

LEARNING PAPER

IWDA AND WOMEN'S ECONOMIC EMPOWERMENT



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INTRODUCTION

International Women's Development Agency (IWDA) is an Australian-based development NGO focused on women's rights and gender equality. IWDA's vision is for 'a just, equitable and sustainable world where women enjoy the full range of human rights and have an effective voice in economic, cultural, civil and political life.' Working in partnership with women's organisations in Asia and the Pacific, IWDA supports initiatives that create positive change in the lives of women and their families.

Women's economic empowerment is one of IWDA's thematic priorities. Widely accepted as being integral to achieving MDG goals of poverty reduction, improved health, education and welfare, women's economic empowerment also progresses women's human rights. Equally, gender equality is critical to the success of economic and human development. In recent decades, addressing women's marginalisation through economic empowerment initiatives has been a dominant approach to overcoming gender inequality, the premise being that economic empowerment, and the autonomy that this entails, contributes to wider agency and social empowerment.

IWDA supports a portfolio of projects progressing women's economic empowerment through woman-centred enterprise development and microfinance initiatives in Timor Leste, Fiji, Papua New Guinea, Cambodia, the Solomon Islands and Sri Lanka. This learning paper brings together findings from three evaluations of IWDA's economic empowerment projects undertaken in 2011-2012, alongside grey¹ and academic literature, to explore IWDA's approach to women's economic empowerment, key themes of effective practice, and how IWDA's programs fare against current global approaches

PURPOSE OF THIS LEARNING PAPER

The purpose of this learning paper is to explore IWDA's women's economic empowerment program through the viewpoint of three evaluations undertaken in 2011-12. Drawing from the learning in these evaluations and from current literature, this paper highlights strengths of IWDA's economic empowerment program as well as areas where greater coherence and effectiveness can be achieved. This Learning Paper addresses the following three key questions:

- 1. What is IWDA's approach to women's economic empowerment?**
- 2. What has IWDA learned about economic empowerment from evaluations undertaken in 2011-2012?**
- 3. What can IWDA learn from current practice in women's economic empowerment?**

APPROACH AND METHODS

The consultant used a range of methods to review the program: a desk review of IWDA documents (compiled in the Reference List at the back of this paper); grey and academic literature, and; discussions with IWDA's Australian-based Program Managers supporting the projects in question. This paper attempts to raise the most prominent and seemingly relevant topics arising from both the evaluations and the literature, in a succinct and accessible format for consideration by staff members.

¹ Grey literature refers to the body of publications produced by government, academia, or business and industry, in print and/or electronic forms, which is not published in easily accessible journals and may not appear in databases or through web searches.

APPROACH AND METHODS

In determining IWDA's approach to economic empowerment, the consultant explored the following subset questions:

1. What are IWDA's underlying beliefs about how women's economic empowerment should be approached?
2. Are these beliefs integrated into the three program activities?
3. What are the commonalities in the approaches used across the evaluated projects?²
4. What are the differences in the approaches used across the evaluated projects?

In determining the lessons IWDA has learned about economic empowerment from evaluations undertaken in 2011-12, the consultant explored the following question:

1. What learning is highlighted in the evaluations undertaken in 2011-12 that may have practical implications for IWDA's other projects within their economic empowerment program?

In determining the lessons that IWDA can learn from practice in women's economic empowerment, the consultant considered the following subset questions:

1. Which IWDA approaches reflect current practice?
2. What can IWDA learn from global experience on promoting access to financial services?
3. What can IWDA learn from global experience on promoting women's enterprise and entrepreneurship?
4. What can IWDA learn from global experience on working with men in women's economic empowerment programs?

SELECTED PROJECT EVALUATIONS

This paper draws on experiences and learning of the following three projects, as analysed and documented in separate evaluations undertaken in 2011-12:

Project: Mobilising for Empowerment (MFE), Sri Lanka

Partner: Kantha Shakthi

Project description: Using community-based social mobilisers to support the formation of women's groups and facilitate training over eight years, the project focused on promoting three key areas of change: women's economic empowerment (through non formal education, skills training, access to savings and credit), women's safety and a decrease in violence against women (prevention of violence, counselling of offenders, development of conflict management skills within families) and women's political participation (through involvement in training, study tours, community events and demonstrations).

Evaluation: Commissioned by IWDA and undertaken in 2011, the participatory evaluation was designed to identify significant changes experienced in women's lives and in the lives of their families and communities over the duration of the partnership.

² Given IWDA's practice of working in partnership with local agencies to design and deliver programs, assessing IWDA's approach requires reflection on the commonalities and differences between these projects, in an attempt to separate core IWDA principles of practice and areas of focus from those aspects of projects that are determined by partner agencies experience, context and philosophies.

Project: Tugeda Tude fo Tumoro (TTFT), Solomon Islands

Partner: Live & Learn Environmental Education Solomon Islands

Project description: Operating since 2009, TTFT involves 50 communities in 5 heavily logged provinces of Solomon Islands. Whilst the project aims to encourage more equitable and inclusive approaches to natural resource management, the need to assist communities to find alternative economic activities to unsustainable logging and to provide opportunities for women's leadership, has resulted in the development of women's economic empowerment activities such as establishment of 18 women-led savings clubs and aligned activities to support income generation.

