inclusive approach – ensuring all community voices were heard.

Doh Eain refurbishes and restores homes and finds tenants, providing loans to landlords for the work and charging a fee on the increased rentals available after work is completed. They are also contracted for restoration and design services for commercial properties, and they design and develop public spaces. In late 2017, Röell noticed that only men in the community would come to meetings about developments; women would either not attend or say very little if they did attend. Around the same time, SPRING Accelerator came to Myanmar and Doh Eain participated, improving their systems for women's inclusion as they did so[1].

Impact for Women and Girls:

Including women is central to the work that Doh Eain carries out in the community. This is contributing to safe spaces for women in Yangon.

When women are not part of the planning of public spaces, these spaces tend to favour men and Röell had noticed that they were not capturing women's voices in their planning processes due to lack of attendance or involvement from women. During and following Doh Eain's inclusion in SPRING Accelerator, Röell dissected the entire process during the scoping, planning and implementation phases of their projects in order to rebuild these processes with a focus on women and girls' inclusion. This began with reviewing the site for development and considering how to serve women – such as public parks which attract more women when they are broken up into various activity areas[2]. More areas allow for smaller groups to form, whereas one open area tends to be occupied by a large group of men, which women find intimidating.

Doh Eain then would typically set up a co-design committee for the public space, consisting of entirely women or at least ensuring that women have a voice in the committee. Each project would have a committee that would oversee the planning and development of the space. Röell explained that, when planning for girls to take part in the committee, it was essential to begin with the parents. Doh Eain did this by drawing attention to the benefits of their inclusion, such as education and skills building.
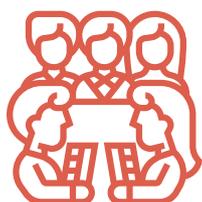
"Inclusion in the committee has had the added benefits of increasing the girls' confidence"

she said. These findings were corroborated by SPRING's evaluation report which noted that the girls: develop skills, gain a voice, spend more time outside the house, and develop ownership[3].

Future:

Yangon remains a city with many opportunities for Doh Eain to create meaningful change for its residents, businesses and visitors, and the company intends to continue renewing the city.

Since its founding, Doh Eain has made a noticeable impact on Yangon. To-date the company has completed 13 public spaces with four more ongoing, all of which are designed to be safe for women and girls.

Yangon is a fast-developing city with many colonial buildings, and Doh Eain is unique in its gender-inclusive approach to urban planning and development. For these reasons, Röell notes that Doh Eain will continue to grow the team and take on an expanding number of projects across the city. Doh Eain is naturally involved at a local governance level and could take on more policy-level work. However, Röell reminds us that their ability to action changes on the ground requires complex execution, which is a unique skill set in the company and one she intends to continue to leverage to renew Yangon.

Doh Eain works closely with NGOs and local governments, as stakeholders and at times clients in their work. According to Röell, being the commercial enterprise in this government-NGO-enterprise trinity is suited to Doh Eain's mission of implementing change on the ground: as a company it can move quickly, unburdened by bureaucracy. Röell also notes that the focus on women and girls has become an integral part of Doh Eain's work and differentiates the company from other developers. She sees this as an advantage as the business continues to expand. The aim is to continue as a commercial vehicle and become financially sustainable, rather than profitable. Funding to-date, including grants, equity and convertible loans, has come from a range of philanthropic sources.

Challenges & Support:

As a technical company, designing and developing the built environment, Doh Eain requires talent to grow; having grown quickly they have to constantly strike a balance between strategy and execution.

Taking an inclusive approach to development planning of public spaces requires significant expertise in stakeholder management. Similarly, the execution of any project requiring a range of physical labourers, materials and designers understandably requires skills in execution and project management. For Doh Eain, this means that growth is restricted to their ability to continuously find and retain top talent. As university courses and other education in the area of integrated town planning, urban design, landscape design and restoration currently doesn't exist in Myanmar they find it difficult to bring on the innovative and technically strong architects they require.

Doh Eain has received several professional volunteers, besides participating in SPRING Accelerator. The message across these experiences is clear: highly experienced professionals who have time to invest are extremely valuable. Conversely, short-term interns are less helpful because it takes a few weeks for an intern to settle in and a few more weeks before they understand how to add value. Doh Eain has benefitted from volunteers from Moving Worlds, a website that matches experts and founders to scale social impact in developing countries, and found this approach quite successful to-date.

References

1   SPRING Accelerator was a multi-donor accelerator program which specifically helped businesses improving the lives of women and girls.

2   Example given by Doh Eain; also raised in Invisible Women (Criado-Perez, C; 2019)

3   Presented to EME during the case study research

Ezay

Ezay provides stock delivery for rural "mom and pop" shops, which are typically women-run (~80%) and helps them use a mobile app with which they can track their business sales and access inventory finance.

Stage: Seed

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2019	**27**	**33%**	**0%**

Business Model	Future Plans	Biggest Challenge
Rural e-commerce platform and delivery	Expand nationwide	Identifying strategic growth capital

Gender Gap Recap

There is gender parity between men and women in terms of percent self-employed,

but men are almost **3×** more likely to have employees than women.

Among phone-owners, men and women are as likely as one another to have a smartphone; but men are **29%** more likely to own a phone at all.

Women are roughly **1/2** as likely to have a mobile money account than men.

Ezay

Founding:

Founder Kyaw Min Swe launched Ezay to solve logistics for shop-restocking in rural Myanmar - a problem that his sister, a shopkeeper, had experienced for many years

Kyaw Min Swe was previously a senior director at the Myanmar travel company, Oway, where he led the development of Oway Ride, a ride-sharing platform, in Mandalay. Prior to Oway his experience included logistics and retail, gained in Myanmar and Singapore. Kyaw Min Swe (KMS) is from a small township close to Yangon. His sister is a shopkeeper of a mom'n'pop shop (i.e. a small retailer, typically an unregistered business) in this township. To get stock for the shop, KMS' sister would ask her husband to go to the wholesaler but to do so her husband would need to take time off of work. Going to the wholesaler herself would require transport she didn't have and closing the shop even if she could. Especially in rural areas, men tend to own the transport and women often don't like to go to town alone for fear of their safety. KMS launched Ezay to connect retailers like his sister to wholesalers and provide delivery in between the two.

Business Model:

Ezay is a marketplace which connects retailers to wholesalers and which also provides delivery

Ezay's business model involves registration of mom'n'pop shops on his platform and working with wholesalers to list their goods on the same platform. Shopkeepers can then browse stock and place orders, which Ezay facilitates and delivers. Ezay makes a commission on the sales across the platform and charges for the delivery. More recently, Ezay has also been piloting how to provide credit to shopkeepers, who may be indebted to one particular wholesaler and therefore limited in stock or unfavourable prices; or who simply want to expand the size of their stores. Rural shops are often far away from MFI networks and have poor recording, but with Ezay ordering they can track all reorders and provide MFIs with an estimated income they need to assess the loan. Ezay's initial value proposition, of providing easier access to restocking goods among women shopkeepers, has led to the company growing to over 1,600 retailers on the platform since launching in October 2019.

Impact for Women and Girls:

Women make up 95% of Ezay's customers and Ezay provides digital literacy training so they can use the app. They have also set up a call centre, and are beginning to provide financial services.

KMS launched Ezay to solve a problem his sister was facing and one he knew other women in Myanmar were also experiencing. Indeed his assumptions and research are validated by 95% of his customers being women shopkeepers.

These 1,500+ women are receiving digital literacy training as part of Ezay's activation process.

Ezay helps women download the app and understand how to use it. The company also has a call centre for when customers need remote support to go through the steps in the app. Ezay's app also keeps track of order information and the company hopes that this will help shopkeepers to better understand their top selling items - and later even their best margin items. Because Ezay collects sales data, it's also possible for financiers to understand the shopkeepers ability to repay loans. Ezay is currently piloting providing access to finance, with shopkeepers able to take "Ezay Credit" to expand their stock. By providing credit over cash, Ezay can ensure that funds are used responsibly / within the business.

Future:

Ezay recently closed its seed round and is expanding its model across 2020 with a long term target of covering the country's estimated 300,000 rural mom'n'pop shops

Having developed a network of over 1,600 retailers in around 3-4 months, Ezay has plans to continue growing at a brisk pace. With seed funding in the bank, the company is planning to reach 8,000 retailers by the end of 2020. Assuming that 95% of Ezay's customers remain to be women, that's up to 7,600 women each who will receive at least some form of digital literacy training. As the company expands, it is also intending to widen its financial services offerings by partnering with leading microfinance institutions. Its aim is that all Ezay customers will have the opportunity to apply for credit with which to grow their business.

Currently, only around 25% of Ezay's customers have existing loans - based on the data gained during this study's research.

These benefits are integral to Ezay's initial model, says KMS, "mom'n'pop shops are the backbone of their townships and we believe that by strengthening it we can change the lives of people in rural Myanmar". And it is not just shopkeepers, he says, but later the company intends to help these shopkeepers offer e-commerce solutions to their customers through digitising shops and connecting them to wider consumer finance and urban supply chains.

Challenges and Support:

Acquiring an 8,000 strong network of rural shops is an ambitious task and one that requires investment

Ezay has projected that its seed funding will reach until the end of 2020 at which point it will be seeking its next round of growth capital. KMS reports that already some venture capital and impact investors have shown interest. He hopes to secure investment from supportive investors who can bring strategic value in growing a national network, e-commerce platform and logistics business while at the same time recognising and understanding the challenges in Myanmar.

KMS notes that Myanmar's tropical climate brings its own challenges as rainy seasons affect access, but the company has modified motorcycles that have, to-date, overcome any terrain.

As Ezay continues to scale and onboard more enterprises - mostly women-led - onto its platform, this also increases the number of women who will have access to digital training from the company.

How She Did It
Female Talent Platform

How She Did It

> How She Did It helps women - primarily mothers - upskill and reskill so they can access flexible working while coping with parenthood.

