

Helpdesk Research Report: Measuring Women's Economic Empowerment

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Query: What literature exists on impact evaluation in relation to women's economic empowerment in developing countries and what does it tell us about theories of change, indicators and impact measures?

What impact evaluations have been done on women's economic empowerment programmes and what results do they show? What indicators have been used to measure success / progress, and if available, what Theory of Change / Intervention Logic has been used to design the interventions?

Enquirer: DFID Asia

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1. Overview

Scope

In order to offer a holistic view as possible in the time available this report includes a selection of literature on the broad challenges of measuring empowerment, as well as work which specifically evaluates economic empowerment interventions.

Part one presents a small selection of the large body of literature on the methodological challenges of measuring women's empowerment and goes on to identify a range of approaches which have been developed to measure the impact of empowerment in practice.

Part two presents specific impact studies of women's economic empowerment programmes. Due to the large volume of available literature, the focus is on meta-evaluations and syntheses of evaluation findings although a small selection of project-level evaluations is also included. In some cases a snapshot of the evaluation methodology and indicators used is provided. Due to time constraints, the emphasis here is on programmes relating to private sector development and women's entrepreneurship, access to employment, and access to finance. Other interventions such as gender-responsive budgeting and social protection, although relevant, are not included.

It is also worth noting that the report does not include discussion of global empowerment indices such as the Gender Empowerment Measure (GEM) or the Gender-related Development Index (GDI).

Concepts and impact measures

There is no single definition of women's empowerment in the literature. Empowerment is variously conceptualised as a process, an end-state, and a capacity (Kabeer, 2001; Malhotra, 2002; Alsop et al., 2005; Martinez, 2006). It is generally accepted however that efforts to measure women's empowerment need to consider different levels (micro/macro, individual/collective), different spheres (economic, political, social), different temporal scales (often beyond the lifetime of a single programme) and must be sensitive to social context.

In much the same way, there is no standard definition of women's *economic* empowerment and the term is often used loosely. From the literature reviewed for this report, it would appear that the majority of efforts to measure women's economic empowerment programmes focus primarily on quantitative outcomes - such as increased access to credit or increased business revenue - even where the stated objectives include broader empowerment goals. Whilst some evaluations include variables to show that women have not been *disempowered*, few succeed in showing that specific aspects of women's power have actually increased (e.g., more household resources dedicated to women's consumption and personal time, increased women's decision making and control over household resources, increased autonomy). As is often noted in the literature, positive outcomes in financial terms do not necessarily equate to empowerment (Kabeer 2005) and can even have disempowering effects (Martinez, 2006).

One recent attempt at developing a conceptual framework for evaluating economic empowerment is the International Center for Research on Women's (ICRW) Results-based Initiative (ICRW, n.d.). Another promising initiative, although not focussed exclusively on economic empowerment, is Care International's Strategic Impact Inquiry on Women's Empowerment (CARE, 2006).

Approaches to measuring women's empowerment in more broad terms are of course relevant to evaluating economic empowerment, especially given the limitations of existing frameworks. Such approaches generally involve defining what is meant by empowerment and identifying the different elements which make up this definition. These elements are variously defined as: resources, agency and achievements (Kabeer 2001); control over resources and agency, (Malhotra, 2002); agency and opportunity structure (Alsop et al, 2005); agency, structures and relations (CARE, 2006); assets, knowledge, will and capacity (Charlier and Caubergs, 2007). In most cases, these elements are then broken down into sub-dimensions with associated indicators and sources of measurement. There are, however, also examples of more qualitative approaches such as appreciative enquiry and qualitative self-assessment (UNIFEM, 2008; Jupp, D., 2010).

2. Measuring women's empowerment – conceptual frameworks, methodologies and indicators

Conceptual frameworks

BRIDGE, 2007, 'Gender and Indicators', Cutting Edge Pack, Bridge, IDS, Brighton
<http://www.bridge.ids.ac.uk/go/bridge-publications/cutting-edge-packs/gender-and-indicators/>

This report explains what is meant by gender-sensitive indicators and measurements of change. It makes the case for gender-sensitive measurements and outlines how to go about measuring in practice. Section 4.2. (pp.26-27) looks specifically at measuring empowerment. According to the analysis, empowerment combines not only observable action, but also the meaning, motivation and purpose attributed to such action. As such, women's empowerment must be measured along

a number of indicators. Moreover, purely quantitative indicators may not be sensitive enough to capture the nuances of gendered power relations inherent in empowerment processes; nor can they measure an individual's (subjective) sense of agency or self-worth. In order to understand the socio-cultural context within which social interaction and gender relationships take place, it may be useful to use in-depth qualitative methods. Approaches to measuring women's empowerment must also take into account the fact that empowerment can be a slow process of change.

The report identifies a key challenge as balancing the need for both universal standards to measure empowerment and context-sensitive indicators. One approach is to use multi-level indicators, where broader-level indicators might be applicable across a range of contexts, while indicators at the community and household level might be adapted for specific contexts.

See also: **Esplen, E. Heerah, S. and Hunter, C., 2006, Women's Empowerment: An Annotated Bibliography, Bridge and Pathways of Women's Empowerment RPC, IDS, Brighton** <http://www.bridge.ids.ac.uk/reports/bb14.pdf>

This bibliography gathers together a range of resources which discuss women's empowerment from different perspectives in order to provide an accessible introduction to key concepts, approaches and debates. Part 4 (pp 11-12) summarises the literature on approaches to measuring and evaluating women's empowerment.

