



**BUSINESS
PARTNERSHIPS
PLATFORM**

GENDER GUIDELINE

Working on Gender Equality
in the Business Partnerships Platform

JUNE 2018

FOR REFERENCE ONLY - THERE ARE CURRENTLY NO OPEN FUNDING ROUNDS UNDER THE BPP

Introduction

The Business Partnerships Platform (BPP) is supported by the Australian Department of Foreign Affairs and Trade (DFAT). The BPP works with business to deliver development results using a Shared Value approach. The Shared Value approach engages businesses to analyse value-chains, their workforce, and/or consumers differently to find ways of creating social outcomes as well as profits¹. A key social outcome for DFAT is gender equality – that is addressing imbalances between women and men and improving the lives of women and girls.

This Guideline is for BPP implementing partners, as well as organisations applying to the BPP. It explains why gender equality is important for the BPP and how businesses can promote gender equality. The Guideline is in three parts:

1. How businesses can promote gender equality
2. Success factors for working on gender equality
3. Guidance for building gender equality into your business:
 - a) Questions to guide a gender analysis and action plan; and
 - b) Monitoring progress and managing risks.

Some BPP partners already have frameworks for analysing and addressing gender equality in their business or not-for-profit work. This Guideline provides supplementary information that can be used to build on existing good practices.

Why gender and the BPP?

DFAT has a strong commitment to improving gender equality throughout the organisation and the international development work it supports. Improving the economic position, social status, and safety of women and girls contributes to more prosperous, fairer and more stable societies:

- Women represent 40 per cent of the global workforce. Underusing or misallocating women’s skills and talents comes at a cost to firms;²
- Global GDP could rise by as much as 2 per cent or US\$1.5 trillion if women and men entrepreneurs participated equally in the economy³; and
- Agricultural output in developing countries would increase by 4 per cent if women farmers had the same access as men to productive assets⁴.

DFAT wants to see all partnerships under BPP:

- Ensure the concerns and interests of women and girls likely to be impacted by the partnership have been taken into account in the business design;
- Deliver economic and social benefits to women and girls; and
- Identify and manage potential risks to women and girls.

¹ See DFAT 2-15 Ministerial Statement “Creating Shared Value Through Partnership” 2015
<http://dfat.gov.au/about-us/publications/aid/Pages/creating-shared-value-through-partnership.aspx>

² Bridging the Entrepreneurship Gender Gap. Boston Consulting Group (2014)
https://www.bcgperspectives.com/content/articles/business_social_sector_investing_impact_bridging_entrepreneurship_gender_gap/

³ Ibid

⁴ Gender Dimensions of Agricultural and Rural Employment: Differentiated Pathways out of Poverty. Status, Trends and Gaps (2010) FAO (Food and Agriculture Organization), IFAD (International Fund for Agricultural Development), and ILO (International Labour Office)

A note about inclusion: Gender is a common cause of ‘exclusion’ from economic benefits around the world. People with disabilities, ethnic and sexual minorities, the elderly and young also face exclusion from opportunities to work, build businesses and buy goods and services that meet their needs. Forms of ‘exclusion’ differ from one country and culture to another. In most cultures, women who are also disabled, elderly, or from a sexual or ethnic minority will face multiple layers of exclusion and discrimination. Understanding these intersectional dynamics can be important for reconceiving value-chains, labour, and consumers, and identifying new business opportunities.

Box 1. Gender and inclusion

1. How businesses can promote gender equality

There are three key areas in which businesses can promote gender equality:

- Through employment opportunities and practices for their **workforce**;
- Through interaction with producers, suppliers and distributors in their **value chains**; and
- By providing life-enhancing products to **consumers**.

The Shared Value approach looks for the business case to deliver social and economic returns to beneficiaries in each of these areas. Women and men have different experiences and needs as workers, producers/suppliers in the value chain, and as consumers. In many situations, systems and practices such as the ‘nine to five’ workday are geared towards men’s priorities and women have to fit in. These are not always obvious, with social and cultural perceptions and practices making gender inequality seem normal.

