



# SNV

## Empowering rural women entrepreneurs in WASH services in Bhutan, Lao PDR, and Nepal

Well-intentioned approaches to promote rural women's entrepreneurship in the WASH sector can inadvertently marginalise them if these fail to recognise and act on gendered barriers to women's economic empowerment. In Bhutan, Lao PDR, and Nepal, SNV and partners are embedding women's economic empowerment theory in WASH private sector development strategies to address the multiple and specific barriers that women face in starting, operating, and benefiting from new and existing business opportunities.

SNV with partners<sup>1</sup> in Bhutan, Lao PDR, and Nepal are engaged in three projects under the SNV-led programme, 'Beyond the Finish Line,' which is supported by the Australian Government's Water for Women (WfW) Fund.<sup>2</sup> Each project looks beyond Water, Sanitation, and Hygiene (WASH) coverage and uses different context-appropriate strategies to achieve safe and equitable WASH access and use for all. Promoting women's entrepreneurship and economic empowerment in WASH supply chains is a common strategy shared across all projects.

Realising women's entrepreneurship and economic empowerment through WASH supply chain development is not a straightforward process. Access to economic opportunity does not automatically equate to women's economic

empowerment. Women face multiple barriers that impact their business opportunities, profit margins, customer base, scale of operations, etc. They may not benefit from entrepreneurship in the WASH sector as expected. Gender-blind approaches to women's entrepreneurship risk marginalising women in their families and communities, with implications for their health, well-being, and social standing.

This practice brief shares SNV's experiences in iteratively developing approaches to empower women's WASH entrepreneurship in Bhutan, Lao PDR, and Nepal. The brief draws on the teams' practical experience and learning, regional research, review of supply chain opportunities, and each country's socio-cultural contexts.

<sup>1</sup> Institute of Sustainable Futures (ISF), CBM Australia, the governments of Bhutan, Lao PDR, Nepal and local partner agencies

<sup>2</sup> <https://www.waterforwomenfund.org/en/>

## The potential for women’s empowerment through WASH entrepreneurship

A recent synthesis of seven studies on gender equality and WASH enterprises in Cambodia by the Institute of Sustainable Futures (ISF)<sup>3</sup> of University of Technology, Sydney, suggests that whilst women and men both face challenges to start-up, maintain, and grow businesses in the WASH sector, women face specific gendered challenges. Care work responsibilities and mobility restrictions can limit women WASH entrepreneur networks and networking skills, ability to travel to markets, and their time availability for business activities. Discriminatory lending rules and regulations, and a lack of tailored business development services to meet women’s needs can also prevent women from creating stable or growth-oriented businesses, scaling up their micro business, or accessing technology. Some women, finds the ISF study, are ‘necessity-driven entrepreneurs’ focused on supplementing their income with micro activities in the informal sector. Factors such as ethnicity, disability, and socio-economic context can further contribute to the marginalisation of women entrepreneurs in the WASH sector.

Access to income does not automatically translate to increased confidence, decision-making, respect, or standing in families or communities. Husbands and/or other family members often decide what, where, and when products will be sold. Women’s incomes are not always managed by themselves. There is evidence that men have withdrawn from their responsibility for household and family expenses due to women’s increased access to income. As women’s financial responsibilities at home grow, the pressure to undertake paid work heightens, but women’s care work responsibilities remain unchanged. This phenomenon is called the ‘feminisation of responsibility and obligation’ and has caused increased financial stress, long working days, limited sleep, and poor health for women.<sup>4</sup>

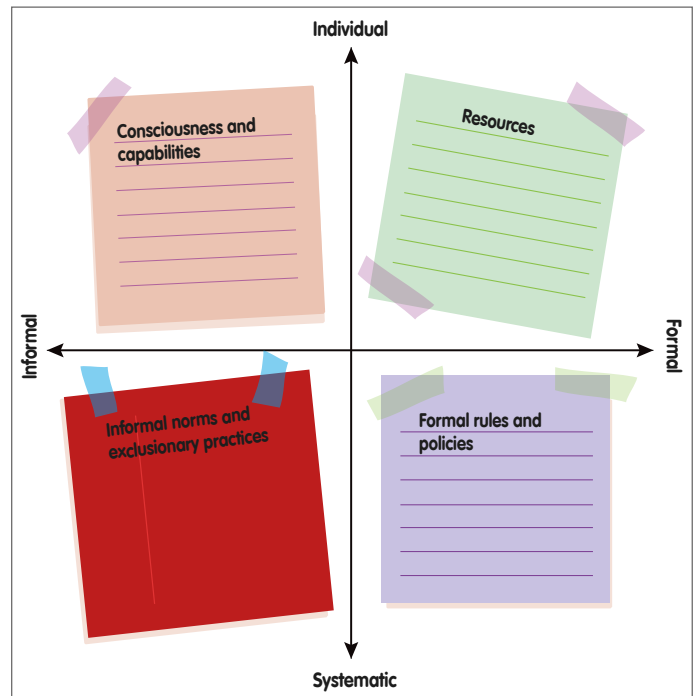
WASH programmes committed to gender equality are therefore faced with the challenge to balance entrepreneurship training with context-specific