Kabeer, N., 2001, 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment', pp 17-59 in Discussing Women's Empowerment - Theory and Practice', Swedish International Development Cooperation Agency, Stockholm, Sweden <http://www.sida.se/shared/jsp/download.jsp?f=SidaStudies+No3.pdf&a=2080>

This paper discusses attempts to construct indicators of women's empowerment, focussing in particular on the meanings given to these measures and values embedded within them. Kabeer defines empowerment as "the process by which those who have been denied the ability to make strategic life choices acquire such an ability" (p 19). She argues that there is a wide gap between this understanding of empowerment and the more instrumentalist definition attached to efforts to measure and quantify empowerment. In her analysis, the ability to exercise choice incorporates three inter-related dimensions: resources (defined broadly to include not only access, but also future claims, to both material and human and social resources); agency (including processes of decision making, as well as less measurable manifestations of agency such as negotiation, deception and manipulation); and achievements (well-being outcomes). The paper concludes that these three dimensions of choice are indivisible in determining the meaning of an indicator and hence its validity as a measure of empowerment.

Malhotra, Anju, et al., 2002, 'Measuring Women's Empowerment as a Variable in International Development', World Bank, Gender and Development Group, Washington DC http://hdr.undp.org/docs/network/hdr_net/GDI_GEM_Measuring_Womens_Empowerment.pdf

This paper presents a review of theories and strategies to foster women's empowerment in the development context. It defines empowerment as the ability of people to make strategic choices in areas that affect their lives. Two key factors in the process of empowerment are identified: control over resources (the conditions for empowerment) and agency (the ability to formulate choices).

Section one of the paper outlines the conceptual framework, whilst section two discusses how empowerment can be measured in practice, with an overview of various frameworks which cover economic, socio-cultural, familial, legal, political and psychological dimensions. It identifies the following elements of economic empowerment at three levels:

Household

- women's control over income;
- relative contribution to family support;
- access to and control of family resources.

Community

- women's access to employment;
- ownership of assets and land;
- access to credit;
- involvement and/or representation in local trade associations;
- access to markets.

Broader access

- women's representation in high paying jobs;
- women CEOs;
- representation of women's economic interests in macroeconomic policies, state and federal budgets.

The report argues that in practice, measuring empowerment depends on the establishment of universal standards (such as human rights), but at the same time must allow for indicators which are sensitive to context. Recommendations include the need to develop a framework that can be used across settings, and to address empowerment at the mezzo/community level as well as at the level of the macro (legal/political) and micro (family).

Narayan, D., 2005, 'Measuring Empowerment. Cross-Disciplinary Perspectives', World Bank, Washington

http://books.google.co.uk/books?id=BzXyApyTGOYC&dq=Measuring+Empowerment.+Cross-Disciplinary+Perspectives&printsec=frontcover&source=bn&hl=en&ei=phFgTNjPHKH20wTy7u3UBQ&sa=X&oi=book_result&ct=result&resnum=4&ved=0CCwQ6AEwAw#

This book brings together a range of perspectives from economists, anthropologists, sociologists, psychologists, demographers, and political scientists on the challenge of measuring empowerment.

Alsop, R. (ed), 2004, 'Power, Rights, and Poverty: Concepts and Connections', a working meeting sponsored by DFID and the World Bank, March 23–24

<http://siteresources.worldbank.org/INTEMPowerment/Resources/PPFinalText.pdf>

This volume brings together background materials and discussions from a two-day working meeting on "Power, Rights, and Poverty Reduction" held jointly by the World Bank and the United Kingdom Department for International Development in March 2004, and includes papers which discuss the challenges of measuring empowerment.

Programmatic approaches, methods and guidance

CARE, 2006, 'Global Research Framework for Care's Strategic Impact Inquiry on Women's Empowerment'

[http://pqdl.care.org/sii/SIILibrary/SII%20Women%27s%20Empowerment%20Global%20Research%20Framework%20\(with%20annexes\)%202006.doc](http://pqdl.care.org/sii/SIILibrary/SII%20Women%27s%20Empowerment%20Global%20Research%20Framework%20(with%20annexes)%202006.doc)

The Strategic Impact Inquiry (SII) is an attempt to better answer the extent to which CARE programmes impact upon the underlying causes of poverty and rights denial. This document presents a global research framework designed to support the development of detailed, site-specific research designs for CARE's programmes on women's empowerment.

Specifically, the SII explores the following questions:

- What contributions have CARE programs made, if any, to the empowerment of women and the advancement of gender equity?
- What evidence (pro and con) exists regarding the link between (a) CARE's program approaches and principles, (b) CARE's internal gender equity and diversity practices and (c) the advancement of gender equity and empowerment?

The framework describes empowerment as: "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institutions that affect their lives." (p 4) According to the framework, impact on women's empowerment is reflected in three inter-connecting aspects of social change. The first, driven by the actor-centered notion of "agency," is in the aspirations, resources, capabilities, attitudes, and achievements of women themselves. The second is in the broader social *structures* that are both socially-produced by people but that also, once produced and "normalized," condition women's choices and chances. The third is in the character of the social *relations* through which women negotiate their needs and rights with other social actors. 23 sub-dimensions are identified under these three dimensions along with a set of indicators (pp 6-7). For each sub-dimension, a possible methods or information sources are also suggested (pp 18-21). It is stressed that the appropriateness of each sub-dimension and method will vary according to social context and the concrete indicators that would show improvement along one of the sub-dimensions may well differ from place to place, era to era in the same place, or even from group to group of women in the same place and time.

See also: **CARE's Compendium of SII methods**

<http://pqdl.care.org/sii/Pages/methods.aspx>

This Compendium seeks to consolidate the many practical resources and lessons generated by staff and consultants working on CARE's Strategic Impact Inquiry, including theoretical frameworks, analysis techniques, quantitative questionnaires, interview guides, participatory reflective techniques, and more. It is intended for CARE colleagues, partners and allies who are interested in topics of gender, power, and social justice, and in assessing the impact in these arenas of programmes that are either under way or in the planning stages.