There are many good examples, explored as case studies in this guidance, from businesses around the world making changes in each of these three areas - the value chain, the workforce and consumers. The social impacts of these changes can include:

- Improved **income for women**
- Improved **access for women to assets, jobs, training, appropriate products and services** (everything from banking to childcare)
- Increased ability to **make decisions** at home, and in their work or business
- Having a manageable **workload**
- Changes to **policies, practices and attitudes** to support women’s work and businesses.

Value Chain Producers, Suppliers and Distributors

Businesses can influence the value-chain in significant ways. By asking questions about the roles of women and men in value chains, businesses can identify opportunities for empowering women. Opportunities can range from low-cost subtle changes, to substantial activity to deliver financial and social results, including:

- Improving business practices and confidence for women in small business
- Building skills in financial management and supporting access to finance
- Secure contracting

- Transport efficiency and safety.

Coca Cola – 5 Million Women

Coca Cola's aim is to economically empower five million women by 2020. Senior leaders in each country office analyse the supply and distribution chains to identify opportunities to support women, and actions to empower women are built into the business model in the particular country. Interventions include:

- Female farmers being brought into the supply chain with secure contracts for passionfruit and mangoes, and increased access to productivity inputs including agronomy training, seeds, seedlings, poles and wires
Business training and finance for women urban micro-distributors in congested urban areas, allowing them to move from handcarts to motorbikes and increase their distribution range and efficiency.
- Improving business management skills for women and men running small family retail stores, resulting in increased sales
- Female artisans who use recycled bottles to generate art and handicrafts are assisted with business management practices.

Box 2. Source: Shared Value Initiative www.sharedvalue.org, The Coca-Cola Company's 5by20 Initiative Report

Asking questions about and analysing the role of women in the value chain, in addition to the gendered impacts of proposed activities, can identify potential benefits and risks to women and girls. In turn, this allows businesses to take proactive steps to mitigate and manage those risks and promote benefits.

Risks may include increasing work burdens for women⁵, for example, by taking advantage of paid employment opportunities in addition to caring responsibilities. New technology can also displace women who are concentrated in low skilled, paid work. If identified and well understood, these risks can be addressed, as shown in the BPP partnership in Indonesia in Box 3 below.

There are also risks associated with women's ability to make decisions about her business and income. Many BPP applications assume that if women earn more money, they will have greater access to and decision-making control over how it is used. However, if women do not initially have control over money in the household, then it is unlikely that earning more money will result in greater control without specific gender equality activities to address this. Further, if women are seen to be having more opportunities and earning more income than men in their family and community, they may become a target of violence or other resistance or backlash.

⁵ Globally if paid and unpaid work hours are added up women work more than men, doing the bulk of unpaid work. Unpaid work tends not to decrease for women even when paid work increases. Gender Equality and Development, World Development Report 2012. World Bank at p17

Using Gender Analysis to Manage Risks - Palm sugar production, women and new technology

Palm sugar production is a family affair in Eastern Indonesia: men collect the palm fruit and women cook the fruit over wood fires in home kitchens and manage sales to collection agents. The BPP is supporting a partnership with Elevate to improve production processes, quality and supply of this in-demand product. One of the innovations is the introduction of communal kitchens, with gas cookers and ventilation, which can be operated for longer hours to cook fruit in bulk. This is more efficient, safer and allows for better quality control than home kitchens. BPP partners analysed the gender impacts of this new technology and realised that communal kitchens would result in many women losing their jobs as only a few would need to be employed in the new kitchens. Listening to the women, BPP partners came up with a simple solution – to employ more cooks, working in shorter shifts. This will enable the benefits of the new technology to be realised while minimising the displacement of women’s employment and ensuring that a larger number of women continue to receive an income from palm oil production. Shift work also allows the women to manage other household tasks. This risk management change had minimal cost impact on the BPP partners.