initiatives to address structural and relational barriers to women’s economic empowerment, including men’s power over women (in the workplace, communities, and the household). SNV has risen to this challenge, with a commitment to facilitate more significant and equitable opportunities and benefits for women in the WASH sector, within the target districts of Bhutan, Lao PDR, and Nepal.

## Promoting empowering and equitable WASH entrepreneurship

SNV in Bhutan, Lao PDR, and Nepal have adopted an iterative approach in promoting women’s empowerment through WASH supply chain development and entrepreneurship activities, building on previous experiences. At regular review cycles, the teams consider their success and challenges, and revise their approach and next steps accordingly.

The Gender@Work framework<sup>5</sup> offers a useful approach to map and track emerging enablers and barriers to women’s entrepreneurship and empowerment for each context. This framework, which is regularly reviewed and updated by



Gender@Work framework, redrawn by SNV.

<sup>3</sup> For example: see S. Soeters, M. Grant, A. Salinger, and J. Willems, *Gender equality in water, sanitation and hygiene (WASH) enterprises in Cambodia, synthesis of recent studies*, Sydney, ISF-UTS, 2020, <https://www.waterforwomenfund.org/en/learning-and-resources/resources/KL/2007-Cambodia-Enterprise-Synthesis.pdf> (accessed 27 January 2021).

<sup>4</sup> S. Chant, ‘The ‘Feminisation of Poverty’ and the ‘Feminisation’ of Anti-Poverty Programmes: Room for Revision?’, *The Journal of Development Studies*, vol. 44(2), 2008, pp. 165-197.

<sup>5</sup> [www.Genderatwork.org/analytical-framework](http://www.Genderatwork.org/analytical-framework)



Gender@Work – an international feminist knowledge network – helps BFL teams in Bhutan, Lao PDR, and Nepal address emerging issues and identify information gaps. Barriers and enablers of women’s economic empowerment in WASH identified by SNV, ISF, and others organisations also inform this iterative process and approach to address challenges.

All BFL projects use multi-dimensional approaches, recognising that empowerment cannot be promoted through increased economic opportunity in isolation. In many cases, a two-step approach is used; the first phase involves creating spaces for women’s entrepreneurship in WASH by facilitating the participation of select women in male-dominated professions, such as masonry. The second phase involves promoting opportunities to expand these professions to involve a broader cross-section of women.

## Challenges and opportunities in BFL country programmes

### Bhutan: Increasing the mobility, motivation, and social acceptability of women masons

Across eight districts in Bhutan, SNV is expanding women’s entrepreneurship in the typically male-dominated profession of masonry, and opportunities to engage as business owners of hardware retail shops in target districts; the project’s experience with masons will be discussed here.

In Bhutan, SNV’s efforts to support women masons have faced multiple challenges over the past decade. Together with the Public Health Engineering Division (PHED) of the Ministry of Health, technical training in masonry work was provided for women who had been identified in partnership with relevant women’s NGOs. Prior to the technical training, SNV teams first spoke with the trainees’ families to gain their support for their participation. The trainings were facilitated by women trainers to make women trainees feel more comfortable and to reduce men’s concern over their safety. In parallel, health promoters advocated the hiring of women trainees during household visits to potential clients. Apart from the successful recruitment of a select few, communities remained mostly sceptical of the skills of women masons.

Preliminary post-training discussions with women masons highlighted that whilst a small number of trained women masons successfully undertook work, many have been prevented from expanding their businesses. Business expansion has also been hampered by village opinion that gives greater preference for male masons’ perceived skills. Unfortunately, it appears that additional training opportunities for women masons have not changed this perception. As a result, trained women masons, whilst confident of their technical skills, have become unmotivated to develop or grow their businesses. The experience of women masons in Bhutan are barriers that predominantly fall within the two informal quadrants of the Gender@work framework:



norms and exclusionary practices, and women's consciousness and capabilities.