ICRW, nd, 'Results-Based Initiatives. Women's economic empowerment works. We can prove it', Piloting Innovative Strategies Brochure

http://www.unifem.org/attachments/products/rbi_brochure.pdf

This brochure describes the joint ICRW, UNIFEM and World Bank 'Results-Based Initiatives' (RBIs) which pilot innovative programmes aimed at advancing and measuring the impacts of women's economic empowerment, including strengthening women's entrepreneurship and

access to markets, linking agricultural productivity and food security, and making gender central to private-sector human resources management.

Each RBI has two parts. The first involves implementing interventions that can be replicated and scaled up, reaching a broad cross-section of women over time. The RBI must yield relatively quick results, and have high potential economic benefits for participants, their families and communities. The second component entails designing and undertaking a rigorous impact evaluation so that lessons can be captured and applied to current and future projects. Six countries have been chosen for RBIs. In each, projects are linked to priority national strategies for economic development and gender equality. They aim to expand existing national capacities, and strengthen implementation of progressive policies and laws.

For further information visit the **ICRW website**: <http://www.icrw.org/where-we-work/measuring-impact-women%E2%80%99s-economic-development-programs>

Charlier, S. and Caubergs, L., 2007, 'The Women Empowerment Approach: a Methodological Guide, Commission on Women and Development, Brussels
http://www.atol.be/docs/publ/gender/women_empowerment_approach_CVO.pdf

This dynamic empowerment methodology, developed by the "Gender and Indicators" working group of the Commission on Women and Development creates flexible indicators for development programming in local contexts.

The paper first sets out the theoretical foundations that underpin the concept of empowerment, as conceived by women's movements from the South and key thinkers on the issue. It explains the important attributes that determine empowerment levels: assets, knowledge and know-how, will and capacity. It also explains concepts including the circles of empowerment; and the individual and collective levels of empowerment.

It then outlines how to measure empowerment by establishing a baseline of women's assets, knowledge, will and capacity. This then enables the formulation of indicators to follow-up on throughout the programme, including improvements in self-esteem, increased income and how it is spent, enhanced knowhow and new capacities. In turn, this informs what the programme inputs (strategies, resources and activities) should be for improving economic, human and social resources, such as material support, training and setting up networks.

The methodology also enables an evaluation of the programme that can determine improvements in quality of life for individuals and the building of social justice in terms of gender equality. The document illustrates how the approach works, by referring to contextualised versions used in Bolivia, the Congo, Guinea and Niger.

Alsop, R. and Heinsohn, N., 2005, 'Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators', World Bank Policy Research Working Paper 3510, Washington DC http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2005/03/06/000090341_20050306094734/Rendered/PDF/wps3510.pdf

This paper sets out the World Bank's analytic framework for measuring and monitoring empowerment processes and outcomes. The framework can be used to measure empowerment at both the intervention level and the country level, as a part of poverty or governance monitoring.

Empowerment is defined as a person's capacity to make effective choices - that is, the capacity to transform choices into desired actions and outcomes. The extent or degree to which a person is empowered is influenced by personal agency (the capacity to make purposive choice) and

opportunity structure (the institutional context in which choice is made). Asset endowments are used as indicators of agency. These assets may be psychological, informational, organizational, material, social, financial, or human. Opportunity structure is measured by the presence and operation of formal and informal institutions, including the laws, regulatory frameworks, and norms governing behaviour. Degrees of empowerment are measured by the existence of choice, the use of choice, and the achievement of choice. A tabular summary of the framework is given on p14.

The paper also shows how the framework was applied in four development interventions (the Ethiopia Women's Development Initiatives Project, the Nepal Rural Water and Sanitation Project, the Honduras Community-Based Education Project, and the Mexico Lifelong Learning Project. Annex 2 (pp 43-58) presents agency, opportunity structure, and empowerment indicators that were developed to measure empowerment in each project.

Annex 1 (pp 34-42) summarises approaches to empowerment from a series of studies. For each study information is provided on the Location of the study, definition of empowerment, the measurement concept, data sources and focus.

See also: **World Bank, 2007, 'Empowerment in Practice: Analysis and Implementation A World Bank Learning Module', World Bank, Washington**

<http://siteresources.worldbank.org/WBI/Resources/EmpowermentLearningModulebody.pdf>

This learning module provides a tool for understanding the concept of empowerment and for using it in development practice. The module offers a framework for conceptualizing empowerment and takes participants through case-based exercises that apply the framework to the analysis, design, implementation, and monitoring of development policies and operations.

Jupp, D., Ibn Ali, S. with Barahona, C., 2010, 'Measuring Empowerment? Ask Them. Quantifying qualitative outcomes from people's own analysis' Sida, Sweden

<http://sidapublications.citat.se/interface/stream/mabstream.asp?filetype=1&orderlistmainid=2925&printfileid=2925&filex=3917508864750>

This report describes a participatory approach to measuring empowerment at the project level, developed in Bangladesh, based purely on qualitative self-assessment. The approach embraces the idea that different aspects of empowerment may be achieved asymmetrically and at a different pace in different contexts, by recognising and quantifying all positive changes. The report explains the evolution and application of the evaluation tool and provides examples of how the data generated can be used for the purposes of results-based management and how it can be replicated in other programmes.