Box 3. Palm Sugar in Indonesia – Business Plan for BPP partnership

Consumers

In developing countries there is significant potential to develop and market products that address women’s unmet needs both in and outside the household. Consider, for example, time saving devices, access to finance and banking, communications, transport, nutrition, health care, child care, and agricultural work where women continue to dominate. In developed countries, marketing to women has gone beyond, ‘shrink it and pink it’⁶. It has evolved into an area of innovation and growth for business, tapping into women’s increasing incomes as they engage more in the paid workforce and a better understanding how women make and influence decisions⁷.

Taking the time to understand women’s role in household decision-making can open up new opportunities. While women may not be highly visible, and decisions are made, or appear to be made, by male relatives, women may be the end users of products and have significant influence on purchasing decisions. Understanding these dynamics can help sharpen marketing approaches, while also delivering better products and services to women end users. The example below from Bangladesh shows how women influence male decision making about agricultural inputs that are used primarily by women.

⁶ Subaru’s successful marketing to lesbians through its “Get out stay out” campaign in the 1990s is one famous example <https://priceonomics.com/how-an-ad-campaign-made-lesbians-fall-in-love-with/>

⁷ “The Female Economy” Op Cit 5

Bangladesh farmers

Amongst poor farmers in Bangladesh, men purchase agricultural inputs such as seeds and fertilisers, marketed through agricultural extension meetings. However, their female family members are the main users of the inputs. After understanding these household dynamics, some agricultural input companies started running extension meetings with women – at times and locations that women could attend. This had a direct result on the purchasing decisions by men with increased sales as women recommended specific brands for male relatives to purchase.

Box 4. ¹ https://www.microlinks.org/sites/default/files/resource/les/Making_the_Business_Case_508_Compliant.pdf

Taking time to understand women's role in family based agriculture can also open up new opportunities. Based on the latest internationally comparable data, women make up an average of 43% of the agricultural labour force of developing countries⁸. Yet, women's roles are often hidden or invisible as men are the public face of family agriculture, representing the family in public settings such as agricultural extension meetings, training, purchasing supplies and dealing with sales agents. Further, women's lack of access to resources such as advice and farming inputs in addition to the double burden of paid and unpaid labour often mean women have lower productivity than men and are less able to improve it. By developing a deep understanding of the gender dynamics at play in a particular context, it is possible to meet women's unmet needs and achieve better business results, as shown in the example above.

While many different types of products are marketed to women, the focus in the BPP is on products that contribute to poor women and men's wellbeing. While these consumers are often poor, they still spend small amounts of money on products that meet household needs. Targeting this large number of poor people at 'the bottom of the pyramid' has the potential to deliver social and financial returns across large populations, as demonstrated in India through Project Shakti (Box 5).

Project Shakti - Unilever

Unilever personal hygiene product sales were slowing in competitive urban markets in India. In 2000, Unilever analysed how to build sales in rural India, where poverty is concentrated and there are major problems with health and hygiene. Working with selected village women, the company trained them in hygiene practices, and they acted as sales agents for shampoos and soaps. Smaller packaging was developed to respond to lower levels of cash in rural villages. By 2011, 45,000 village women entrepreneurs were selling products to over 3 million households in 100,000 Indian villages. The campaign has delivered financial returns for Unilever with increased sales and expanded markets, and has improved access and affordability of life enhancing hygiene products to millions of women, and generated livelihoods for rural women.

Box 5. <https://www.slideshare.net/sureshmadhuvarasu/project-shakti-15663985>

Workers

Globally, women's participation in paid employment is gradually increasing. Businesses are recognising, and many already recognise, the value of diversity in their organisations, and are coming up with creative approaches to keep women engaged, build their skills and

⁸ FAO. Employment, work and time use in agricultural contexts: what data do we need for gender analysis? <http://www.fao.org/documents/card/en/c/I8845EN>

promote them to leadership roles. This delivers both social and financial returns. Having a diverse workforce and ensuring women are in leadership roles enhances business performance including through better risk management, improving employee engagement and productivity, attracting talent and bringing more diverse views to solve complex problems.