Stage: Early

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2019	**1**	**100%**	**100%**

Business Model

Development and provision of paid-for training courses for women

Future Plans

Pivot toward wider audience than existing urban mothers

Biggest Challenge

Team development

Gender Gap Recap

Recommendations from research carried out in Myanmar regularly cite women's unpaid time burden as a barrier to their empowerment

In Myanmar	**33%**	of men consider that women should not undertake paid work.
Of women surveyed by IFC,	**36%**	started a business to allow for more flexibility,
while	**15%**	of those we surveyed in the research listed the same reason.
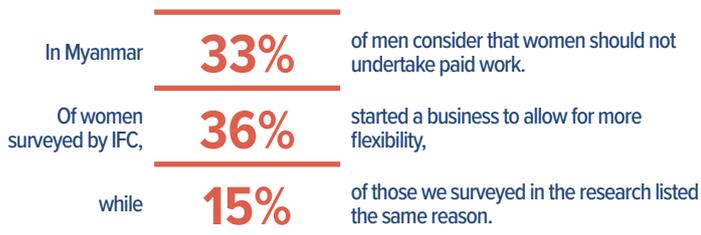
How She Did It

Founding:

How She Did It started out as a lifestyle blog and popular demand led the pivot to online training.

Nang Mon was living in the US shortly after having her first child. Having always been a busy professional, Nang was eager to have a project. She began a lifestyle blog which covered the challenges of motherhood and particularly the transition from professional employment to being a mother / carer. Notably, Nang wrote a lot about the challenge of keeping a career while having a child, "for many women, their careers suffer when they have children" she said; she noted that women struggle to juggle childcare and parenthood, employers are reluctant to hire new mothers in case they leave, and that culturally women are often made to feel inadequate for working alongside being a mother. Before How She Did It, Nang worked as a marketing training professional, researcher and domestic violence counsellor in San Francisco, USA. Many of Nang's audience were from Myanmar and encouraged her to write the blogs in Burmese as the topics would be popular among women still living in Myanmar. When writing in Burmese (something she had to relearn) Nang developed a loyal audience of around 10,000 active followers. Encouraged by her followers, she returned to Myanmar and founded How She Did It (HSDI) in 2018 to train other new mothers and help them "upskill and re-skill" and pivot into jobs they could do alongside motherhood, such as social media management and copywriting.

Business Model:

How She Did It provides training to women (B2C) and helps companies recruit these women (B2B)

Like many young enterprises, HSDI started from the personal experiences of the founder and started modestly. Conscious that many Myanmar women didn't have skills to work remotely, Nang focussed the first course on digital skills such as cloud storage and document collaboration combined with content writing. These skills are targeted at helping women become freelancers or work in areas such as social media marketing, fitting for a country where Facebook is the main source of information for the majority of people. By working with corporations, HSDI is able to charge placement fees by filling the role of recruitment agency. In doing so HSDI trains women (167 to-date) and helps them find employment (59 to-date).

Impact for Women and Girls:

Myanmar has famously experienced a digital leapfrogging and HSDI is intending to build on this to help women enter the workforce of the future

HSDI started by serving middle-income women in Yangon, with courses costing each participant MMK 55,000 (USD 40). However, Nang wants to expand these services to a wider audience and specialise in training while moving away from the recruitment side of the business, as doing so could help more women in 'greater need' of support. Already,

> *Nang has developed the course so that it's possible not just to learn from a smartphone, but to work on mobile too; working from a smartphone may also be easier to work in between household tasks.*

Courses recommend and provide training on a range of apps suitable for social media marketing. Enabling learning across mobile devices widens the potential market for HSDI, noting around 50% of women in Myanmar own a smartphone. As well as taking a flexible platform approach, HSDI also takes a flexible timing approach; courses are recorded and accessible online but remote support sessions are all held around 9-10pm, "after women have completed their household chores" says Nang. She believes that these flexible approaches will be critical in ensuring that women are included in Myanmar's digital revolution and digital workforce.

Future:
HSDI is engaging in new partnerships to provide companies with social media marketing management while furthering its training programmes to organisations

Recently, HSDI has begun offering new services to businesses and NGOs. For one company, HSDI is leveraging its trained network of young mothers to provide social marketing support direct to the client on a project basis. For NGOs, HSDI has started offering bespoke training packages which will upskill up to 50 staff at a time on digital communication and productivity. Nang expressed that these new channels were helping HSDI work on larger projects and increase the pace of learning in the organisation. With new lessons and further honed services, Nang hopes to be able to package these existing projects into standardised services that HSDI can begin to offer to wider corporate clients.

Challenges and Support:
HSDI is building a remote team for its expansion plans, but still requires support in planning and execution

Nang Mon's vision of a remote workforce doesn't begin with her customers, but with her team; as HSDI begins to take on project work to expand its products and customer base, Nang is planning to build a remote team. While she recognises this may bring its own challenges, Nang believes that to support and lead in developing a flexible workforce of women, the team needs to be a flexible workforce of women itself. However, Nang also mentioned that building a team is an area she would welcome support.

Nang Mon took part in Founder Institute, a programme aimed at idea-stage entrepreneurs. However while the programme helped her think through some approaches, she still finds that HSDI lacks capacity in long-term planning. The company is planning to expand, but has no financial projections with which to inform business strategy and decision making. Nang has one or two informal business mentors and flagged mentorship as an area of particular interest. "While we're leading change, our model is adult learning online. It would be great to have someone with similar experience to bounce ideas off and help strategise with. Frameworks of what's worked would also help us organise and measure our growth." said Nang.

Koe Koe Tech

Koe Koe Tech's flagship smartphone app "Maymay" provides prenatal and postnatal education to women in Myanmar and helps them find nearby maternity care.

Stage: Grant-backed (Series A-B equivalent)

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2013	**117**	**56%**	**>50%**

Business Model

Free for users app, grant funded (seeking sustainability) digital tax collection with commission fee to local government

Future Plans

Scale products to sustainability, launch hardware for electricity / water bill payment

Biggest Challenge

Technical talent acquisition (software, hardware)

Gender Gap Recap

Myanmar's maternal mortality rate is the highest in the region with 250 deaths / 100,000.

Only	**60%**	of births have a skilled attendant present
Maternal mortality is	**3×**	more likely in rural areas of Myanmar compared to urban areas.
	50%	of deaths involve women with only primary level education

Koe Koe Tech

Founding:

Koe Koe Tech was established to leverage technology to bring about positive health impacts in Myanmar; Maymay, their flagship product, brings health information to pregnant women

Koe Koe Tech Co-founder, Mike Lwin wasn't meant to be in Myanmar in 2009 but a delayed start at the law firm he was joining gave him the opportunity to take a research fellowship in the country. Lwin's parents emigrated to the US from Myanmar before he was born, where they are both successful physicians. During Mike's 2009 visit he met his cousin, Yarzar Minn Htoo, now co-founder, a tech-savvy doctor. The two found common ground in wanting to improve Myanmar with technology. In 2013 they formed Koe Koe Tech and began looking for a problem to solve. Visiting hospitals and researching health indicators they soon found the problem that would lead to their flagship product; Myanmar had, and still has, very high rates of maternal morbidity[1]. Recalling this, Lwin noted that this was something that information could solve and therefore technology could support. Soon after, Koe Koe Tech launched Maymay, an app for women to learn about family planning, pregnancy and childbirth and childcare.

Business Model:

Maymay has around 120,000 daily active users nationwide and more than 3.2M reached via Facebook each month. To-date Koe Koe Tech has leveraged grants and development project funding to reach these women

While some rural information services, such as farming applications, may be able to monetize from users through increasing their income, the same is not currently true for Maymay. Maymay provides health information to women. Therefore, Koe Koe Tech (KKT) has used government and development grants to make up this economic shortfall. It's important to Lwin that women do not have to pay for information that is keeping them safe, or even alive. However, Lwin notes that in Myanmar around 90% of health bills are paid by the individual and this could lead to a pathway of long term sustainability for Maymay; Maymay could take a commission for sales channelled through the app. KKT is considering connecting users to other service providers, or enabling additional paid services on the app. But, for now mobile money is still limited in Myanmar and while telecommunications companies will allow payment with phone credit, their fees are prohibitive at around 50%. KKT also plans to continue working with NGOs as a service provider, noting the company's core mission is to drive positive social change in Myanmar.
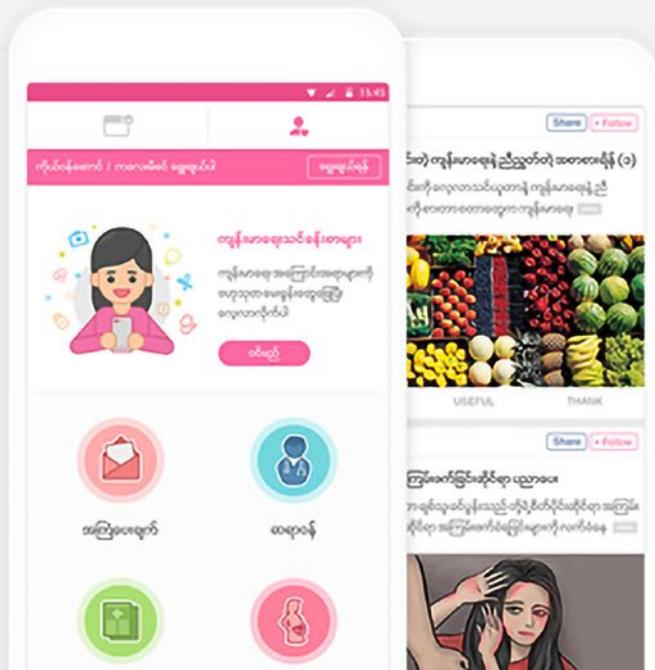
Impact for Women and Girls:

Maymay is used in every township in Myanmar, in rural areas, IDP camps and have been translated into nine ethnic languages

Maymay has no doubt been a success in reaching far and wide across Myanmar.

> *Women report using the app to understand about risk during pregnancy, to find local clinics and for best-practices for looking after their new-born child.*

This is also helping Koe Koe Tech to map the needs of pregnant women over the country and providing valuable data points about differences in geographic locations. Koe Koe Tech also makes efforts to ensure that its staff is representative of its users, with 95% Myanmar staff and a range of Myanmar ethnicities as well as 50% of leadership positions being held by women.

Koe Koe Tech recently launched MyanKhon which is revolutionizing tax collection in Myanmar; the company aims to create a one-stop application for home services within the same app that lets customers pay tax bills

Built in partnership with The Asia Foundation, MyanKhon is a digital platform for collecting property tax that leads to a 3× increase in property tax collections and up to 10× for water payments. Koe Koe Tech is planning to work with political economists to support the government in the effective use of increased tax receipts to better serve households. While this product is not clearly targeting women in the same way as Maymay, Koe Koe Tech is employing a gender-sensitive approach and putting women at the center of their planning; by developing an understanding of the household, including the gender of the head of household, MyanKhon will be able to offer products and services to improve livelihoods. One hope is that this can address the unpaid burden of women, be it through outsourcing services or laying the foundations for encouraging better community services from the government. Lwin noted that women are better customers for household services too, as data suggests women will spend more income on the family while men are more likely to spend on themselves[2]. MyanKhon is aiming to reach 60 townships within 18-24 months, starting in Yangon. Lwin confessed it was an ambitious target, but one that they are taking steps toward with more than 1M households registered in their platform.