The approach can be divided into two distinct parts; the first is led by insiders themselves and the second comprises collation and analysis of the insider-generated data by outsiders. In part 1, perceptions and insights are gathered from people regarding the benefits and motivations involved in project participation. These processes can use participatory rural appraisal (PRA) approaches, drama, story-telling, songs, picture making, conversations and debate to generate statements which describe their experience. These descriptive statements are clustered and re-worded in order to be meaningful to all project participants. Each year project participants sit together at a suitable time to review each indicator, clarifying and discussing it and, finally, scoring according to whether they feel they have or have not achieved it. The process is facilitated by members of other groups. As the process is self-facilitated there is no deference to outsiders. As there are no material benefits to be gained from exaggerating performance, the scoring is realistic. The assessment process is regarded by group members as entirely for their own benefit and an important exercise, which as far as they are concerned is where it ends.

Part 2 is done externally by project staff in order to meet the demands of results-based management. The results of the self assessments are collected with the permission of the groups, and are aggregated and processed to provide analysis for programme design, staff performance assessment and to satisfy donors' need for reliable quantitative information. The data is categorised and weighted to enable trends, distributions and correlations to be reviewed.

INTRAC, 2000, 'The Monitoring And Evaluation Of Empowerment A Resource Document', International NGO Training and Research Centre, Oxford
<http://intrac.client.fatbeehive.com/docs/OPS26final.pdf>

This resource document presents an overview of the common approaches to empowerment in development, key issues for monitoring and evaluating, and methods and instruments for collecting information. It essentially aims to answer the question: "how can we know when previously powerless, marginalised or disadvantaged groups have been empowered and thus better able to confront and deal with those forces which influence their development?"

Mayoux, L., and Hartl, M., 2009, 'Gender and Rural Microfinance: Reaching and Empowering Women. A Guide for Practitioners', IFAD, Rome
http://www.ifad.org/gender/pub/gender_finance.pdf

This guide is intended as an overview of gender issues for rural finance practitioners. Of particular interest here is appendix D (p 69) which presents a gender impact checklist. How the checklist is used will depend on purpose, resources and context. It can be used on its own to design quantitative, qualitative or participatory assessments of varying length. It can also be used to complement poverty impact-assessment questionnaires or to inform the integration of gender issues into social performance management or participatory market research. The guide stresses that it is important to:

- include detailed consideration of context and not assume that any signs of empowerment are due to microfinance. In particular, women should not be viewed as 'passive victims of subordination', but as active agents constantly negotiating and addressing the challenges they face;
- look at the differential impacts of various types of financial products and service delivery, if the assessment is to be of any use in designing such products and services;
- disaggregate information to look at diverse impacts on women from various social and economic backgrounds, in particular possible varied patterns of impact on very poor women and women from marginalized communities;
- compare impacts on women with those on men, and look at the reasons for any differences and the implications for designing more gender-equitable products and services.

AfDB/ILO, 2007, 'Assessing the Enabling Environment for Women in Growth Enterprises: An AfDB/ILO Integrated Framework Assessment Guide', Asian Development Bank, Manila
http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116163.pdf

This guide is based around the AfDB/ILO Integrated Framework for assessing the enabling environment for the growth of women's enterprises. It is based on the proposition that if women are equipped with the necessary resources, skills and opportunities to start stronger businesses, and if they are more readily able to pursue the growth potential of these enterprises, the economy will benefit from reduced poverty, from greater employment and from economic growth. The women entrepreneurs will be able to grow their own enterprises and become more significant actors in national economies. In addition, avenues will be opened for the greater social inclusion

of women in the public domain, greater gender equality, and enhanced economic empowerment of women.

Ten core areas of policy and programme measures are identified for women entrepreneurs to be able to effectively grow their enterprises:

1. Policy leadership and coordination for women's entrepreneurship;
2. Regulatory and legal instruments and issues affecting women's enterprises, and including women's domestic situations, and support services to enable them meet family responsibilities;
3. The promotion of women as entrepreneurs, including vulnerable and disadvantaged women, such as women with disabilities;
4. Access to enterprise education, and to skills and management training;
5. Access to credit and financial resources;
6. Access to business development services (BDS) and information;
7. Access to women entrepreneurs' associations, business networks and employers' organizations;
8. Access to business premises;
9. Access to markets; and
10. Research on women entrepreneurs and women-owned MSMEs.

The AfDB/ILO Integrated Framework examines each of the ten core components in turn—including the evidence of policies and actions in support of women entrepreneurs—and assesses their respective level of development. The Integrated Framework seeks to identify areas for improvement and outlines the sort of policy targets and measures that ought to produce tangible results in favour of women entrepreneurs. The ten core elements of the Integrated Framework are inter-connected: actions are necessary in each area so as to effect the desired changes in the overall environment for women owned MSMEs and women in growth enterprises. By identifying the status and progress in each of these ten core areas, as well as any gaps and opportunities, it should lead to the identification of recommendations for policy development and programme measures in support of women's enterprise development.

3. Women's economic empowerment programmes: evaluation reports and evidence of impact

Meta-evaluations and syntheses of evaluation findings

Martinez, E., 2006, 'The Courage to Change: Confronting the limits and unleashing the potential of CARE's programming for women. Synthesis Report: Phase 2. CARE International Strategic Impact Inquiry on Women's Empowerment', CARE International
[http://pqdl.care.org/sii/SIILibrary/SII%20Women%27s%20Empowerment%20Global%20Phase%202%20Synthesis%20Report%202006%20\(English\).pdf](http://pqdl.care.org/sii/SIILibrary/SII%20Women%27s%20Empowerment%20Global%20Phase%202%20Synthesis%20Report%202006%20(English).pdf)

This report summarises findings from Phase 2 of CARE International's Strategic Impact Inquiry on Women's Empowerment. It is based on nearly 30 research sites and secondary data from nearly 1,000 projects in the CARE International portfolio, all of which make some claim to advancing the rights and well-being of women and girls.