Most documented examples of supporting gender equality in the workforce come from developed countries. For example, the Australian Male Champions of Change⁹, representing major service-oriented companies, have embraced a step-wise approach to improving diversity in their organisations. Initially, this involves tracking data to understand the situation in their organisations (indicators include the number of women and men at each level in the organisation, exit rates, pay differences) to then identifying diversity goals and taking action such as staff training, flexible work practices, and mentoring. The final step is to fully embed diversity into the organisational culture. In each company, the business case has justified changes to practice and investment in women, as outlined in the Rio Tinto example in Box 6 below¹⁰.

Shifting culture to build gender diversity at Rio Tinto Alcan Bell Bay, Tasmania

In 2006, Rio Tinto leadership focused on the need to expand its talent pool to meet a shortfall of quality candidates. Women were less than 6 per cent of its workforce. Rio set a goal to double the share of women employees within 3 years, and have women fill 20 per cent of supervisory roles within 5 years. To accomplish this, Rio redesigned recruiting and training processes and worked to shift mindsets and behaviours to support diversity. They deployed a recruitment strategy explicitly targeting women and ensured all staff understood the business case for this. They also addressed physical barriers, for example, building separate bathrooms where they didn't exist. To change mindsets and attitudes, clear KPIs were developed and embedded into annual plans alongside other business goals, and ensured a compelling story that was owned and delivered with conviction by management. Rio also deployed a campaign to dispel underlying myths – proving there was no correlation between gender and safety incidents, and factually establishing women's capacity to do physical tasks. Rio doubled its female workforce within two years, with staff feedback that the culture and work environment had improved for all. Key lessons included: a merit-based approach that went beyond mandated targets as the correct approach; and having a 'critical mass' of women employees as essential in establishing social support networks.

Box 6. Male Champions of Change 2011

Opportunities for promoting gender equality in the workforce for BPP partners could include¹¹:

- Removing gender pay gaps;
- Introducing flexible working hours (e.g. part-time work) and support for childcare;
- Establishing women's bathrooms and women's work floors;

⁹ Male Champions of Change, "Our Experiences in Elevating the Representation of Women in Leadership" (2011) <http://malechampionsofchange.com/wp-content/uploads/2015/02/31.-2011-MCC-report.pdf>

¹⁰ Male Champions of Change. Op Cit 10

¹¹ See for example the ILO Better Work program <http://betterwork.org/>; DFAT "Gender Equality and Women's Economic Empowerment in Agriculture Guidance Note" (2015) <https://dfat.gov.au/about-us/publications/Documents/operational-guidance-note-gender-equality-and-womens-economic-empowerment-in-agriculture.pdf>

- Addressing sexual harassment and bullying;
- Providing safe transport for women to and from work;
- Providing work-based healthcare including sexual and reproductive health services;
- Providing work-based training;
- Promoting women into leadership roles;
- Recognising women’s labour; and
- Changing attitudes, mindsets and policies across the workforce to support greater diversity.

There are also risks associated with failure to address gender inequalities in the workforce – ranging from employee disengagement and absenteeism, violence and sexual harassment through to damage to the company reputation.¹²

2. Success factors for working on gender equality

There are some common success factors for promoting gender equality in business:

- **Commitment** from business leaders and managers is critical. Opportunities for working with women need to be identified and accepted at the core of business strategy rather than add on.
- **Business Case.** A clear, specific business case is necessary to serve as an incentive for change. Sex disaggregated data and analysis is critical for building a business case and monitoring progress.
- **Adaptation.** Learn and adapt – analyse gender dynamics in the business, identify and take actions to promote gender equality, track progress and adapt based on what you learn. Seeing what other companies do is helpful, but each business needs to determine its own course.
- **Build on success.** Gender analysis can produce many ideas for change. It is better to work methodically and build on success rather than trying to do everything at once.
- **Partnerships.** Good results can come from diverse partners working together – business, Not for Profits (NFPs) and government, among others.