Koe Koe Tech has large and ambitious goals and the best support to help reach them comes from "open-minded experts with the ability to listen and the willingness to understand local context"

Maymay and MyanKhon are Koe Koe Tech's leading products, and the company continues to research both additional verticals inside these products as well as new products. The challenges faced by Koe Koe Tech revolve around continuous research and development and the resources and expertise this requires.

Koe Koe Tech has received volunteers from top universities across the US and took part in SPRING Accelerator Myanmar. Commenting on each of these, Lwin notes that the value in the support comes from the individual's mindset more than their expertise; those people who are able to understand and appreciate the Myanmar context tend to provide more value than people making recommendations based solely on past experience from elsewhere. There is a risk, he notes, in bringing in top experts who are stuck in their own way of thinking. Myanmar remains a unique and particularly fragmented country and Lwin puts stock in people who are able to accept that and challenge their own assumptions.

References

1   See section Maternal Health, above

2   Gender Equality and Women's Rights in Myanmar - UNDP 2016

Kyarlay

Kyarlay is a specialist baby products e-commerce company, providing parents same or next day delivery, as well as an online community where parents can learn about childcare from leading paediatricians.

Stage: Pre-Series A

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2016	**73**	**53%**	**>60%**

Business Model	Future Plans	Biggest Challenge
Baby products e-commerce	Scale 4-hour delivery across Yangon, launch private label to lower pricing for parents	Identifying strategic growth capital

Gender Gap Recap

While exact data is scarce, research carried out by the ILO, ADB and IFC indicates the women in Myanmar carry out a disproportionate amount of unpaid work.

ADB recommend investing in time-saving strategies for women would help alleviate their unpaid work burden.

The gap in women and men's labour participation rate increases most at the ages women have children, while women report seeking flexible work.

Kyarlay

Founding:

Husband and wife founders, Ko Soe Lin Myat and Ma Nang Mo launched Kyarlay in 2017 to help Myanmar parents access quality baby products easily and at fair prices

Ko Soe Lin Myat was a senior developer for the technology giant Garena and has a computer science MSc and computer engineering B.Eng from Singapore[1]. Ma Nang Mo has ten years of experience in operations, also holds a B.Eng in computer engineering and also worked for a Garena company in Myanmar. Ko Soe Lin Myat previously founded an online entertainment company, similar to the popular Buzzfeed site, but in Burmese. However, when Facebook came to Myanmar, Lin Myat realised he could not compete for users' entertainment attention. Instead, he considered the profile of his user base, which was majority female and mid-late twenties and together with Nang Mo who had recently left Garena, decided to launch Kyarlay. At that time, parents were limited to offline shops and a completely analogue shopping experience as well as limited products or ways of learning about quality products. Kyarlay is an e-commerce platform for baby products that brings the convenience of e-commerce to parents alongside transparent product information. Kyarlay also creates its own childcare content in partnership with leading paediatricians. At the time of launching and even now, Kyarlay is the only baby products e-tailer and the only baby products company offering same day delivery.

Business Model:

Kyarlay sells offline and online and has developed a digital community of mostly young mothers around its products and brand

Kyarlay sells to consumers at its two shops in Yangon and online, via its mobile application. In Myanmar, digital solutions are powerful, but consumers are still very much used to purchasing offline. Lin Myat believes this omnichannel approach is essential to Kyarlay's growth. Kyarlay uses stores as fulfilment centres, making delivery more efficient; it provides four-hour delivery in Yangon, which is unheard of among most companies. Yangon, uniquely for SEA, doesn't allow motorcycles which means delivery tends to be a day or two after online orders are placed. Included in the company's marketing efforts is a digital content channel which shares information relating to pregnancy and childcare. Kyarlay sells a range of products, with the most popular being milk powder and diapers. The company has also recently launched its own private brand products to bring middle-income consumers great value. Private brand products enable Kyarlay to reduce the supply chain, passing on savings to their consumers.

Impact for Women and Girls:

Kyarlay's customers are mostly women and much of its online education content targets women; a commercial enterprise, these are viewed as user statistics rather than potential impact indicators

Kyarlay expected that their four-hour delivery would be favoured most by women in Myanmar who invariably are in charge of childcare. Recent data for 2020 shows that almost 90% of digital orders are placed by women. Online orders have also increased significantly since the company was founded (both in absolute terms and as a share of total orders). The founders hypothesised that this is because women already have full days without having to go back to the shop for diapers or other fast-selling items.

Nang Mo noted that if parents need diapers at short notice, going to the shop and back can easily take 1-2 hours due to traffic and product availability.

For the (free) online content, Kyarlay mostly targets pregnant women. Reliable information about pregnancy is limited and Kyarlay sees this as an opportunity to share valuable information, while providing value to those people who will likely become customers at some point in the future. Content is purposefully targeted toward women and Kyarlay's data suggests that around 70% of their media audience are women in their mid-late twenties. Kyarlay tracks detailed data on its customers, it's important to note that this data is collected primarily to improve the company's ability to serve women with value-adding products and services over time. Content is kept light, such as recommending that mother and baby stay properly hydrated, intentionally to limit any risks of misinterpretation.

Kyarlay also employs 53% women, who hold 7/8 of the management positions. Kyarlay's co-founders said this wasn't necessarily by design, but that it is important in any consumer business to understand the consumer and when the majority of your consumers are female it is logical to ensure that women have a voice inside the organisation.

Future:
Kyarlay recently raised pre-series A capital and is scaling its approach across Yangon while aiming to add more private brands to its product range

Kyarlay raised USD 750,000 at the start of 2020 and is investing this money in building out its omnichannel approach in order to provide four-hour delivery across Yangon. As orders increase, the company is also considering where it can add most value to consumers through private brand goods. Kyarlay hopes that through private brand goods it will be able to partner with rural distributors to bring goods that remain almost exclusively the choice of middle-income urban consumers to more rural customers.

Kyarlay shares an investor with Ezay and potential collaboration across companies could help modernise parenting in rural Myanmar through making some products more affordable; diapers and sanitary products are often made in the same factories, Lin Myat mentioned, as another product Kyarlay might be able to provide at low cost to rural areas.

Challenges and Support:
Between a larger offline footprint and wider reaching online service, Kyarlay will need to manage increased operations, logistics and marketing to scale

Lin Myat and Nang Mo have evidenced their ability to build a fast-growing omnichannel business. As the company grows, they see ahead continuing to grow their staff inside the business and securing the right talent to support growth. Areas such as digital marketing will become more important as the brand grows and wants to move beyond organic growth in their mobile application. Similarly, as they manage multiple stores and warehouses, execution of order fulfilment will become a more significant part of the business.

In terms of the support required for entrepreneurs in Myanmar, the couple cite that partnerships between companies and other organisations can help both parties to create additional value. In addition, for companies like Kyarlay that are beginning to expand a proven model, the founders note that Southeast Asian expertise in similar approaches can be helpful to identify potential upcoming bottlenecks and prepare for them before they arrive.

References

1   Garena is a Singaporean digital services company that engages in gaming, eSports, e-commerce and digital finance, primarily focusing on Southeast Asia

MYANMAR WOMEN'S SELF DEFENSE CENTER

Myanmar Women's Self Defense Center

MWSDC teaches women martial arts alongside training of their rights within Myanmar law in an effort to empower women and increase their confidence and in turn, their mobility.

Stage: Seed

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2017	**5**	**80%**	**100%**

Business Model

Development and provision of training to improve women's confidence and agency

Future Plans

Franchise the existing model

Biggest Challenge

Staff turnover and initial growth economics

Gender Gap Recap

UNDP calls domestic violence against women in Myanmar a silent public health emergency.

Data shows **30%** of women experience intimate partner violence

and **33%** of women believe violence toward them is justified

Women in Myanmar media are **6×** more likely to be portrayed as victims than men;

women are portrayed as victims of sexual violence while men are portrayed as victims of war.

Founding:

On returning to Myanmar, Evelyn Yu Yu Swe noticed that her friends had restrictive curfews as their parents feared for their safety after dark

Evelyn Yu Yu Swe undertook her bachelor's degree in Political Science and Philosophy in the US before returning to Myanmar in late 2015. Since then, Evelyn has accumulated several accolades including designing a curriculum for and teaching at Myanmar's leading liberal arts college and hosting the only English language radio station. But alongside these roles, Evelyn has overseen a project she launched shortly after her return to Myanmar; in February 2016 she co-founded Myanmar Women's Self Defense Center (MWSDC) in response to learning that many of her young female friends were not allowed out of home in the evenings for their parent's fear of being abused. She also knew a lot of young women who had experienced violence themselves. Partnering with her co-founder, a martial artist, MWSDC was founded to help women stay safe and give them confidence while in public places.

Business Model:

MWSDC provides martial arts training to individual women, as well as sexual harassment, law and sexuality training for individuals, corporates and NGOs in Myanmar.

Co-founder Evelyn explained that, when starting out, MWSDC had to be careful when marketing itself as it was often interpreted as an exercise class. In actuality, the martial arts training is a vehicle through which MWSDC engages women and helps build a community, while providing them with knowledge on their rights, on sexuality and tolerance and on the law in Myanmar related to sexual and other violence against women. One area in which MWSDC invests time and money is training of trainers. In addition to their regular training, they run a six-month training programme for women who want to become trainers themselves. Evelyn explains these women tend to have visited the programme and want to be a part of sharing it with more women. Women completing the course (around 40%) become the next trainers at MWSDC or go on to run their own projects. For corporates, NGOs and government organisations MWSDC teaches half or full day training on sexual harassment in the workplace and rights of women. Clients have included the British Embassy, Telenor and the British School of Yangon, among others.

Impact for Women and Girls:

A key outcome of four years of operation for MWSDC is its more than 4,000 women who have participated in their training, many of whom report feeling more confident on public transport and in public spaces. Many parents, too, report feeling more confident in their daughter's safety outside of the home.