A key finding of the evaluation is that there is an important difference between the many examples of success of isolated interventions and the few examples of success in fundamentally transforming gender relations. It identifies two central paradoxes of work to promote empowerment:

- Income does not in itself equal empowerment; nor do morbidity reductions, educational attainment, voting, group membership or even rights awareness. These things can be accomplished in ways that empower or disempower, that are sustainable or easily reversible.
- A drive to show attributable results in the short term can blind us to the real progress and pathways of long-term impact on women's empowerment.

For more information, see the CARE Strategic Impact Inquiry website
<http://pqdl.care.org/sii/default.aspx>

Centre for Economic and Business Research, 2008, 'Economic Empowerment of Women', Evaluation Department, Ministry of Foreign Affairs/Danida, Denmark
<http://www.oecd.org/dataoecd/48/18/42211306.pdf>

This study synthesises relevant knowledge about how and when specific project level instruments and/or policy interventions work to increase gender equality and to foster economic development through increased empowerment of women.

Part 4 (pp 22-45), summarises the evidence from a range of microfinance, education and legal aid interventions which aim to empower women, under the following headings:

- What is the intervention and where did it take place?
- Why can the intervention – from a theoretical point of view – be expected to affect empowerment and economic development under the given circumstances?
- What are the indicators used to describe the effects on women's empowerment or other developmental objectives in the study?
- What were the results found? Can the results be generalised, and if so – to which groups and contexts?

Overall, the study finds considerable evidence indicating that supply-side interventions in the areas of microfinance and education can lead to empowerment of women. The evidence concerning legal aid interventions is much more limited. In the area of microfinance, the effects occur for different designs of the microfinance programmes, although with varying degrees of effectiveness. However, the available literature does not allow for the identification of factors which make the individual microfinance arrangements successful. The study also makes the point that very few studies attempt to weigh the effects found against the costs.

Vaill, S., 2003, 'More than Money: Strategies to Build Women's Economic Power, Impact Report No. 1: Economic Opportunity Initiative, The Global Fund for Women, San Francisco
<http://globalfundforwomen.org/cms/images/stories/downloads/impact-report-1.pdf>

This report synthesises the key lessons learned from the Global Fund for Women's three-year Economic Opportunity Initiative. It finds that the most effective interventions for women's economic empowerment are those efforts that iterate explicit objectives that go beyond income generation. Specifically:

- providing women with access to information on their rights and building self-esteem helps reverse their lack of power and economic independence in the home.
- creating access to credit, skills training and economic literacy enables women to successfully run their monetary affairs.
- linking women to local providers of technical assistance and business expertise ensures the long-term sustainability of their economic ventures.

- educating men about the value of improving the status of women and girls in the family and society can engage men in the advancement of female family members.
- supporting women's labor rights organizing and policy advocacy helps challenge the harmful effects of the rapid expansion of free markets.
- supporting related programs in the following areas recognizes the complexity of women's lives and yields more effective outcomes:
 - Property and inheritance rights;
 - Domestic violence prevention and treatment;
 - Childcare and girls' education;
 - Family planning and maternal health care;
 - Disaster prevention, and;
 - Community/business/government awareness of women's rights

ILO, 2007, 'Women's entrepreneurship and the promotion of decent work: A thematic evaluation', ILO, Geneva http://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_gb_298_tc_1_en.pdf

The paper is based on the findings of evaluation reports of a selection of ILO technical cooperation programmes and projects undertaken since 2001. Part II of the report describes the development objectives and targeted beneficiaries of the programmes, and looks at the strategies and interventions for achieving these. Part III looks more specifically at what the evaluations reveal in terms of project design, project results and ownership, sustainability and efficiency. Key findings include:

- In order to achieve more sustainable change, projects must strive towards systemic change. This involves working to remove barriers to the participation of women entrepreneurs in economic life, in turn necessitating work with social partners and service providers to enhance their capacity to understand women entrepreneurs and to create mechanisms to provide services to them.
- Projects that adopt a gender-specific strategy are better in achieving sustainable and systemic change than gender-mainstreamed projects as they pay particular attention to women entrepreneurs and their economic and social context and advocate for change. However, projects adopting a gender-mainstreamed strategy tend to reach a higher number of entrepreneurs with short-term practical improvements, as these projects use the existing, more established, male-oriented institutions already in place.
- In cases where the socio-economic system is not yet conducive to women's entrepreneurship, without ongoing support and follow-up, women entrepreneurs created and strengthened by the project are likely to fall back to former levels of poverty after the project ends.
- In order to facilitate women's entrepreneurship, it is necessary that basic developmental foundations are in place. Programmes working with women living in extreme poverty should integrate functional literacy and vocational training programmes into their work.
- The WEDGE¹ programme offers a model for an ILO strategy in women's entrepreneurship development. WEDGE adopts a three-pronged strategy: it promotes knowledge about women's entrepreneurship; it supports voice and

¹ See ILO's Women's Entrepreneurship Development and Gender Equality Project (WEDGE-Phase III) <http://www.ilo.org/public/english/region/afpro/addisababa/sro/pdf/wedgeph3.pdf> which promotes women's entrepreneurship and supports women entrepreneurs to create decent employment, achieve women's empowerment and gender equality, and work toward poverty reduction.

representation for women entrepreneurs; and has developed a variety of services targeted at women entrepreneurs and their service providers.