3. Guidance for building gender equality into your business

DFAT is looking for business to manage risks to gender equality and to take up opportunities to improve the lives of women and girls. Each BPP partnership has a different starting point for working on gender equality, as the partnerships are in different countries and in different business sectors. This variety is both a strength and a challenge – there are no blueprints!

Irrespective of the starting point of a partner, the key steps are as follows:

- Step 1: Analyse the gender dynamics, identify risks and actions to promote gender equality
- Step 2: Set KPIs, Monitor, manage risks and adapt implementation.

It is important to embed promoting gender equality into a business and that there is a business case to sustain the work beyond one or two years of BPP support. For example, it is better to build sex disaggregated data into your existing business information systems,

¹² In a recent example by Audi promoted their credentials on gender pay equity, but it was quickly picked up in social media that there are no women on Audi’s executive
<https://www.forbes.com/sites/jeffkaufman/2017/02/06/why-audis-super-bowl-ad-failed/#7f66519f1786>

rather than setting up parallel systems just for the BPP. It is also better to do a few things well, and sustain and build on these, rather than attempt to tackle all gender issues at once. It is not useful for business, DFAT or NFPs to make claims about improving women's empowerment that cannot be backed by evidence or sustained.

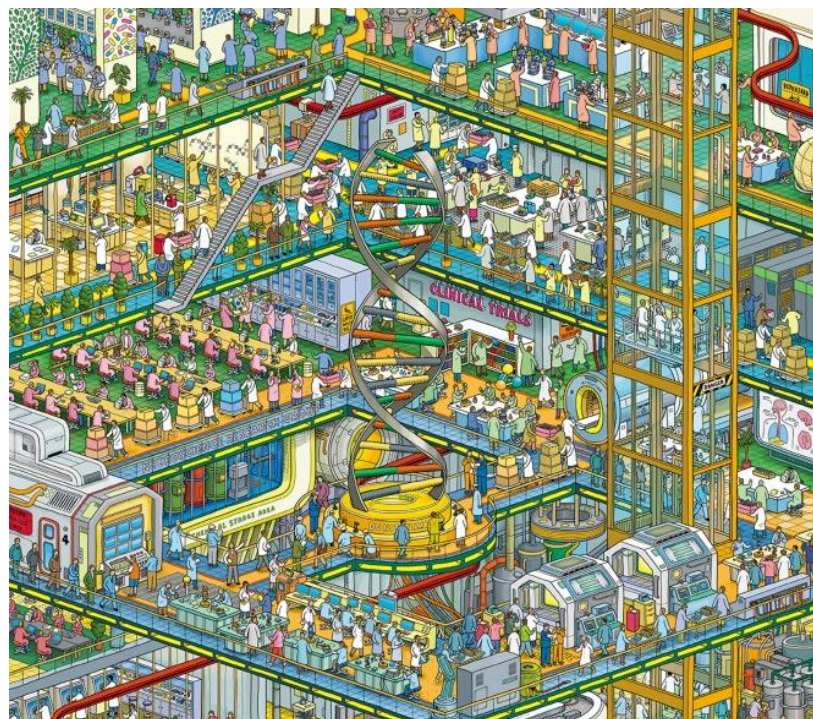
STEP 1: Analyse the gender dynamics and identify risks actions

A systematic gender analysis is an important starting point to understand the opportunities and risks for women's empowerment. You can draw on existing literature about the country and the type of interventions that have been proven to work. Other good sources of information can be your existing data such as human resource records, procurement and supplier information, and market analysis. It is good practice to ensure all data about people is sex disaggregated, as even the most basic data might uncover simple trends for women and men. The best source of information will likely come from talking to the women and men in the targeted beneficiary group.

The following series of questions and ideas for actions are organised under the categories: 'Value Chain', 'Worker' and 'Consumer'. They can be used at each stage of the BPP process – application, business planning, and implementation (see Box 7). Use the questions to provoke further inquiries with women and men likely to be affected by the investment. The questions can also flag areas of risk that you may need to monitor. The actions listed are examples only, and it is recommended that you select and develop actions that are relevant for your partnership.