When MWSDC first started in a friend's apartment, it was oversubscribed, with 40 people trying to book just 15 places. Since then, it has remained a popular but small operation with the class-size ranging from 20-50 for the martial arts course; corporate training tends to be around 50-100 people in size. But Evelyn is quick to note that the real impact is less from the physical skills and more in the soft skills women learn, notably on sexuality, rights and the law. For instance,

in one corporation where MWSDC had provided soft skills training and returned months later to review changes, women reported feeling more confident speaking up when around their dominant male CEO.

Women who are trained to be trainers receive the deepest impact, themselves going through a journey of becoming a martial arts coach and somewhat of a counsellor, "many of our participants have suffered violence; our trainers needs to be confident to teach martial arts and aware to spot when someone is uncomfortable with the conversation" reports Evelyn. But it is parents who often keep women at home, and MWSDC report that many parents feel more confident in their daughters' ability to stay safe, having been through its training, which had led to later curfews and more mobility for women.

Future:
MWSDC has struggled to grow beyond a small project. Training trainers takes time and trainer turnover is high, but franchising might offer a path to scale.

MWSDC started with the intention to have cohorts of women who would start as students, train as trainers, and continue to grow in a cyclical manner. However, while students become paid trainers, they often do not remain long enough to support growth. Women becoming trainers often leave to pursue further education, have children or get married, reports Evelyn. To date this has kept MWSDC small, employing just one full-time and four part-time staff. However, more recently, MWSDC has been investigating how it could use a franchise approach combined with adjusting the women they target to become trainers.

Currently, MWSDC teaches the full course of martial arts and soft skills to would-be trainers, but Evelyn notes that there are already women in Myanmar who have some martial arts knowledge. By targeting these women and building their soft skills, MWSDC may reach women who are less likely to leave after a year or so (also noting an increase in the age-range of those being targeted). Franchising would allow MWSDC to keep small, intimate classes, while growing the brand and wider impact across and outside of Yangon.

Challenges & Support:
MWSDC requires hands-on support to attract grant funding to overcome short-term economic gaps in training and build the foundations for franchising

Evelyn is quick to admit that her skillset is not well-matched to grant-writing and courting would-be donors. MWSDC has worked with NGOs and government, but always as a service provider. If the project is to formalise itself as a company and grow into a franchise model, it will require subsidies to overcome the economics of training and talent retention. Evelyn is rightly concerned that growth without a highly sensitive training approach could cause harm, if trainers are not fully equipped to work with victims of sexual abuse many who likely have their own trauma.

She works with counsellors and doctors, but even suitable trainers are hard to find in Myanmar. But, by centralising training and providing ongoing remote support to trainers and possibly buddying them up with existing trainers, MWSDC sees a path to growth. To reach this path they will need technical support to help determine the franchising approach and layer in systems to support remote management; and financial support to cover costs until the franchise begins to show traction.

ONOW Myanmar

ONOW provides women with training and finance so they can start their own micro businesses and gain agency associated with more income and financial independence.

Stage: Grant-based (Pre-Series A equivalent)

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2016	**38**	**65%**	**>40%**

Business Model

Financial services education and entrepreneurship training

Future Plans

Scale up work with commercial and development partners to reach commercial sustainability

Biggest Challenge

Talent acquisition and training

Gender Gap Recap

Girls are more than twice as likely to be outside of education, employment or training compared to boys

Just **65%** of women participate in key areas of household decision making.

Just **3%** of women in Myanmar made digital payments compared to 4% of men and

women are **40%** less likely to access an account via their smartphone than men

ONOW Myanmar

Founding:

When his friend's sister had her passport confiscated after migrating to Malaysia, Matt Wallace began to seek ways to prevent other women experiencing the same events

Before ONOW was even formally incorporated, Matt Wallace and co-founder Ryan, were helping with basic entrepreneurial skills training for Myanmar young adults wanting to set up micro enterprises. They saw increasing domestic economic opportunities for people in Myanmar as a way to help avoid dangerous migration. Johnny and Adam joined the team to combine experience in IT, development and design, and they started providing short entrepreneurial courses while consulting on the side to generate their own income. As things grew, the training morphed from youth-focussed to women-focussed. Wallace describes the concentration on women as both push and pull factors; on the one hand, more women were beginning to come to the course, while on the other, the data showed women were behind men in many areas of economic development. ONOW has since trained 750 women and provided startup capital to 400, and now consists of a team of 35 Myanmars and three Americans.

Business Model:

ONOW runs a rural training and incubation programme, financial inclusion chatbot and acts as a service provider for financial institutions and development agencies

ONOW's incubation programme is targeted at women and based over three phases including five weekend classes, three weeks individual coaching and ongoing mentorship, often remotely, for twelve months. The programme costs 45,000 MMK which covers its costs. This is an amount that Wallace says is affordable for the participants and ONOW only requires 50% up front. Often attendees are garment workers looking to open up a small roadside shop and seeking the skills and small startup capital to do so. ONOW provides both.

In addition to its incubation programme, ONOW develops financial inclusion chatbots in order to educate women on basic financial products such as loans and deposits. These are short-term initiatives that generate leads for financial institutions. ONOW earns commission on those participants converting. Here again, ONOW targets women in their advertising of each chatbot when it's rolled out; the company ensures that any one chatbot campaign includes 50% women. Chatbots allow basic interaction and training with around 60% of users engaging at least twice on a daily basis in the first few days of a campaign. These active users become leads for financial institutions to then provide follow up information and market products.

Finally, ONOW will work for both financial institutions and development partners on a project basis where the client has a specific scope of work to provide financial and entrepreneurship coaching. For instance, a financial institution may provide coaching on the importance of loan repayments before or after a chatbot campaign that aims to generate sales leads. Development agencies have engaged with ONOW to provide specific training to vulnerable populations.

Impact for Women and Girls:

By increasing livelihood opportunities and income among rural women, ONOW aims to increase women's agency

While ONOW's work centres heavily around business skills and financial inclusion, the company sees these as stepping stones toward increased confidence and decision making for women.

> *By working with women who would tend to earn an income of around 150,000 MMK (USD 100) ONOW can typically increase incomes by 1.5–2×*

The company's theory of change assumes that by increasing women's incomes, they are able to be more financially independent and able to contribute to household and other expenses in great amounts. In turn this independence or contribution increases confidence and thus, agency in decision making.

Future:
ONOW is in the process of planning its next strategic shift as a company, with assistance from The Miller Center's Accelerator Programme

ONOW is focussing on building out unit economics that will enable it to scale and move away from project-based work. Largely, this will focus on the commissions coming from the financial literacy chatbots that will provide qualified leads to financial institutions. By accessing positive unit economics, ONOW will be able to grow at a faster pace and intends to use this momentum to reach into new geographies. As they continue to identify women via their financial literacy chatbots for

financial and development institutions, they too see an opportunity to increase the reach of their entrepreneurship training to women. In 2020, they launched a business coaching chatbot, and combine it with phone-based coaching of entrepreneurs across the country. These digital platforms provide a wealth of consumer data from hard-to-reach regions of Myanmar, which is used to improve program impacts.

Challenges & Support:
It takes around 6–12 months for ONOW to fully train junior hires, a potential barrier to growth

The key barrier to growth for ONOW is human resources and capital to train staff. ONOW hires junior staff and trains them over a year of on the job training (training continues, but it takes around 6-12M before staff are at their most productive). Hiring junior staff is cost effective, but training for long periods is less so. Upfront capital to hire slightly more senior staff or to subsidise the costs of creating a suitable workforce would support ONOW with potential upcoming HR challenges.

Being involved in The Miller Center acceleration programme has been useful to hone and understand ONOW's approach, Wallace reported[1]. In terms of support on the ground in Myanmar, having subject experts provide training or support

the development and testing of new strategies are all of interest to ONOW. However, in order to maximise the value of an expert volunteer, Wallace indicated that a triage of the company and its needs would help define the right person or type of support for them. He said he was very open and grateful to those who could work through problems and challenges alongside the ONOW team. Although, something that could be extremely valuable is breaking down support into two sections, the first being a detailed needs assessment which would involve someone spending time getting to know the company even before beginning the second phase of working on actual project tasks.

References

1   Miller Center for Social Entrepreneurship is an accelerator for enterprises that address the UN Sustainable Development Goals (SDGs) https://www.millersocent.org/about/

Yangon Broom

Yangon Broom provides safe employment to low income women from Yangon's economically deprived Hlaing Thayar Industrial Zone.

Stage: Seed

Year Founded	Total Number of Employees	Percentage Women	Leadership Filled by Women
2017	**15**	**10%**	**>40%**

Business Model
On demand home services including cleaning

Future Plans
Scale up cleaning business, add new and complementary services

Biggest Challenge
Service staff recruitment and training

Gender Gap Recap

Women's Labour force participation in Myanmar is	**47.5%**	compared to 77% of men
of firms in Myanmar,	**41%**	have female "top managers"
of women employed outside of agriculture,	**80%**	are in informal employment (for unregistered / unincorporated enterprise)

Yangon Broom

Founding:

Founders Kayson and Vishnu combined their recruitment and cleaning experience to launch a cleaning enterprise to support women in Myanmar

Kayson Yang was working in recruitment in Yangon when his friend Vishnu returned from studies in Australia. Vishnu had been working for a professional cleaning company to support himself while abroad. The two shared a desire to help people less advantaged than themselves in Yangon and they soon realised that with recruitment and cleaning skills, they were well-suited to launching a cleaning business. By doing so, the pair knew they would be able to support low income women with good, safe employment. Starting as an informal company in 2017, they registered the business in 2019 and have since grown to provide jobs for over 40 women from low income backgrounds.

Business Model:

Yangon Broom offers home cleaning on demand and commercial cleaning on a contract basis across Yangon

Yangon Broom has two core revenue streams, the first is home cleaning services and the second commercial cleaning, mostly for offices and schools. Home cleaning services are offered on demand or on subscription and morning or afternoon slots are then matched to available cleaners. While, commercial cleaning tends to be contracted over a longer period of time. Both business sides have seen growth, especially this year and Yangon Broom is continuously hiring more cleaning staff to meet the increased demand for bookings.

Impact for women and girls:

Yangon Broom provides jobs for women from a densely populated and socio-economically deprived industrial area and provides them with a career and corporate community

Hlaing Tharyar is Yangon's largest and most densely populated township. A large industrial zone, Hlaing Tharyar is known for its factories but also for its crime, violence and gangs. This is the township from which Yangon Broom recruits its cleaners. "We want to provide jobs for those in difficult situations and our women are part of a large community, which helps us recruit trusted cleaners through their network", said Kayson.