- The early involvement of the ultimate beneficiaries themselves, their relatives, and other members of the community, is a key to success. For the project to succeed in achieving longer term results, it is important to offer practical, immediate results in the short term, e.g. increase in an income or greater availability of resources.
- It is important to demonstrate how the project benefits everybody in the community. When specifically targeting women, it is often helpful to include men in the activities.
- Adaptation of the approaches and tools to the ultimate beneficiaries and their culture is crucial. One must research specific needs and be sure that the approach, tools and activities developed in the project are adapted to these needs and keep a clear focus on the particular women entrepreneurs in question and customize approaches and tools to target them precisely

Katz, E., 2008, 'Programs Promoting Young Women's Employment: What Works?, Adolescent Girls Initiative, World Bank, Washington D.C.

<http://siteresources.worldbank.org/INTGENDER/Resources/GenderYouthEmploymentKatz.pdf>

This paper reviews existing policies and programs designed to promote labour force participation of young women in developing countries to inform the World Bank's Adolescent Girl's Initiative. It compares two programmatic models: a narrow vocational skills training model from South America and a broader livelihoods-based model.

The new "Latin American" model of vocational education (namely, providing a range of skill training to young women and men on an equitable basis, providing additional support to young mothers in the form of a childcare stipend, and delivering the programmes through decentralised mechanisms) has succeeded in increasing young women's employment and earnings in a number of countries. However, the replicability of these types of programs to other regions might be limited, however, by institutional and socio-cultural factors.

The alternative "livelihoods" approach to adolescent programming, in which employment and/or business skills are imparted as part of a package of services addressing girls' needs for social capital, mentoring, and access to health information and services, has proved extremely promising, although there is much to be done to effectively integrate and appropriately sequence the diverse range of activities that these kinds of programs encompass.

The paper concludes that narrowly-focussed vocational programmes are successful at getting young women into decent work in certain socio-economic contexts even where other potential barriers to female youth employment, such as social isolation and domestic responsibilities, are present. However, this is less likely to be successful in most low income and post-conflict countries. In these countries, a more successful; model may be the livelihoods model such as that proposed for the Liberian pilot program Economic Empowerment of Adolescent Girls², in which job skills, life skills, and entrepreneurship training with linkages to microfinance are being combined with ancillary interventions addressing gender-based violence and reproductive health, seems a reasonable starting place to assess the effectiveness of a more integrated approach.

Kabeer, N., 2005, 'Is Microfinance a "Magic Bullet" for Women's Empowerment?: Analysis of Findings from South Asia', Economic and Political Weekly, 29 October

<http://www.epw.org.in/showIndex.php>

² A project summary of the Liberian Economic Empowerment of Adolescent Girls & Young Women (EPAG) Project can be found here: http://www.supportliberia.com/assets/108/EPAG_one-pager_1_.pdf

This paper examines the empirical evidence on the impact of microfinance with respect to poverty reduction and the empowerment of poor women in South Asia. It finds that while access to financial services can and does make vital contributions to the economic productivity and social well-being of poor women and their households, it does not 'automatically' empower women. Like other development interventions such as education, political quotas, etc, that seek to bring about the radical structural transformation that true empowerment entails, microfinance presents a range of possibilities rather than a predetermined set of outcomes. Which of these possibilities are realised in practice will be influenced by a host of factors, including the extent the programmes are tailored to the needs and interests of those they are intended to reach, the nature of the relationships which govern their delivery, and the calibre and commitment of the people involved.

ADB, 2007, 'Effect of microfinance operations on poor households and the status women', Asian Development Bank, Operations Evaluation Department Special Evaluation Study, Manila <http://www.oecd.org/dataoecd/46/15/39503711.pdf>

The main objective of this special evaluation study was to assess the extent to which selected Asian Development Bank (ADB) microfinance projects have reduced the poverty of rural poor households and improved the socioeconomic status of women in developing member countries. Bangladesh, Philippines, and Uzbekistan were selected for the study, representing three of the five operational regions of ADB.

To determine the effects of microfinance on the status of women focus groups discussions were conducted in three countries, and sample surveys of women microfinance clients were undertaken in Bangladesh and Philippines. Qualitative tools were used to assess how and to what extent women have been empowered by their participation in the microfinance programme. The participatory appraisal and self-learning tools used were as follows:

- Time Series of Asset Acquisition and Ownership. This was used to compare women's ownership of key assets before and after joining the program.
- Household Generation, Receipt, and Spending Cash Analysis. This was used to determine which sources of income are generated, received and spent by men, by women, and by both and why.
- Expenditure and Saving to Meet Expenditure Analysis. This was used to determine which sources of income are generated, received, and spent by men, by women, and by both and why.

The discussions revolved around: (i) the effect of the programme on the asset acquisition and ownership of the client women; (ii) the involvement of client women in the household generation, receipt, and spending of cash; and (iii) the responsibility of women for making expenditure and saving decisions.

Pitt, M., Khandker, S. and Cartwright, J., 2006, 'Empowering Women with Micro Finance: Evidence from Bangladesh', Economic Development and Cultural Change, University of Chicago <http://www.pstc.brown.edu/~mp/papers/EDCC2006.pdf>

This article examines the effects of men's and women's participation in group-based microcredit programmes on various indicators of women's empowerment in rural Bangladesh. The results are consistent with the view that women's participation in micro credit programmes helps to increase women's empowerment. Credit programmes lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power vis-a-vis their husbands, and having greater freedom of mobility. They also tend to increase spousal communication in general about family planning and parenting concerns. The effects of male credit on women's empowerment

were generally negative. The presence of male micro credit programs had a negative effect on an overall measure of empowerment for eligible households and specifically on women's control of resources, finance, freedom of movement and development of networks, and on fertility and parenting decisions.