The Value Chain - Producers /Suppliers/Distributors

The starting point is to ask, **where are the women?**¹³



¹³ "Find Her" this where's Wally style drawing is used by the UN in Egypt to draw attention to low female participation in paid work – only 23 per cent of women undertake paid work, compared with a global average of 55 per cent.

Where are the women in the value chain? Who owns the business? Who runs the business? Who does the work? How is the work burden shared between women and men?

Often women are participants in businesses rather than owners or leaders. To understand women's role/s, you need to look beyond your male contacts and explore the ways in which their female family and community members are involved in the business. For example, agricultural seed production in Pakistan is dominated by male farmers, who are the business owners and public face of the business. However, female family members, who are typically home-based, play an important role in handling and preparing seeds. Rather than just training men on improved seed handling, female trainers may be able to work directly with women to improve their practices.

What level of access do women and men have to finance, productive assets, training or the services for production?

In some countries, there are formal legal restrictions on women's ownership of land and access to finance. Just as significant are the 'informal' rules that restrict women's access to resources, for example where women are seen as unable to handle loans or productive assets or to use training to full effect. Women's lack of mobility, including due to care burdens and concerns about safety, can also hamper their access. Women may only be permitted by their families or by social norms to attend training courses that run for a few hours a day at a location close to home. Getting to and from training can expose women to risks of sexual and other violence. In consideration of these factors, running training at times and places accessible to women with safe transport can make a considerable difference to improving women's access.

What are the roles of women and men in decision-making in the business, in the family, and in the community?

Research into household decision-making dynamics shows that there are complex arrangements for how decisions are made at home, in a business and in the community. If you only talk to the head of a household or business owner, you will likely be talking to a male and miss these dynamics and opportunities. Research should include both female and male respondents and use female researchers and women-only focus groups to encourage openness. Ask about the types of decisions being made and who makes them to better understand complex dynamics.

Could there be unintended negative consequences?

Consider increases in women's work burden relative to men; women's safety; exposure to violence and risk of backlash; and displacement of women through technology, among other things relevant to your target sector or context.

Consumers

Do women have unmet needs that our business could tap into?

Project Shakti (see Box 5) provides an example of poor women's unmet hygiene needs, resulting in negative impacts on the health of women and their families, which could be addressed through a revised business strategy.

What do women know about our products, our company? Do women use our products? What do they think about the product?

Use market research to focus on women in different age groups, locations, incomes, and ethnicity. The more granular the picture the better you can develop and target your products.

What role do women play in decision making about our products or services?

It is important to understand how women make or influence decisions. Market research should include both female and male respondents and use female researchers and women only focus groups to encourage openness. Ask about the types of decisions being made and who makes them to better understand complex dynamics.

What are the health, safety or other risks for women associated with our products? Do our products increase or reduce women's work burden?

Answering these questions requires a review of the local regulatory environment. Simple 'time use' surveys or questionnaires with potential consumers can help to identify the work burden impacts of products.

What are the opportunities for presenting positive, progressive images of women and men through our marketing?

Presenting women and men in non-stereotypical, positive and progressive roles can help to promote products, build your company reputation and challenge conventional attitudes about gender roles that limit both women and men. Examples include showing men caring for children, or showing women in leadership roles.

Workforce

What is the number of male to female staff in your workforce? What are their job and salary levels? Are there any patterns emerging from the data? What are the reasons for the patterns?

Simple sex disaggregation of your workforce data can shine a light on gender inequalities. There may be many reasons why men are concentrated in more senior, high paying roles and it is worth taking the time to interview and compare the responses of men and women in your workforce to understand the dynamics at play. Factors to investigate could include training, experience, perceptions of women and men as leaders, women's confidence, women's unpaid care responsibilities, physical facilities and safety. Understanding these dynamics is key to identifying the best actions to take to improve women's engagement.