Cleaners earn an average of 10,000 Kyat a day assuming they clean in both morning and afternoon slots. This is twice the minimum wage of garment workers.

They receive training and a career path, with senior cleaners helping to onboard new ones and being first to be trained on new skills, such as deep cleaning and cooking which the company plans to launch in the future. Yangon Broom also works hard to keep a sense of belonging in the organisation - with regular outings and recognition of work well done. Some of the women that work for the company have reported violence at home and as such Yangon Broom has partnered with NGOs in Hlaing Thayar to help direct women to services. The company also regularly checks in with cleaners and encourages them to travel together on public transport; safety in numbers.

Future:
Having received its first round of investment in mid-2019, Yangon Broom is seeking investors to support their growth to the next stage

Broom received investment in July 2019 and since then increased its monthly bookings by four times. To date the company is managing bookings manually, but has designed a mobile application that they expect will increase their efficiencies of bookings while also helping learn more about their customers and provide a more tailored service. The company intends to continue its cleaning services and to get the majority of their customers using the mobile application.

Once efficiencies in operations are being realised in their cleaning services, Kayson is eager to add additional services, such as disinfecting commercial areas. He notes that Yangon Broom often receives enquiries for other services and they're studying which would be most suitable for the company to move into.

Challenges and Support:
Yangon Broom has received support from its existing investors and hopes to find similar support from follow on investors

Yangon Broom's existing investors have provided marketing, operations and financial reporting support to help the company grow in an organised manner. As the company adds technology, many operational challenges will shift. For instance, invoicing customers and paying cleaners through the app will reduce some operations, but many companies in Myanmar with apps also have call centres to help users use the apps. With thousands of transactions each month, Broom is particularly seeking support from investors who can provide financial reporting expertise.

ZigWay

ZigWay helps women and households spread the cost of basic goods, creating financial savings of around two days' work each month

Stage: Pre- Seed

Year Founded	**Total Number of Employees**	**Percentage Women**	**Leadership Filled by Women**
2017	**10**	**50%**	**>50%**

Business Model

Provision of basic goods on subscription to pass on bulk-discount

Future Plans

Scale up existing model, work with banks to help them lend to low-income groups

Biggest Challenge

Technical talent acquisition

Gender Gap Recap

Women take on a disproportionate amount of unpaid work compared to men, including family care, cooking and shopping.

Women are more likely to spend income on the household and family than men.

Among phone-owners, men and women are as likely as one another to have a smartphone;

but men are **29%** more likely to own a phone at all.

ZigWay

Founding:

Miranda Phua and Laurent Savaëte combined finance and technology experience to create ZigWay, a fin-tech company aimed at lifting people out of poverty

Miranda Phua met Laurent Savaëte while at an MIT entrepreneurship bootcamp. She had previously held senior positions in banking and had spent four years working in Microfinance in Cambodia. Laurent, a French engineer and "tech guru" had been working in water and sanitation development in Papua New Guinea. The two shared a desire to leverage private enterprise as a means to reduce poverty by implementing a variant of the Graduation Approach, which aims to lift those in extreme poverty out by providing them a range of basic services including helping them to save money as a tool to build resilience. After launching a social enterprise, City Taps, in Niger, the pair were looking to establish a new venture, this time in fintech. After reviewing a spreadsheet full of countries, they came to Myanmar in 2016, due to its recent opening up, its smartphone adoption and the country's need for socially focussed enterprises to support livelihoods development. They conducted in-country research and learnt that households, often women, were often borrowing money informally at rates as high as 5% a day just to meet basic needs. This would be the issue they would start to solve with ZigWay, a household essentials subscription business.

Business Model:

ZigWay provides subscriptions to low income households to allow them to pay in instalments while benefiting from volume discounts; the company is also working with financial institutions to help them provide nano loans

ZigWay's smartphone app includes machine learning models to assess the creditworthiness of potential customers. Traditional factors, such as family size and household finances are tracked, but so too are proxies such as personality factors and attitudes towards saving. This approach helps ZigWay ensure subscribers continue to make payments on time, helping them expand their services to more households. Currently, ZigWay provides rice, cooking oil, soups, and education materials. Typically these items would be bought in small volume, but by helping households buy from suppliers in larger quantities and pay over a monthly subscription, they can save households around 20% on these items. ZigWay is able to pass on savings to their subscribers while still making very reasonable margins.

Banks in Myanmar are unable to lend at the same unsecured rates as MFIs or non-bank financial institutions (NBFIs) (14.5% vs 28%). As such, providing nano-loans (<$300) has typically been carried out by MFIs and NBFIs. However, ZigWay is now engaging with a bank in Myanmar to help them de-risk loans by using ZigWay's app and the algorithms powering it. UNCDF is supporting this project and based on the results, ZigWay hopes to be able to provide services to other banks for a commission on transactions.

Impact for Women and Girls:

Women in Myanmar tend to buy household items and ZigWay engages women to be Super-Users as part of their model, providing them financial and digital literacy training

Around 95% of ZigWay's subscribers are women, though given the low levels of digital literacy amongst low income families in Myanmar, ZigWay has built a network of Super-Users.
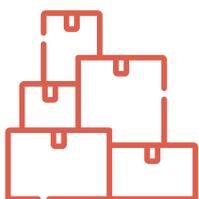
> *Super-Users help ZigWay to identify and register new customers in ZigWay's app, and also helps to minimise logistics efforts, with Super-Users becoming drop-off points for deliveries and regular users then collecting them.*

A Super-User is a woman who ZigWay will train on its products and service and spend time ensuring that they are highly competent using ZigWay's mobile application. This way, ZigWay leverages pre-existing community networks for marketing and customer support. The company began this peer-to-peer expansion and service approach mid-2019 and has already served over 1,700 subscriptions, delivering rice for over 850,000 meals. By saving consumers around 20% on their household essentials over a month, ZigWay saves subscribers the equivalent of two days' work. Given that items are delivered nearby, they also save women time on shopping for these items.

Future:
ZigWay is planning to lift 20M people out of poverty by 2030 and that starts by expanding their subscription and nano-loans models

The Graduation Approach, upon which ZigWay's strategy is based, starts with consumption support, then helps people save and teaches them new skills. ZigWay is doing each of these with their existing Super-User model coupled with providing finance to low income families. The company is currently working exclusively in Hlaing Thayar and Shwepyithar, low income industrial zones of urban Yangon. Now that it has tuned their algorithms and seen early success in its subscription model, the company is intending to expand this service firstly throughout Yangon, and then to more remote geographies. Nano-loans may help reach more remote areas too, as growth will be driven by partner banks. As the company grows in users, so too it intends to grow in products (which also links back to the Graduation Approach), including training. By reducing the one-off cost of training, ZigWay will be able to upskill low income people, particularly women users of their services.

Challenges and Support:
Miranda Phua recognises the need to develop a strong Myanmar team in order to succeed in this market, but finding tech talent remains challenging

To-date, ZigWay has been grant-funded largely with prize money, and also investment from a fintech accelerator programme based in Australia, Miranda's home country. This has enabled the company to build a strong Myanmar team including a CFO with five years of experience in the UK and a COO with 15 years of experience in rural microfinance in Myanmar. However, ZigWay remains a technology-driven company and with Laurent stepping away from direct operations, the company has had to outsource some technical development to India. Miranda is seeking a Myanmar CTO but notes that the market for talent is small and this scarcity increases wages of skilled developers. Currently Miranda is also beginning to build out the operations team, having hired her COO last year. Both are hopeful to find strong operational talent in the market. Microfinance has become a more crowded field in Myanmar over the past few years and, as such, there is a market of people that would suit the expansion of a company like ZigWay.

Miranda noted that, being included in a Melbourne-based accelerator, was useful from a high-level perspective of having a process that supported idea generation and testing. Pointing toward international companies that had tried and failed to enter the market, she highlighted that Myanmar has its own idiosyncrasies that require nuanced approaches; support from people outside of the market risks being limited by a lack of contextual appreciation.

Survey: Women Business Owners
in Rural Myanmar

Survey: Women Business Owners in Rural Myanmar

Survey Methodology

In collaboration with Ezay in Myanmar's Bago region and Microfinance Delta in Ayeyarwady region, 104 women business owners were identified for the survey which was developed and carried out in-person by Ezay in Bago and Microfinance Delta in Ayeyarwady.

Ezay provides delivery services for shopkeepers in remote areas whose businesses are unregistered and underserved with even mobile money agents being located far away from them. Microfinance Delta provides loans including group loans for women. Therefore 100% of Microfinance Delta's respondents had received capital. Therefore, across these two samples there are comparable respondents, in comparable geographies, one group who is the customer of an MFI and the other a customer of a startup. As such, the combination of these samples represents both women at the base of the pyramid and, crucially, women who have the means to be customers of a service. The profiles below are based on the findings of 104 respondents; 44 from Ezay / Bago and 60 from Microfinance Delta / Ayeyarwady.

Key Findings

Unregistered, women-owned and run businesses, mostly mom'n'pop shops, in rural areas of Myanmar are the centre point of rural communities. According to interviews carried out during this research there are around 2-3 mom'n'pop shops in any one village. There are 79,838 villages in rural Myanmar, indicating anything between 140,000-240,000 mom'n'pop shops[1]. However, as a population, these shops, which are almost entirely run by women, are rarely researched. Partly, this may be due to them being unregistered or perhaps their remote nature. This research explores this population for three key reasons:

Mom'n'pop shops are mostly led by women, developing an understanding of this group is necessary for designing interventions to support them.

Women's empowerment is linked to inclusive community development and mom'n'pop shops are a central component of the community.

As evidenced by MIFIDA and Ezay, this population is able to economically afford interventions / services aimed at empowering them and therefore warrant further examination to determine other support they may desire that could be provided by the private sector.

Rural Women Entrepreneurs – Gap Assessment

Observations across groups

99% of women surveyed want to grow their business

99% of women indicate their business is cashflow positive

98% of women only use a smartphone for communication

Only 1 out of 104 women indicated they sell online

30% indicated they take credit

27% aren't tracking their business finances; only 2% are tracking with their smartphone

92% of women use business cash for household expenses

64% of women run the business themselves, while 68% make the large decisions (the remainder being made by their husbands)

Observations of women with / without formal financing

1. Women who had received financing were the only group that responded that growing their business would give them more confidence

2. Women without finance reported that their husbands would make key decisions **45%** of the time and that they would make key decisions on their own **30%** of the time. On the other hand, women having received finance reported making decisions **88%** of the time and the husbands making decisions just **12%** of the time.