Recognising the need for in-depth contextual information to progress the approach and strategy, the project is now exploring whether age and marital status may impact on women entrepreneurs' mobility in Bhutan,<sup>6</sup> and whether joint travel opportunities between masons<sup>7</sup> may increase men's support for women's mobility and their sense of safety. Cooperatives or social enterprise business models are being explored as potentially more attractive business models for women entrepreneurs than a for-profit business model.<sup>8</sup> Community leadership's support for women mason's work, combined with buyer incentives to employ women masons, and specific targeting of households to recruit women labourers (such as women-headed households) are also being considered to redress limited demand.

Given the critical importance of women's networks to their entrepreneurship development,<sup>9</sup> in late 2020 the team engaged six masons in Leadership for Change activities, to build their networks, confidence, and leadership skills. Ongoing communication between participants supported through We-Chat groups is working towards a six-month district-based leadership action plan.

### Lao PDR: Creating spaces for women in toilet ring manufacturing

In the districts of Atsaphone, Champhone, and Palanxay, SNV in Lao PDR is expanding women's entrepreneurship opportunities in toilet ring manufacturing. Existing concrete manufacturing businesses were initially recruited by SNV as part of its supply chain development activities to expand their product lines and make concrete rings for toilets. As a male-dominated industry, women rarely own toilet ring manufacturing businesses. Of the existing 13 enterprises that the BFL project in Lao PDR support, one is woman-owned (she became sole owner after her husband's death), and two are owned and managed by couples. SNV in Lao PDR plans to expand the number of BFL project-supported businesses in 2021, specifically targeting businesses run by women or couples.

Although the co-ownership or co-management of businesses is an encouraging first step, it is often the case that roles and opportunities are still distributed by gender. Informal norms and exclusionary practices dictate that men work in front of houses and transport, while women undertake back-end administrative and financial tasks. The BFL staff provide regular information and training sessions, and conduct mentoring

<sup>6</sup> In IDE Cambodia's sanitation marketing programme, young women micro-entrepreneurs were able to travel to and stay in other villages to achieve higher latrine sales. See C. Leahy, J. Lunel, M. Grant, and J. Willetts, 'Women in WASH Enterprises: Learning from female entrepreneurship in Cambodia, Indonesia and Lao PDR', *Enterprise in WASH – Working Paper 6*, Sydney, Institute for Sustainable Futures, University of Technology Sydney, 2017.

<sup>7</sup> Recent SNV training reaffirmed that identifying safe and affordable accommodation options for women, and encouraging travel in pairs or groups can expand women's mobility and willingness to travel.

<sup>8</sup> A recent Indonesian study exploring women's motivation to become entrepreneurs in the WASH sector discovered that income generation and profits were less motivating for women compared to the social and community outcomes of engaging in markets. See N. Indarti, R. Rostiani, T. Megaw, and J. Willetts, 'Women's involvement in economic opportunities in water, sanitation and hygiene (WASH) in Indonesia: Examining personal experiences and potential for empowerment', *Dev. Stud. Res.* 6, pp. 76-91, 2019, <https://www.tandfonline.com/doi/full/10.1080/21665095.2019.1604149> (accessed 24 January 2021).

<sup>9</sup> Women's networks and networking skills were identified as key enablers and barriers to women's entrepreneurship in C. Leahy, et. al., 'Women in WASH Enterprises: Learning from female entrepreneurship in Cambodia, Indonesia and Lao PDR', 2017.

visits to businesses, but rarely engage with women owners or staff. In women-owned and couple-owned businesses, men typically attend project-run training and information sessions, possibly reflecting both women's limited time and gender-reinforced norms and beliefs about the division of roles between women and men. Education levels also have an impact on training processes and the pace of learning for both women and men. Women are more disadvantaged because their educational attainment is generally lower than men.

Noting the above, the project in Lao PDR is currently targeting barriers in the two informal quadrants of the Gender@work framework: norms and exclusionary practices, and women's consciousness and capabilities. With the planned expansion of business participants, SNV in Lao PDR intends to build women's knowledge, skills, networks, and business leadership in concrete manufacturing and the broader WASH sector, alongside men. The project will work directly with couple owners to strengthen partnership practices between husband and wife, and to build greater respect for women's work, leadership, and learning opportunities; share in the responsibilities for care at home; and encourage equitable decision-making practices. Specific training sessions will also be organised for women to build their confidence and grow their networks. Individual coaching may also be needed to build



women's skills and confidence to speak up in mixed-sex groups.