Banerjee, A. et al., 2009, 'The miracle of microfinance? Evidence from a randomized evaluation', J-PAL

<http://www.povertyactionlab.org/sites/default/files/publications/The%20Miracle%20of%20Microfinance.pdf>

This paper reports on a randomised impact evaluation of the introduction of microcredit in a new market in Hyderabad, India in 2005. Launched in 1998, Spandana is one of the largest and fastest growing microfinance organizations in India, with 1.2 million active borrowers in 2008. Spandana offers traditional microfinance loans, in which self-formed groups of six to ten women are given loans. A "center" is comprised of 25-45 groups, and to join an individual must (i) be female, (ii) aged 18 to 59, (iii) residing in the same area for at least one year, (iv) have valid identification and residential proof, and (v) at least 80% of women in a group must own their home.

Data was collected on income, consumption, borrowing, and investment practices in a random sample of eligible households in both treatment and comparison areas. The typical loan was approximately Rs. 10,000 (US\$250).

No evidence was found to suggest that microcredit empowers women or improves health or educational outcomes. Women in treatment areas were no more likely to be make decisions about household spending, investment, savings, or education. Households in treatment areas spent no more on medical care and sanitation than do comparison households, and were no less likely to report a child being sick. Among households with school-aged children, households in treatment areas are also no more likely to have children in school- although school going rates were already high in the treatment and comparison groups.

Selected project evaluations

UNIFEM, 2008, Evaluation of Women's Economic Empowerment Niger Delta Project',

<http://erc.undp.org/unifem/evaluationadmin/downloaddocument.html?docid=3348>

This report presents the findings from the evaluation of UNIFEM's 3 year Women's Economic Empowerment Project (WEEP) in the Niger Delta . The project objectives were to:

- improve access of at least forty women in each of the three selected project sites/communities to information for economic decision making through increased use of ICT facilities and training.
- improve the technical and entrepreneurship skills of women including their ability to identify business prospects and opportunities within their locality.
- provide relevant and appropriate equipment such as farm implements, cassava, and palm oil processing equipment etc to the women groups at selected project sites in order to enhance their productivity.
- facilitate advocacy meetings to sensitize community leaders, women groups, local government elected and appointed officials of the benefits of participatory budgeting and inclusive governance at the local level

The purpose of the evaluation was to:

- assess methodologies and strategies for project implementation in terms of effectiveness;
- assess the achievement of project objectives
- assess the impact of project on beneficiaries.

The principle evaluation methodology used was appreciative enquiry (AI), described as: “valuing the best of ‘what is’ and envisioning ‘what might be.’ (p 8) Evaluative questions included: ‘What is working?’ ‘What have you done well?’ ‘Tell me something about this project that you are proud of.’ ‘When you think of the role you have played in this project [...], what makes you smile?’ The idea is that there is no prescription of a right answer; instead there are different strategies that can be explored to arrive at an answer that has worked in the past, is acceptable to all, and provides the energies to journey confidently into the future.

The main conclusion of the evaluation is that: “UNIFEM has performed particularly well in contributing to reducing poverty and elevating the status of the women of Ikwerre, Onna and Ogbah - Ijoh communities and more widely, those of the Niger Delta because of the demand from neighbouring communities. However, it is also evident that WEEP – or for that matter, any other single project – is not sufficient to empower the women economically, particularly not within the 2 year period of the project.” (p 17)

Youth Employment Network, 2009, ‘Center for Women’s Empowerment Project.’ Impact Evaluation Concept Note

http://www.ilo.org/public/english/employment/yen/downloads/yen_evaluation_liberia.pdf

This paper outlines the components and main features of the impact evaluation of Center for Women’s Empowerment Project in Liberia, which aims to provide self-employment opportunities to 300 disadvantaged young women in Monrovia through skills training, counselling, and a microcredit scheme. It is not itself an evaluation and as such does not provide any results.

Objectives of the evaluation include:

1. Measuring the effect of the project on labour market outcomes of trainees, in particular, on earnings.
2. Extracting lessons learned for YEN and the wider network of practitioners and implementing agencies

The evaluation uses randomised control trials to assess what the situation would have been without the intervention. The main hypotheses identified for the evaluation of the project are related to the average impact and impact heterogeneity. Average impact hypotheses refer to the effect of the project on labor market outcomes of participants. Impact heterogeneity hypotheses take into account the initial characteristics of the beneficiaries, such as education level and income.

Baseline data for the evaluation will be gathered in three types:

Type 1: Pre-project levels of the main outcomes

- Labor market outcomes (e.g. employment type, economic activities, income)
- Household assets
- Leadership abilities and empowerment (e.g. participation in community groups)
- Community integration (marital status, incidence of conflicts with neighbors)
- Psychosocial well-being (family connectedness and quality of relations)

Type 2: Pre-project controls and determinants of heterogeneity

- Basic demographic characteristics (age, household size, ethnicity, etc.) and parental characteristics (education, occupation, death, etc.);
- Initial human capital, especially levels of educational attainment and literacy;
- Initial social capital, including family connectedness, group participation, and the
- perceived ability to raise funds through kin networks; and
- Entrepreneurial abilities, including current access to loans and management of savings.

Type 3: Tracking data (to minimize the risk of survey attrition)

- Current and permanent address
- Address and contact information for two contacts

Small tracking surveys will be administered in a periodic basis, after month 6, to capture small changes on project outcomes. A detailed follow-up survey is expected to take place in month 15 of the project.

Van Hung, N., 2007, 'ILO/Japan Asian Regional Programme on Expansion of Employment Opportunities for Women (EOW) - Vietnam Chapter' Report of Independent Final, ILO, Hanoi

http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_110360.pdf

EOW is a gender-specific employment promotion programme for women in poverty. It aims to improve the socio-economic status of women by supporting the work of community-based women's groups, raising awareness on gender relations, setting up savings and credit groups, providing skills training, improving market linkages and providing technical and financial support to pilot projects in support of national efforts.