3. Similarly, women who had received finance were **3.5×** more likely to make decisions by themselves than women who had received no formal finance.

Opportunities

- All women surveyed were customers of a service; this is a group with enough affordability to benefit from commercial services that target improved business services.

- Despite Myanmar's digital leapfrog, the women surveyed are not using mobile phones beyond communication.

- Respondents indicated a desire for business services and financial training, as well as access to finance, all of which digital solutions may be able to provide either alone or within a partnership.

- All but one woman surveyed indicated that they had ambitions to grow their business, and the main motivator was to provide for their family, indicating motivation and a reliable motive.

Considerations

- Evidence of correlation exists between financial independence (receiving formal loans) and increased agency and potentially even self-awareness (noting only women receiving finance mentioned "confidence" as a reason to grow the business).

- Men are taking an active role in the management and decision making of women-led businesses (around 30% of the time). It's not clear what impact this has, if any. The survey was carried out with women and therefore motivations for business growth (i.e. improve children's education and health) are from a woman's perspective and may (or may not) be shared by men.

- Business expenses are recorded 73% of the time and money allocated for the business is separated from household money 69% of the time, but money allocated by the business is used for household purchases 92% of the time. It would appear that stronger support might be needed to keep business funds supporting the business itself (or simply that income is too low to support growth, even when planned or desired).

Figure 46 ■ Respondent Ages

Number of Respondents
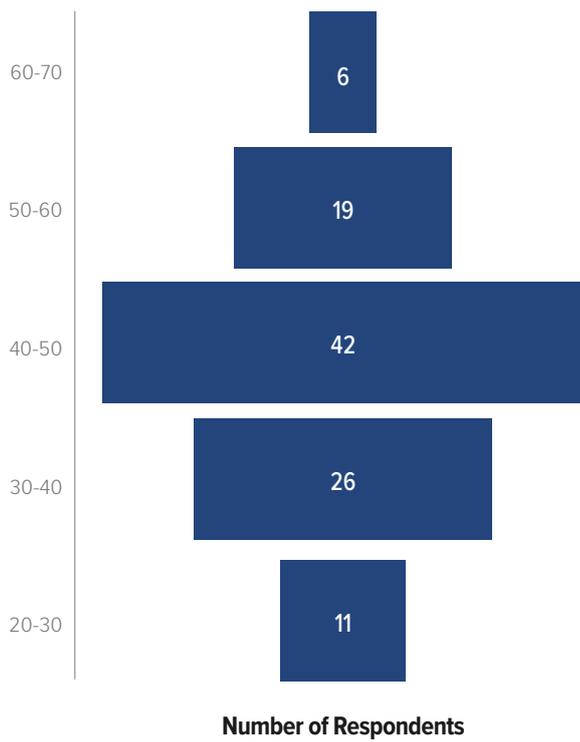
Figure 47 ■ Reasons For Growing the Business

Frequency of Response
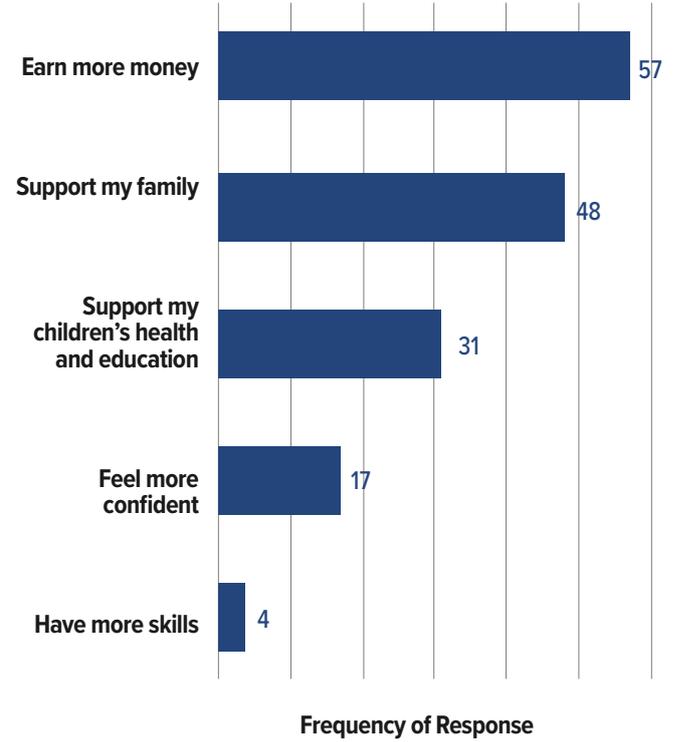
Figure 48 ■ Support Needed for Growth

Aggregate Score of Support Required (higher is better)
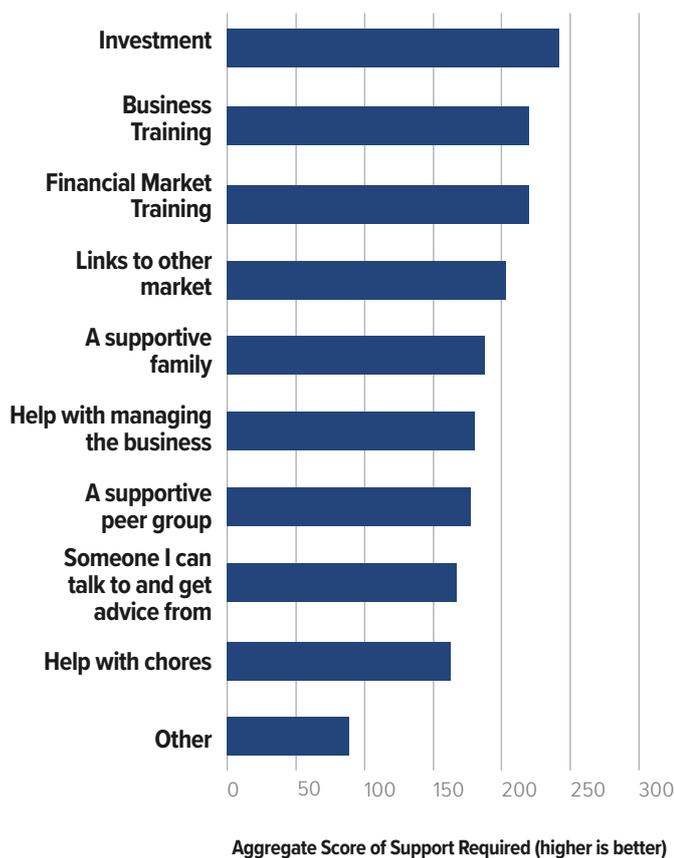
Figure 49 ■ Reasons For Starting the Business

Percentage of Respondents

145
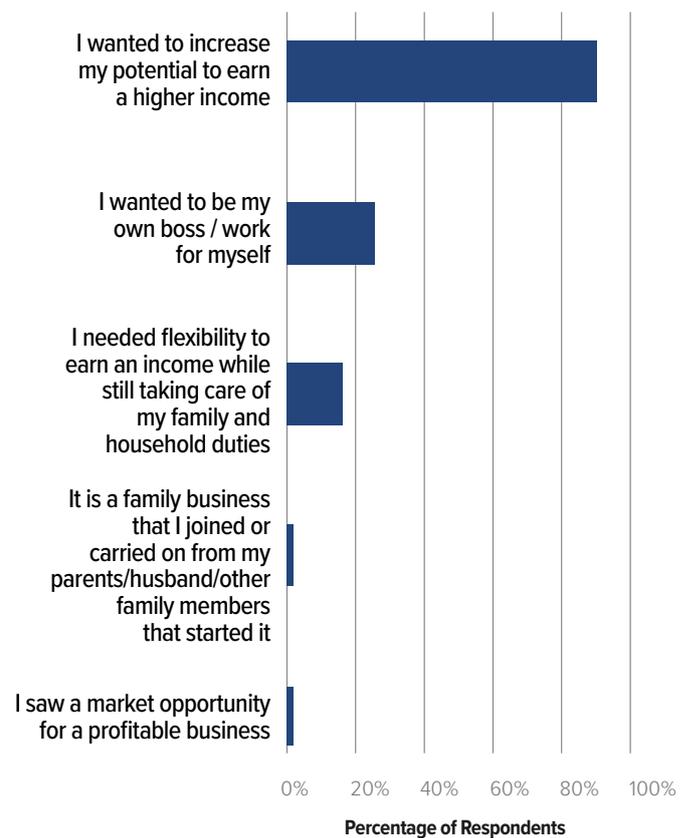
Rural Women Business Owner Profile

Than Than Aye

Betel Nut Seller - Ayeyarwady Region

Age: 43

Marital Status: Married

Dependants: 2

Education Attainment: Lower Secondary

Family dependent on income: Yes

Business Overview

Than Than Aye sells betel nuts outside the front of her house. She prefers to work close to home where she feels safe and can care for her family. She started the business out of necessity, to earn an income but also because it provides the flexibility required to manage her family duties. Than Than Aye and her family depend on the income of the shop to provide for their daily needs.

Business Management and Decision Making

Than Than Aye runs the business herself and takes charge of the large decisions. She sells betel to customers from the local community, who pay in cash and she tends to record sales on paper. Around a third of women like Than Aye Aye do not record expenses at all. Although she uses a mobile phone for communicating with her customers, she doesn't use it for other purposes.

Household and business expenses come from Than Than Aye's betel nut sales revenues, although money is separated and allocated for each. Money left at the end of the month, after expenses, goes back to the business for new stock. She recently took a loan from a microfinance institution in order to buy stock for the business. She applied for the loan herself and is responsible for servicing it, which she can manage through her sales.

Future Ambitions

Than Than Aye wants to grow her business, intending to begin selling juices alongside betel nuts and potentially also small popular grocery items. By growing her business, she can increase her income and better provide for her family, particularly her children's health and education. Increasing the size of her business will also increase Than Aye Aye's confidence. In order to grow the business, she is most interested in getting access to finance, business training and help with business and financial management.