### Nepal: Supporting women entrepreneurs to scale up businesses

In the districts of Dailekh and Sarlahi, SNV in Nepal is strengthening women's entrepreneurship in rural water supply services by taking a two-pronged approach, i) supporting existing women entrepreneurs to scale up their businesses and to become financially sustainable whilst diversifying their product range to include hygiene products; and ii) searching for entry points to transform gender relations specific to decision-making over income, the redistribution of household tasks, and women's leadership and amplification of voice at household and community levels.

Recognising the need for more information about the barriers to and opportunities for women entrepreneurship in different locations, SNV in Nepal conducted a short quantitative survey with entrepreneurs in late 2020. Results of the survey highlighted significant but different challenges faced by entrepreneurs across the two districts. For example, women in Sarlahi were more likely to have business decisions controlled by their husbands. Sarlahi women viewed their care work responsibilities as barriers to scale up their business. By contrast, men were more likely to share the responsibility for care work in Dailekh. Women largely made their own business decisions. In Dailekh, key issues identified were a lack of transport links, difficulty selling to unknown customers,<sup>10</sup> and movement restrictions. Poor access to suppliers of raw materials was a shared challenge across the districts. When mapped into the Gender@Work framework, these barriers were located in three quadrants: resources, informal norms and exclusionary practices, and consciousness/capabilities.

Responding to these data, in 2021 the project will facilitate trainings based on the needs/requests of women entrepreneurs. SNV in Nepal will link women entrepreneurs with suppliers and financiers, and will support in the set-up of formal support structures (e.g., businesses associations and cooperatives) and informal support structures (e.g., peer networks). To create an enabling environment for entrepreneurs, SNV will engage relevant family members in redressing care work pressures, encouraging joint decision-making regarding income and business management, and supporting women's leadership.

<sup>10</sup> For example, some women entrepreneurs expressed that they were too shy to try and sell products to a customer they have never met, likely due to gender roles, and limited experience meeting people outside of their village.

## Emerging lessons in women's WASH entrepreneurship

Efforts to stimulate women-led market growth of sanitation and hygiene entrepreneurship need to be supported by initiatives that promote women's greater mobility, networks and networking skills, access to finance and other resources, and safe control over their business and finance. Preventative actions are critical for women's empowerment and will need to be taken to ensure that gender norms do not result in unsustainable and inequitable workloads and responsibilities for women, as their economic roles diversify.

Social norms and exclusionary practices can be significant barriers to women's entrepreneurship or the scale-up of their operations. Initiatives that focus on women WASH entrepreneurs tend to engage men during the initial stages of project development to gain support for women's work or training opportunities but follow-up is scarce. Very little is documented about engaging men and other family members in WASH project activities to drive change in social norms around care work, decision-making, and financial management.

Going forward, the approaches offer SNV with a unique opportunity to trial innovative approaches and to contribute to growing sector knowledge and practice in the area of empowerment and equity within women's entrepreneurship initiatives. Understanding the project context remains critical to tailor context-appropriate strategies, as well, engaging in regular cycles of learning will inform improved sense-making and project development at local levels.

## Beyond the Finish Line

BFL is a five-year SNV rural water, sanitation, and hygiene (WASH) programme (2018-2022) in Bhutan, Lao PDR, and Nepal. Supported by the Australian Government's Water for Women Fund, the programme strengthens WASH services by making these more inclusive, accessible, and sustainable through the application of gender equality and social inclusion approaches.

## SNV

SNV is a not-for-profit international development organisation that makes a lasting difference in the lives of people living in poverty by helping them raise incomes and access basic services. Focusing on three sectors – Agriculture, Energy and Water, Sanitation and Hygiene (WASH) – SNV has a long-term, local presence in over 25 countries in Asia, Africa and Latin America.

This brief highlights key reflections from the experience and research efforts of SNV staff in Bhutan, Lao PDR, and Nepal. The brief was put together by Claire Rowland with the guidance of Gabrielle Halcrow (SNV) and editorial support of Anjani Abella (SNV).

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**P1:** Shop selling sanitation products in Bhutan (Aidan Dockery)

**P3:** Masons at work in Bhutan (Aidan Dockery)

**P4:** Toilet ring production in Lao PDR (Bart Verweij)

**P5:** Handwashing with soap behaviour change training for a mothers' group in Nepal (SNV in Nepal)



SNV, 'Empowering rural women entrepreneurs in WASH services in Bhutan, Lao PDR, and Nepal', *Practice brief - SSH4A*, The Hague, SNV, 2021.

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