

WOMEN'S ECONOMIC EMPOWERMENT LEARNING BRIEF

LEARNING TASK

The IWDA Strategic Plan 2013-2016 saw IWDA work in three thematic priority areas of women's civil and political participation, women's economic empowerment and sustainable livelihoods and women's safety and security.

During the financial year 2015/16, four separate evaluations were conducted of IWDA's long-term women's economic empowerment programs in the Solomon Islands and Timor Leste. IWDA commissioned a consultancy to prepare a synthesis report of the evaluation findings. The report will explore lessons, commonalities and comparisons between the four programs and draw on global literature and frameworks to provide recommendations for IWDA's future economic empowerment program.

The evaluated project/programs were:

- **Rural Women's Development Project - Timor Leste**

The Rural Women's Development Project (RWDP) is implemented by Covalima Community Centre (CCC) based in nine communities in Covalima district in Timor-Leste and aims to increase the capacity and opportunity for women to be active in economic life and to participate and become leaders in the community by providing information, training and ongoing support to approximately 90 women involved in nine groups running micro-businesses and savings clubs.

- **Taking Steps Project - Timor Leste**

The Taking Steps Project is implemented by Organisasauun Haburas Moris (OHM) in six rural communities in Bobonaro district, Timor Leste and aims to empower women living in rural areas to improve their livelihoods by: supporting over 90 women and 20 men to develop and strengthen group micro-businesses and savings clubs; increasing women's participation and decision-making at the local level; and raising awareness amongst

local leaders and district government about women's issues and needs.

- **Tugeda Tude Fo Tumoro Program - Solomon Islands**

The 'Tugeda Tude Fo Tumoro' (TTFT) program was a six and a half-year program¹ delivered by IWDA in partnership with Live & Learn Solomon Islands (LLSI) and Live & Learn International (LLI). It is one of 5 programs delivered under the Australian Aid Solomon Islands NGO Partnership Agreement (SINPA). The TTFT program began in 2010 and throughout its lifecycle strategically adapted to a changing context. The program aimed to safeguard natural resources by building community capacity through developing active savings clubs and more secure livelihoods, increasing inclusive decision making in families and communities and building community capacity to develop their own activities.

By integrating a strong gender perspective at the design stage, women's participation would have a major impact on outcomes. By mid-program it increased its focus on savings clubs (SCs) as a key strategy, not only for developing women's leadership capacity but to influence more sustainable and inclusive natural resource management decision making and awareness of gender equality issues.

- **Women's Financial Literacy and Livelihoods - Solomon Islands**

IWDA has supported West 'Are 'Are Roktanikeni Association (WARA) to implement a series of annual projects from 2010 – 2015 with a consistent focus on Financial Literacy and Livelihoods for rural women. Each year's programming builds on the previous, with a goal of rural women's economic empowerment and strengthened leadership.

This learning paper presents key lessons from the four evaluations of IWDA women's economic empowerment projects.

¹ Initially designed as a 5-year program, with an extension (Phase 6) approved from June 2014

WHAT WE LEARNED WHEN WE COMPARED THE PROJECTS

What was similar

All of the four projects share a common **approach** with savings and loans clubs serving as the basis of project activity. In all cases, membership was open to women only. Women across each project joined these clubs, learned to save, learned to manage their finances and (in some cases) developed leadership skills, and gained access to credit. The activity conducted in the clubs, along with other project activity, contributed to a range of outcomes for the women themselves, their families and communities.

Most (three of four) of IWDA's women's economic empowerment projects are of a similar small **scale**. As shown in Table 1, IWDA supported one large-scale and broader scope project, the Tugeda Tude Fo Tumoro (TTtF) Program, which had a budget of over AUD 4M over a six-year period. The remaining three projects had budgets of less than \$340,000 – these funds were available to the Solomon Islands projects over a three-year period and the Women's Financial Literacy and Livelihoods Project in Timor Leste over a five-year period. The average budget across the three smaller scale projects (the Rural Women's Development Project, Taking Steps Project, and the Women's Financial Literacy and Livelihoods Project) was \$230,000.

As well as having small budgets, the projects reached relatively small numbers of beneficiaries. The two projects in Timor Leste (the Rural Women's Development Project and Taking Steps Project) each reached around 100 people. The Women's Financial Literacy and Livelihoods Project reached over 1000 people. On the other hand TTtF, the much larger scale project, reached over 4,000 people.

Each of the projects had limitations in their **monitoring and evaluation system**. For example, only one of the projects collected baseline data. This lack of baseline data made it difficult to assess changes brought about by the project. The Solomon Islands evaluations tried to compensate for this lack of data by getting women to retrospectively develop a baseline of earnings. The retrospective development of baselines has limitations, given the known deficiencies in memory recall.