This report presents the findings, conclusions and recommendations of the final evaluation of the EOW project in Vietnam. The first of the projects' three objectives was to empower poverty-stricken women in the rural area, economically and socially, through gender-oriented employment promotion and poverty reduction schemes at the community level. Increased empowerment of women is conceptualised in terms of both increased assets of women (incomes, knowledge) and their capacity to use their assets to influence others to achieve their own interests. Evidence of impacts was measured in three areas:

- Improved resources and assets (incomes, knowledge)
- Improved capabilities (individual's ability to act, speak out)
- Evidence of empowerment (changes in how public decisions are made, resources are allocated).

Data was gathered on:

- Women's family incomes, through direct reports by participants and indirect statistical measures for the total population;
- Their status in the community and family
- The degree to which they were involved in the projects' design, delivery and monitoring.

Income data collected in the evaluation shows that incomes have increased, and the increase has been greater in areas where the project provided training. Reports from the Action Programmes indicate that households involved in the project have increased their incomes to the point that they no longer figure on the official list of poor households, thus helping to achieve commune and provincial goals for poverty reduction as well as the objectives of the project. Reports from beneficiaries, local leaders and implementing partners supports a conclusion that

women have gained confidence and greater authority, and are taking more active roles in their families and communities due to their increased knowledge and the experience they have gained in public participation.

Evaluations are also available EEOW's national chapters in Cambodia and Nepal:

- **Cambodia:** http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_110351.pdf
- **Nepal:** http://www.oit.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_110092.pdf

ILO, 2010, 'Growth-Oriented Women Entrepreneurs (GOWE)-Kenya Program' ILO evaluation summary, ILO, Geneva

http://www.ilo.org/wcmsp5/groups/public/---ed_mas/---eval/documents/publication/wcms_142992.pdf

This evaluation summary reports on the Growth-Oriented Women Entrepreneurs (GOWE) programme in Kenya. The overall project purpose/objective was to create employment and reduce poverty in through the economic empowerment of women focusing on growth-oriented women entrepreneurs and strengthening of their member-based associations and networks. This was to be achieved through three main interventions:

- Facilitating GOWEs' access to finance using an African Development Bank (AfDB) partial guarantee facility with local banks;
- Enhancing access to relevant business development services mainly through training and business mentorship; and
- Strengthening the capacity of local Business Development Service Providers (BDSPs), financiers and Women Entrepreneurship Associations (WEAs) so as to deliver services to target beneficiaries more effectively.

The logic behind the programme, based on ILO and AfDB research was that the SMEs particularly those owned and operated by women face multiple challenges that limit growth of their businesses and hence their empowerment and voice. Some of the most constraining factors were found to include lack of entrepreneurial capacity and access to credit primarily due to lack of requisite collateral.

The main data collected for project evaluation included the population of entrepreneurs trained in various areas towards improved business and financial management; the number of entrepreneurs who had accessed GOWE loans and the aggregate loan disbursed by participating banks and by project areas. The evaluation also attempted to collect data and information project impact by way of business revenue generation and employment creation. Data and information collection was based on both literature review and direct "one-on-one" and focused group discussions.

The evaluation found that, overall, the project performed reasonably well:

- The capacity building component surpassed its target by more than 295%, 86% of which were women entrepreneurs.
- The performance of the financial access subcomponent was also fairly good having reached 67% of the target figure.
- It was not possible to collect adequate data and information during the evaluation mission to be able to determine the overall impact of the program by way of income generation and employment.

Further evaluations of ILO women empowerment programmes include:

- **ILO, 2010, 'RBSA Evaluation on equality and decent work promotion for Asian women through prevention of human trafficking, protection of domestic workers and gender capacity building', ILO evaluation summary, ILO, Geneva**
http://www.ilo.org/wcmsp5/groups/public/---ed_mas/---eval/documents/publication/wcms_142927.pdf
- **ILO, 2005, 'Evaluation: Promoting Gender Equality and Decent Work throughout all stages of life', ILO evaluation summary, ILO, Geneva**
http://www.ilo.org/wcmsp5/groups/public/---ed_mas/---eval/documents/publication/wcms_083433.pdf
- **ILO, 2005, 'Evaluation: The improvement of labour relations and the promotion of Women's economic equality in Colombia project', ILO evaluation summary, ILO, Geneva**
http://www.ilo.org/wcmsp5/groups/public/---ed_mas/---eval/documents/publication/wcms_083456.pdf
- **ILO, 2005, 'Evaluation: Women's Empowerment through Employment and Health (WEEH) Project', ILO evaluation summary, ILO, Geneva**
http://www.ilo.org/wcmsp5/groups/public/---ed_mas/---eval/documents/publication/wcms_083451.pdf

6. Further information

Author:

This report was prepared by Andrew McDevitt, andrew@gsdrc.org

Contributors:

Rosalind Eyben, Pathways to Women's Empowerment, IDS
Anne Marie Golla, ICRW
Paola Brambilla, BRIDGE
Georgina Aboud, BRIDGE
Caroline Pinder, WISE Development
Caroline Horekens, UNIFEM
Gayle Nelson, UNFPA

Websites visited include:

UNFPA, ICRW News, PPM&E, WEMC, Pathways, DFID, World Bank, UNDP, UNICEF, UNIFEM, GSDRC, Siyanda, OECD DAC GenderNET, INTRAC, ActionAid, poverty-wellbeing.net, Concern Worldwide, DCED, Wise Development, EDIAIS, Microlinks, Danish Ministry for Foreign Affairs. Oxfam, Christian Aid, CAFOD, Plan International, UNDP Evaluation Resource Centre, ILO, USAID, J-PAL, EDIAIS, Norad

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