References

1   Myanmar Information Management Unit MIMU (2015) Myanmar Administrative Structure
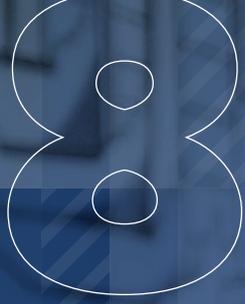
Recommendations

Recommendations

This report concludes with recommendations for startups, for investors and for other ecosystem actors interested in closing gender gaps in Myanmar. These recommendations should not be regarded as prescribed solutions, but rather as guidance for taking a more considered approach with regard to gender and entrepreneurship. As has been discussed in this study, entrepreneurship remains an interesting vehicle for pursuing greater gender equality in Myanmar. By being aware of the opportunities that focussing on women and girls has, and recognising existing gender biases, founders, investors and other supporters can take meaningful steps toward creating a new and equitable Myanmar society for men and women, girls and boys.

Recommendations for startups seeking to close gender gaps with sustainable businesses

1. Ensure women are at least equally represented in decision-making roles. Since women and men experience the world differently, enterprises seeking to close gender gaps should be able to understand the barriers, which includes working with women in leadership roles.

2. Consider women as the customer or end user. Not all women and girl focused services require them to be the paying customer, but they will certainly be the end user or beneficiary. Therefore, innovative enterprises should take a human centred design approach to understanding and exploring the effect their product or service has on the lives of women as users. Not only will this help identify the impact of the business, but it may unlock additional insights from which the business model can be adjusted.

3. Have a business plan and have financial and social projections to explain and understand how the business intends to grow and become profitable. Financial projections need not be complicated, but should show the interaction between costs to grow the business (staff, marketing, operations) and the revenues from gaining more customers[1]. "Social projections" should relate to the impact identified in (2) and should be measurable (see 4).

4. Measure commercial performance and social impact from the very start of the business' operations. Measuring a few indicators consistently over time is likely to provide more valuable information to donors and investors than measuring several indicators sporadically or infrequently. While measuring results may require additional reporting and impede on founder time, it is essential for any growing business to evidence traction, particularly if the business is aimed at addressing a specific gender gap.

5. Be mindful of how grants are leveraged in the business. Grants may help businesses test their model or refine it to a point where the business can be commercially sustainable. However, grants may also remove some need for businesses ensuring that they become commercially sustainable. Founders should be aware of this trade-off and consider the role of grants within their business model. Grant reliance should decrease over time if the startup or business is seeking to evidence commercial viability.

6. Develop relationships with investors as soon as possible but with a clear idea of upcoming funding needs. Myanmar is a small market with a number of active investors, including those at seed stage. Some seed-stage investors in Myanmar, unlike other markets, respond positively to unsolicited enquiries. Women face additional challenges to fundraising in a patriarchal society and should consider requesting that investors communicate a gender component within their strategy.

7. Purposefully seek several mentors to support the enterprise. Mentors can be valuable resources for making introductions, offering advice and potentially providing early investment. Finding mentors should be treated in a similar manner to finding investors: the founder should map their own needs and those of the business, then map potential mentors and go about making or seeking introductions to them.

Recommendations

Recommendations for investors interested in promoting gender equality

1. Recognise that both male and female investors are inherently biased toward investing in men, seemingly even in the case for businesses focused on women; consider what actions may alleviate investor gender biases, such as ensuring gender diversity amongst investment decision makers. SPF and the Australian Government Department of Foreign Affairs and Trade (DFAT), Frontier Incubators initiative, has developed a Gender Lens Incubation and Acceleration (GLIA) Toolkit for helping organisations conduct a "gender audit" on their practices[2].

2. Consider the gender gaps explored in this paper with a view to identifying commercial / social opportunities that may come from closing them. Women are an under-served consumer class generally and show indication of increased consumer loyalty and appreciation when services are tailored for them. This report highlights that there is a breadth of companies, more and less socially focused, building their strategy on putting women at the centre of their business model and achieving growth from doing so.

3. Acknowledge that, at least among the types of businesses surveyed in this research, startups in Myanmar are seeking mentorship, support with human resources and general business support as well as capital. Providing capital without providing support may therefore require helping startups identify other operational and technical help. Investors may consider working closely with other ecosystem actors such as accelerators that match their investment priorities and philosophy.

4. Consider the strategic position of under-served women-run businesses in rural areas. Such businesses are often at the centre of their community and can be optimised as network nodes for reaching wider rural populations.

5. Work closely with HR, recruitment and training agencies to help alleviate and attend to gaps in talent acquisition. Human resources was a key pain point for companies surveyed by this research and as companies grow they are likely to face ever-increasing challenges in securing skilled staff at affordable prices. Investors would do well to consider how they support companies to grow their talent pool and find innovative ways of upskilling and retaining staff already within portfolio companies.

Recommendations for other ecosystem actors seeking to promote businesses that attend to gender gaps in Myanmar

1. Establish a long-term support vehicle prioritising women's inclusion in leadership, cohort diversity and business model focus. Accelerators, for instance, provide capital, mentorship and training to startups to help propel their businesses. Startups in this research indicated needing this type of holistic support, with a preference to longer-term programs. Such an approach should focus on providing structured methodologies to mitigate bias during enterprise evaluation, for example during pitch days, and concentrate on helping entrepreneurs unlock value within their business models.

2. Establish a professional mentor network. Mentors can fulfil many of the immediate needs that businesses in this research expressed, such as advice and market connections. However, startups indicated that they struggled to find mentors themselves. A professional mentor network should include a local partner in Myanmar who could help companies explore their pain points and match mentors, thus avoiding gender bias among mentors selecting companies. This local partner should then support the startups to integrate advice provided by mentors, adding value to the mentorship relationship.

3. Undertake and conduct public research prioritising the need of investors and startups seeking the latest information. For example, this research has identified that rural women shopkeepers in Myanmar are an under-served market with willingness to pay for services and a desire for services such as business training. Similar research could unlock new insights for startups and investors to focus on. In Myanmar, public data still remains limited and therefore contributing research should be valuable. While development actors frequently publish economic and social research, they do not appear to be targeting small and innovative businesses in Myanmar. Presenting data, making data publicly available and communicating its availability to startups should all be prioritised for encouraging innovation toward new areas and gender gaps.

4. Prioritise discourse between female-led companies and equity investors. This research indicates that men are more likely to achieve equity funding than women, which matches other research on the subject. Ecosystem actors can support change in this area by nurturing discourse between women founders and investors. However, discourse alone may not be enough to cause change and therefore ecosystem actors should also consider providing training on gender-inclusive investing to investors.

5. Research and review existing toolkits aimed at supporting startups purposefully approaching social causes, particularly gender, and ensure that there are clear tools available for founders. Oftentimes such toolkits may focus heavily on including social elements but, in Myanmar this may deter from growth as founders have indicated they still need business support. Therefore, startups need guidance that helps them combine growth tracking with social indicator tracking at a level which they can feasibly cope with from an early stage. It may be that elements of different toolkits or curricula need to be combined to best suit the Myanmar market. Translating such resources into Burmese or other Myanmar languages would also help widen the net of founders and encourage further diversity among startups. Since around a third of companies did not have financial projections, any toolkit should include clear information around creating projections and linking to several spreadsheet templates with clear instruction would likely help startups engage with basic business planning.

References

1 EME has written further about financial modelling and has produced a free template for startups which can be found at https://www.eme.asia/insights/category/guides

2 SPF and DFAT Frontier Incubators Gender Lens Incubation and Acceleration Toolkit, available at https://toolkits.scalingfrontierinnovation.org/

Appendix i

Advanced recommendations for establishing a long-term support vehicle focusing on women's inclusion both in cohort diversity and business model focus

Developing an accelerator program for Myanmar startups

Startups move at a fast pace. Whereas it might take a large corporation years to pivot into a new direction, startups pivot constantly. This continuous iteration is what enables startups to find new solutions to existing problems; startups fail over and over until they succeed, or give up. Accelerators tend to interpret this speed as being well-served by short-term programs ending in a "demo day", where startups pitch to investors. Startup accelerators have grown in popularity since Y Combinator (YC) began in 2005 in Silicon Valley. One development practitioner claimed in 2019 that of 554 global accelerators, almost half were headquartered in emerging markets[1].

Broadly, these programs provide capital to founders and support to cohorts of small founding teams over a period of months and culminate in a "demo day" where the founders pitch to investors. The logic is that if a startup cannot work out a solution in the given timeframe and thereby secure investors, then it probably is not going to succeed. This short-term binary approach might be effective in economies with developed angel networks and high liquidity, but Myanmar has neither. In the absence of angel networks and liquidity, development partners often subsidise accelerators to bolster startups and close the gap between them and available investors.

Funding, mentorship and technical support were all priorities of the startups that were interviewed and / or surveyed in this research. As such, there seems to be a good case for an accelerator program in Myanmar, specifically one which targets businesses addressing gender gaps.

The following recommendations are aimed at identifying how such a program could differentiate itself from other accelerator models in Myanmar or elsewhere and contribute in effective ways to supporting startups such as those discussed in this research.

Change the focus from fundraising to needs-based

A study carried out by multiple development partners across 2,000 ventures and 42 accelerator programs found that accelerators are "most helpful when they provide the right help to the right people"[2]. Specifically, the same study said, this means moving away from a sole focus on funding as the goal. Accelerators that treat raising equity (or debt) as the key measure of success risk ignoring the individual needs of the companies they are attempting to support; ignoring individual needs makes it impossible to provide the right support. A World Bank report investigating gender and accelerators outside of Myanmar also found that, when it came to raising equity finance, accelerators did nothing to reduce the bias toward men receiving funding. If the end goal is raising equity, accelerators may be unknowingly exacerbating gender financing gaps.

Instead, accelerators need to work closer with founders to discover their true needs and employ flexible programs that address those needs. In Silicon Valley, YC is able

to select from hundreds of applications specific startups that best suit its program. In Myanmar with a smaller pool of startups, the program should suit multiple types of applicants. For instance, this study shows that human resources is a key challenge for founders, while others require general execution support around core business functions. A program which prioritised the needs of startups should allow for addressing the most pressing challenges, which may require the breaking down of a cohort into smaller groups. Starting all companies at the same start point and moving toward a fixed "demo day" is likely to benefit a handful of the cohort only. Those startups not benefitting from this approach face an early and artificial failure of not being selected for investment when what they needed was something else entirely. This risks dampening entrepreneur spirit, particularly among women who are less likely to receive equity funding.

A more needs-based approach could be to design a highly modular program and match modules to needs, for instance, packaging sales and marketing into one module and financial reporting into another. Rather than these modules being consecutive and compulsory, they can be plugged-and-played; accelerator staff should identify the needs of the startup and ensure that modules are matched to them. The accelerator would do well to facilitate dialogue with investors during the development of these modules, ensuring at each point that what the accelerator is teaching is likely to match what investors are seeking (i.e. growth in paying customers, repeat customers).