WARA, Solomon Islands. Photo: Jo Brislane

What was different

Each of the projects approached the issue of **advancing gender equality** through women's economic empowerment differently.

In the Solomon Islands, the Women's Financial Literacy and Livelihoods Project took a 'Complementary but Separate by Gender' cultural approach that gives separate but equal access to authority, resources and leadership. By taking this approach, that does not address gender inequality directly, WARA was successful in contributing to increased women's decision making in the family and community. There is no data, however, on increased uptake by men of household tasks nor on changes in attitudes on the rights of women. TTtF, on the other hand, provided explicit gender awareness training and discussion forums across the six years of the project. Women reported in each evaluation site that families more consciously planned how to work together to improve their income, husbands were more likely to offer to look after children while the mother went to market or help carry heavy produce to the market for their wives. There were changes also in regards to family and community decision making. In a range of small household surveys carried out in each province between February 2013 and June 2015, women reported greater participation in decision making in their own home, as well as broader community decision making.

The two projects in Timor Leste also took different approaches to advancing gender equality through women's economic empowerment. CCC focused on improving men's respect and support within program activities while OHM focused on increasing women's income, and supporting women's leadership. The evaluation of both projects in Timor Leste pointed to the need for OHM to deliver gender relations training if the partnership with IWDA continues.

What we achieved

The review has identified outcomes at each level from evaluation reports and mapped these outcomes against the Gender at Work framework.

Individual informal outcomes:

- Women have more confidence
- Women have more capacity (they know how to save, are more financially literate, manage their money better and are better leaders)
- Men understand and are more supportive of women's rights

Individual formal outcomes:

- Women have more savings
- Women have more income
- Women have greater control over household finances
- Women have new or strengthened relations with other women in the community
- Men and women relate to each other better in the household
- Men take on household tasks that were previously categorised as 'women's work'

Household and community outcomes:

- Improved perspectives and attitudes on women and women's rights in the community
- Increased involvement of women in decision-making within the community
- Increased engagement of members with external authorities/ bodies

Structural or policy outcomes:

- No evidence of policy or structural change



Live and Learn, Solomon Islands Photo: Jo Brislane

Key issues raised in the evaluations

There were three key issues raised across the project evaluations that are worth reflecting on. Firstly, the Timor Leste evaluations noted that IWDA should clarify the primary focus of WEE projects-whether economic empowerment or social empowerment. Secondly, IWDA did not choose to invest in projects targeting the formal economy in any of the projects. As a consequence, there is only sporadic evidence of women moving from the subsistence to the informal economy or from the informal to the formal economy, making large investments or significantly increasing the scale of their businesses. Finally, there is an issue of resistance from men in some projects.

WHAT WE LEARNED FROM THE INTERNATIONAL LITERATURE

There are four issues that arise from the literature for IWDA to consider. Firstly, literature points to the need to tailor interventions to the needs of particular groups of women. IWDA can consider research such as the UN Foundation and the ExxonMobil Foundation roadmap for women's economic empowerment that identifies priority and promising interventions for: women entrepreneurs; women farmers; women wage employees; and young women. The roadmap also identifies the very poor as a specific subgroup. The UN Foundation and the ExxonMobil Foundation research further identifies the needs of each of these sub-groups by country type. The roadmap identifies the different needs in countries that are characterized by the following types of economies: high fertility agrarian economies; declining fertility urbanizing economy; declining fertility formalizing economy; and aging societies. The roadmap takes into consideration a number of cross-cutting scenarios: conflict affected economies; resource rich economies and small-island nations.

Secondly, regardless of the particular sub-group of women, evidence points to the need to include a number of consistent features in the WEE programming approach. For example, ODI research (2014) points to the need to take a multifaceted approach that includes processes that free women from control, coercion and violence. This research finds that economic empowerment interventions need to be paired with greater access to family planning, health, and education services to address larger issues that hold women back from succeeding economically (high fertility rates, health problems,

and lack of education). This implies that an integrated approach to programming may be very important.

Thirdly, research shows the importance of support to women in the formal economy while all projects reviewed engage women in the informal economy. IWDA's focus can be balanced by international research on the limitations of the informal economy. For example, research shows that those engaged in the informal economy are vulnerable to exploitation. On the other hand, women's participation in formal economies increases gender equality and empowerment. And women's formal employment benefits those outside of the formal economy.

While the points raised about the limitations of the informal economy are important, there are a range of issues in applying them in some of the IWDA project locations. For example, there are limited formal job opportunities in some small island states particularly in remote and rural areas. However, it may be worth IWDA considering further what activities might support women's ownership of land or farming equipment and also extending protections and support to the informal sector.

Fourthly, migration, and in particular climate-change related migration, is a challenge for Pacific economies. Migration is an issue to consider in women's economic empowerment programming in two ways: ensuring women have equal access to emerging economic opportunities provided by safe migration options and also ensuring the burden placed on women 'left behind' by migrant family members is mitigated.