What are the patterns of absenteeism for women and men? What are the reasons for absenteeism? Could improving this help the business? Are there particular safety issues for women coming to and from work?

Analysing absenteeism records and interviewing staff can help to identify costs and a business case for introducing innovations such as childcare and transport assistance to reduce absenteeism and increase staff loyalty. Cost neutral innovations, such as paying staff weekly instead of fortnightly, may also reduce absenteeism amongst female staff. This is because it can be difficult to budget for food and other essential items over the space of two

weeks. By Day 12, for example, women are often running out of money so they will go to the market to sell produce to earn an immediate income rather than go to their usual factory job.

Are women and men differently affected by safety issues?

Injuries and harm at work pose risks for both women and men. Women workers can be particularly exposed to sexual harassment, sexual assault and violence. Managing these risks are important for the health and safety of workers as well as productivity.

Does the way women are paid help them to control their income?

Depending on the context, supporting workers to use bank accounts can help women have more control over their income than if they are paid in cash. However, there are many factors to consider, such as women's access to identification documents to open an account, the legal or institutional frameworks that allow women to have their own bank account or whether they need a male family member to co-sign for the account, women's loss of control if their husband insists on a joint account and literacy rates.

Are there unintended negative consequences of improving women's position in your workforce?

Changing the status quo can be threatening to men in positions of power, and some may react with hostility. Consider in particular if women are at risk of increased sexual or other harassment as a result of changes in the workforce.

STEP 2: Set KPIs, Monitor, manage risks and adapt implementation

Once you have undertaken a gender analysis and identified risks and actions that should improve gender equality, set key performance indicators (KPIs) to monitor progress. You can identify how and how often data will be collected and analysed, and how implementation will be adapted based on this analysis.

Some suggested KPIs for each of the categories above:

- # and proportion of women-owned supply or distribution businesses
- Increase in the number of women in family-run businesses or worker households who report greater role in decision-making
- # and proportion of women participating in training, accessing finance or productive assets
- % increase in women's income or consumption levels from baseline
- % reduction in workplace injury/illness for women and men
- % changes to distribution of workload amongst household members
- # of new women customers for xyz product range
- % decrease in absenteeism rates for women and men
- % and # of women in leadership roles
- Pay differentials between women and men at different levels of the workforce
- % and # of women workers actively using bank accounts.

Some examples of risks that you can monitor throughout implementation include (note that these should be specific to your context and identified through your gender analysis):

- Is a new supply-chain favouring men more than before?

- Are women being displaced from income opportunities through the introduction of new technology?
- Are women experiencing increased harassment or violence at home or in the workplace as their economic position improves?
- Has the intervention increased women's work burden compared with men?
How can men be engaged to take up more of the unpaid work?

Gender requirements through the BPP process

Application Stage

At application stage you are asked to identify whether gender equality and women's empowerment is a 'principal' or 'significant' objective of the partnership. Business proposals that are directly focused on women's empowerment could be considered as having this as their principal objective. Gender analysis should inform the proposal. Proposals that will work with men and women need to show how the specific needs and interests of women will be addressed.

Business Planning Stage

Shortlisted applicants will be invited to submit business plans. The business planning stage is an opportunity to deepen your gender analysis and identify specific actions to promote gender equality and manage risks. Like other parts of your business plan it is important to show clear steps, or the business model for achieving gender equality results and the associated key performance indicators (KPIs). The actions should be achievable and costed in the business plan. A clear case needs to be made about how support will be sustained beyond the partnership. Business plans should also analyse the potential risks for women, and identify steps to mitigate and address these.

BPP Implementation

The initial stages of the partnership are an opportunity to deepen gender analysis as partners engage with each other and potential beneficiaries. Planned activities can be refined and costed and your monitoring system developed with BPP adviser support. Quarterly and six-monthly reports are key points to review progress and risks, and reflect on what is or is not working and adjust actions as required.

Box 7. Gender requirements – application, business planning and implementation stages.

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