The modules may and should include research components, which should be considered for packaged grants. If a startup wishes to develop a mobile application for a purpose, then first it should ensure there is a need and the app provides a solution. Or if a company lacks good financing practice, training and a subscription for bookkeeping software might help them ensure transparency when they come to meet investors. Such examples show that rather than focusing on pitching the startup, focus on supporting its areas of need could improve its ability to raise capital.

Engage with the right donors for the right approach

To move beyond startup financing from investors as the goal, an accelerator needs willing supporters. Donors are right to be careful of distorting markets with accelerators that provide grants. The study above suggests that grants do not instil the same accountability as equity and therefore risk, making startups ill-suited for the investors they are being prepared for. However, the authors acknowledge that INGOs run accelerators because they are often not commercially sustainable. There is a confounding logic in employing a private sector mechanism (equity) in a vehicle where commercial viability is unexpected. It is imaginable that accountability comes less from the type of finance and more from the holistic approach of the accelerator. Accelerators that work closely with investors and nurture relationships with startups and investors even before "demo day" should be able to ensure accountability alongside grants, particularly if grants are matched to needs, kept small, and closely monitored.

Another reason for grants over equity from the accelerator is that equity requires a company valuation[3]. If an accelerator provides USD 20,000 for 10% then the company is valued at USD 200,000. However, if the company is pre-revenue or low-revenue by the end of the program, it may well be difficult for them to justify a valuation higher than the one set in the accelerator. Startups may then have arbitrary price tags which make them too risky for investors. There is also a false sense of success in investors investing in companies coming out of accelerators that donors should recognise: the accelerator only receives capital back from that company if it is able to sell its stake (or earns dividends). In Myanmar this is likely to be many years into the future, often outside the timeframe of donor programs. It is crucial that artificial success metrics do not overshadow or distract from actual success, which may be measured by any number of other metrics ideally focused around growth in revenues and customers. Similarly, charging fees to startups that receive investment after participating in a program might put off some investors; early-stage investors want to see their funds supporting growth in the startup.

Providing grants has additional benefits, too. As indicated above, startups will have different needs including funding needs. If the startup requires USD 5,000 and

receives USD 15,000, then perhaps they will not be as cost sensitive as if they had received USD 5,000. Making multiple small grants is not only more flexible legally than equity, but it may help install better financial governance if grants are awarded based on well-costed plans. In this sense, funding is seen as "funding second" rather than "funding first": rather than giving a startup a set amount of capital and their spending it as they see, funding should be matched to specific needs. One participant of SPRING accelerator indicated that SPRING would even use grants to fund research, with funding going to the startup's needs, rather than the startup.

Replace pitch days with continuous engagement

Pitch sessions are more likely to favour men as in any patriarchal society, where men hold most roles that would see them speaking in public to a room full of businesspeople. For many women who may have been raised with low self-confidence or lacking belief in their right or ability to work, making public and intimidating pitch events particularly inappropriate. As such, pitch days could well serve women and low-middle income founders poorly.

Instead of hosting pitch days, accelerators should build better connections with investors. Rather than simply seeking to understand what private investors are looking for, accelerators can also share insights with investors. As those who are at the earliest stage in the market, their insights ought to be valuable and meaningful to investors. Through these close relationships, meaningful introductions could be made to startups within the accelerator program. If investors have feedback for the startups, the accelerator may be able to use that within its program to support the startup. Creating a stronger dialogue may also be done digitally by listing details of startups on a website and posting regular updates.

Enable longer term programs

Cycling through cohorts quickly may be an approach which dries up after a short time and may not suit all startups. Instead, committing over the longer term to startups could yield better results. One such approach could be combining a longer-term program with tiered grant amounts within the accelerator. Rather than all the money at the start, smaller amounts which increase over time based on hitting key milestones could extend the support to startups without increasing the sum total of grants to them. Naturally, extended support may carry additional costs, but it seems feasible that awarding smaller grant amounts over time may create efficiencies which allow for longer term startup support from key accelerator staff. In fact, awarding numerous smaller grants means that early startup failures cost less.

Over-represent women in accelerator management and among cohorts

According to this study, women are more likely than men in Myanmar to start and understand businesses focused on women. Any accelerator aiming to close gender gaps should aim to attract as many women as possible, while still acknowledging that diversity is key to success and men also found businesses that close gender gaps. This same logic needs to be applied to the management of the accelerator: if the role of the accelerator is supporting women-focused startups, then women need to be in decision-making positions. Finally, engaging with women as mentors should be a priority for the same reasons.

Having female-only cohorts should also be a consideration if accelerators are facing difficulty in recruiting entrepreneurs. The representation of women in marketing of business support programs, and the application of a gender lens to program delivery, can encourage more women to participate in accelerators and benefit from training and mentorship. This includes taking into consideration the dimensions discussed in this report, such as women's lack of time (meaning that accelerators need to be tailored to address women's availability and existing resources).

Finding leading mentors was a reported strong point of SPRING Accelerator. Interview respondents in this study said that SPRING had a wide enough network to tap into incredible mentors across the globe. A similar approach is likely required, especially when noting a preference for women mentors; Myanmar is still a relatively

small market and there will be limitations to local talent. However, respondents also noted that international mentors risked missing the Myanmar context. Therefore, the accelerator should take an active role in mentor management, working alongside the startups and mentors to ensure best results. Myanmar citizen mentors should also be prioritised for many reasons including local networks, language and a deep understanding of the Myanmar context.

Integrate social impact measurement in performance metrics

As indicated in this research, even socially focused startups struggle to measure or understand impact. This may be due to a lack of understanding surrounding impact measurement or limited sophistication within the companies; around a third of the startups surveyed also lacked financial projections. Therefore, social impact measurement should be seen as complementary or even the same as performance measurement. Startups within impact measurement may still raise equity, but startups without commercial performance measurement will struggle. Therefore, at the outset all reporting needs to be as lean as possible.

The best way for accelerators to ensure that impact is measured is to fold impact measurement into the metrics that companies track. These metrics should be kept as few as possible, noting that startup founders fill many roles and any additional reporting is likely to be burdensome. Startups grow quickly, or have the potential to, and as they grow so too should systems and procedures. Therefore, impact measurement should be treated in a similar vein: at the early-stages startups should track the minimum viable indicators to evidence and ensure growth in the right direction, potentially adding further indicators or research means as the company grows. Scaling impact measurement alongside company growth is likely to help the company access larger capital investment which may have more requirements than early stage investment (often due to the limited partners of social impact investors having environmental social governance requirements).

References

1   Haynie, R (2019) The case for INGO run accelerators

2   Roberts, P (2017) Accelerating Startups in Emerging Markets

3   Other accelerators have used SAFE notes, a type of convertible bond. While SAFE notes were created to be easy to interpret, they are still much more complex than the idea of equity, which simply sets a price for a single transaction at any given time. For early stage startups especially, SAFE notes may be hard to understand. See https://www.ycombinator.com/documents/ for more.

Appendix ii

Advanced recommendations for creating a formal network of paid mentors

Creating an accelerator is a large task and one that may take some time. In the interim mentors may offer the fastest solution to providing expertise to women-focused startups. However, perhaps due to the pace of startup or perhaps due to their limited sophistication compared to larger corporations, finding suitable mentors may be challenging. During case study interviews, some founders indicated that even experienced business professionals / volunteers working with their companies for extended periods could take weeks to understand the position of the company and its needs in context. Mentors tend to be experienced business professionals with limited time, but with wide networks and rich experience. As such, they are most efficiently used to solve big problems or make introductions, both of which require startups to first understand their needs.

1. Find a Local Partner to help startups understand their needs

This research suggests that startups value local expertise and that people in Myanmar more easily understand the challenges of doing business in-country. However, some technical mentors may be in other countries and even those in Myanmar may still have limited time. As such, identifying a local partner in Myanmar (LPM) who can do the initial assessment of startups might offer a more efficient solution to creating a mentor network. The LPM would triage startups, select mentors within the network and introduce them to particular problems that startups were facing. They could then support the startups to integrate their mentor's advice into their business, all the more so if the LPM has specific staff who can be allocated to a small number of companies.

To properly assess the startup may take a matter of weeks, during which time the ideal case may be for LPM staff to be integrated into the startup. Founders interviewed suggested that the best way to understand their startups was to spend time in and around their day-to-day operations so that the abstract becomes the actual. If the LPM can spend this time and then spend time communicating with mentors, they can increase the potential for the mentors to understand the issues within the startup; by working with the mentors to implement change, the LPM can also ensure that expertise is met with contextual understanding.

2. Pay mentors for their time

Since Myanmar's angel investing networks are still emerging, mentors can be expected to require some form of incentive for their time. The simplest incentive would be payment in exchange for services. By developing a scale of payable fees to mentors, the mentor network could leverage different levels of expertise as required. For example, a mentor with limited experience may be able to help a company with creating a financial model and would therefore be paid a lower rate than a mentor making introductions to investors.

The other benefit to paying mentors is that it should remove some bias that mentors may have to support one company over another. Companies at an earlier stage may require more support but may be less interesting to seasoned professionals; this study finds that early stage companies are the most likely to require execution support. Men tend to raise more equity investment than women and even if mentors are not investing money, they are investing time. To avoid the potential for a mentorship gender gap, where mentors favour male-led companies, mentors should be paid for their services.

3. Provide both Mentors and Mentees with training and support

Mentors may require their own support to ensure they are providing high-quality and appropriate mentorship to the entrepreneurs they are matched with. This may include an understanding of local context and culture, or providing guidelines or training on basic coaching skills. Mentees should also understand the expectations of accessing a mentor's guidance and their time; mentees may need to receive some training in what it means to make the most out of a mentoring relationship, and how to build a long-lasting relationship that continues to benefit them and their business.

4. Use the mentor network to build a foundation for an accelerator

If created as outlined above, a managed mentor network would go some way to developing a component of acceleration. Accelerators should use their networks to access technical and business professionals and to make introductions to investors. If Myanmar were to have a fully established mentor network already existing in place, and a local partner generating data on the network, this could provide an entry for an accelerator. Therefore, any mentor network should be developed with the end in mind and should keep good data on its activities and lessons that could later be used to support the formation of an accelerator, or indeed another vehicle aiming to support businesses that close gender gaps.