WHAT WE LEARNED BY COMPARING OURSELVES TO 2012

There are seven issues identified in the 2012 women's economic empowerment learning paper that continue to remain relevant in current IWDA WEE programming:

- 1. Monitoring and evaluation.** The 2012 Learning Paper recommended that baseline and monitoring data on income, business activity and cash management practices should be collected. Baseline data was only collected on one of the four projects. There is some monitoring data, but the data does not seem to have been consistently collected across the recommended categories.
- 2. Attention to market demand in developing businesses.** The 2012 Learning Paper identified that women supported through IWDA WEE programming tended to develop income generation ideas without consistent attention to available markets, potential profitability, or an analysis of economic opportunities in new and developing sectors. The current evaluations seem to show this as an ongoing issue. For example, evaluations in Timor Leste find that an earlier recommendation to develop products based on profitability has not yet been fully met with partners and women's groups generally having a limited understanding of market linkages and analysis. Considering if and how IWDA addresses market demand in any future programming with women entrepreneurs may assist in developing a position on why and how to engage with the private sector, a key concern of DFAT, in support of WEE.
- 3. Gender strategy that specifically addresses inequality.** The 2012 Learning Paper noted that women's increased economic activity does not necessarily equate to greater control over their income or influence in decision-making in the household (this is also supported by the literature: i.e. Chant, 2007, 2007, 2010). The lack of specific strategies to address structural disadvantage was noted in the evaluations in Timor Leste. For example, the evaluation recommended that OHM incorporate a specific gender focus in their objectives and various activities.



Left and Right: OHM, Timor-Leste Photos: Anna Carlile

4. **Addressing violence against women.** The 2012 Learning Paper noted that while all programs recognised that violence can restrict women's economic engagement and the impact of increased income/savings, only one project at the time (MFE) has a direct strategy to address these issues. The lack of attention to addressing violence against women continues in the current IWDA WEE projects. For example, the evaluation of WEE projects in Timor Leste found that the 2011 recommendation from an earlier evaluation to focus on providing support for victims of violence, strengthening local structures, and monitoring of survivor safety was not incorporated into the partners' objectives and therefore was only partially realised through particular activities.
5. **Adding a policy focus.** The 2012 Learning Paper found that there was limited progress in integrating plans for advocacy on relevant policies, laws and systems into project activities. The lack of focus on policies, laws and systems continues in current IWDA WEE projects.
6. **Developing activities that value non-cash economic activities.** The 2012 Learning Paper notes that while IWDA has a commitment to valuing non-cash economic activities, including unpaid care work, this was not translated into activities on projects. Rather the focus was on income generation. Similarly, there were limited activities in the current four WEE projects that focused on valuing non-cash economic activities.
7. **Support for women in the formal economy.** The 2012 Learning Paper noted UNDP findings that creating better quality and more work opportunities for women is essential to promoting their economic empowerment (2008). Growing and improving formal sector work opportunities for women was noted as an area that could be expanded within IWDA's program. None of the four projects reviewed supported women working in the formal economy. While IWDA does support a project in Cambodia with garment factory workers, that project was not reviewed as part of this assessment.

RECOMMENDATIONS

The review of IWDA women's economic empowerment projects makes four recommendations to contribute to improved programming:

- **IWDA develop a women's economic empowerment outcome framework.** This framework can outline how IWDA defines women's economic empowerment, the outcomes it is seeking and potential indicators for outcomes, as well as the strategies IWDA uses to achieve intended outcomes. The framework would not be prescriptive but rather serve as a learning and reflection tool to improve project design and implementation. Consistent and adequate resourcing and prioritisation of design, monitoring and evaluation systems is fundamental to measuring the success of this framework.
- **IWDA consider support for projects in the formal economy in addition to current projects in the informal economy and/ or expanding its support in the informal sector to include advocacy for increased support and protection for informal workers.** IWDA could consider increasing its support for projects in the formal sector. It currently supports one project in the formal economy, the Cambodian garment factory workers project, however that project was not reviewed as part of this assessment. Where formal work opportunities are limited, for example in Pacific rural and remote contexts, IWDA can consider how it supports informal workers to access additional support and protection.
- **IWDA consider developing projects that target particular sub-groups of women.** IWDA is currently succeeding in savings and loans projects that support micro businesses for poor rural women. Current projects do not address the specific needs of different groups of women. If IWDA seeks to engage women entrepreneurs or young women it can consider research regarding particular interventions that best suit these sub-groups.
- **Consider sharing learning on engaging with men.** IWDA has generated practice-based evidence on engaging with men in women's economic empowerment projects. Given the limited evidence available internationally on this issue, IWDA can consider developing a learning paper on the issue.