Evaluation: In 2011, AusAID commissioned an external mid-term review of the Solomon Islands NGO Partnership Agreement (SINPA) program in the Solomon Islands, which includes TTFT. As the review does not explore the outcomes of the TTFT project in depth, project reporting was also used to identify and supplement findings for this learning paper.

Project: Taking Steps: Empowering Rural Women in Timor-Leste to Access Sustainable Livelihoods (TS), Timor Leste

Partners: Organisasauun Haburus Moris and Covalima Community Centre.

Project description: Operating between 2009-2011, the TS project aimed to improve rural women's access to sustainable livelihoods by facilitating: (a) networking opportunities for rural women; (b) support for women-led income generating initiatives; (c) opportunities for young people to engage in public life; (d) opportunities and skills for rural women to influence government priorities and decision-making; and (e) documentation of effective women and community-led approaches to accessing sustainable livelihoods. Working in the Districts of Bobonaro and Covalima, the program involved 13 women's groups.

Evaluation: The purpose of the TS evaluation, which was commissioned by IWDA and undertaken in 2012, was to ascertain the impact, effectiveness and lessons learnt of the

WOMEN'S ECONOMIC EMPOWERMENT IN IWDA'S FOCUS COUNTRIES

A review of IWDA focus countries highlights their limited national progress towards women's economic empowerment. The 2012 Women's Economic Opportunity Index (EOI), which assesses the enabling environment for women's access to economic opportunity³, has ranked all of IWDA's target countries in the bottom 40% of countries in the world, with two Pacific Island countries (the Solomon Islands and PNG) ranked next to the lowest ranking countries in the world (see Table 1).

IWDA focus country	EOI ranking (out of 126)
Fiji	81
Sri Lanka	84
Cambodia	96
Timor Leste	111
Solomon Islands	124
Papua New Guinea	125

³ The Women's Economic Opportunity Index is documented in the EIU (Economist Intelligence Unit) (2012) Women's economic opportunity 2012: A global index and ranking. The composite Index uses 27 indicators to make its comparative country assessment across the following themes: labour policy and practice, women's access to finance, education and training, women's legal and social status, and the general business environment for entrepreneurship.

Progress in IWDA's target countries, particularly in the Pacific, is slow. Whilst women's economic empowerment was named as an area of critical concern in the Revised Pacific Platform for Action on Advancement of Women and Gender Equality 2005-2015, the Pacific Islands Forum Secretariat's 2011 Pacific Regional MDGs Tracking Report indicates that nongovernment agencies and the private sector have been relied upon to drive change, as "across the majority of [Pacific] countries, governments have done little to raise the economic participation of women" (p25). A 2012 briefing paper on women's economic empowerment prepared by the Pacific Islands Forum Secretariat for the Forum Economic Ministers Meeting, claims that high levels of gender-based violence, limited access to financial services or formal sector opportunity, discriminatory labour legislation, gender stereotyping, complicated licensing and registration procedures, gender segregated work roles, and poor working conditions in market places are just some of the factors contributing to women's poor economic empowerment status in the Pacific Islands (PIFS, 2012).

WHAT IS IWDA'S APPROACH TO ECONOMIC EMPOWERMENT?

What are IWDA's underlying beliefs regarding how women's economic empowerment should be approached?

IWDA's Annual Report (2011) along with other internal documents, describe the processes by which IWDA sees women's economic empowerment taking place. These include:

- Re-valuing of non-cash and subsistence work in economic models and policy frameworks;
- Expanding women's business and work opportunities in the informal and formal sector and increasing the returns on their labour;
- Increasing women's access to financial resources and services, along with access to education and training, water and sanitation and healthcare;
- Recognising and redressing women's disproportionate allocation of unpaid work;
- Addressing household gender hierarchies that limit women's decision making roles and ability to control their own income, time and mobility;
- Reducing gender based violence as it can further poverty; limiting women's capacity, opportunities and willingness to engage in income generating work, and their ability to control any income earned;
- Advocating for gender aware economic policies, laws and systems that value and count women's unpaid labour, promote safe and secure working conditions, and promote gender justice;
- Increasing women's knowledge about their rights and laws and their representation in local and national governance bodies, specifically in dialogues and decision-making processes concerning trade and economic development, and;
- Challenging cultural practices, traditions and conservative religious interpretations of women's role and status.

Are these understandings integrated into the activities of the three projects evaluated?

The majority of IWDA's underlying beliefs or principles are reflected broadly across their programs. However, there appears to be limited translation of some aspects (described below) into program activities:

- It is unclear how projects such as TS and MFE recognise and value non-cash economic activities that sustain families and communities within their designs; the focus appears to be squarely on income generation;
- Whilst advocacy on relevant policies, laws and systems features in the planned project activities in TTFT and TS, there has been limited progress in integrating these plans into program activities. Supporting partners' capacity development on the identification of advocacy issues and processes for advocacy may assist in making this principle a reality, as would helping partners link to other appropriate and skilled agencies to progress advocacy goals. Exploring opportunities for public-private partnerships to promote women's entrepreneurship may also provide one avenue for development of this area in future;
- Whilst all programs recognise that violence can restrict women's economic engagement and the impact of increased income/savings, only MFE has a direct strategy to address these issues. TS had an implicit belief that women's engagement in cash-based economic activities would result in reduced violence. TTFT staff expressed concern about raising domestic violence as an issue when a referral service for survivors does not exist in the target locations. Technical support in reviewing options in these contexts may assist partners in addressing this gap, including sharing evidence about the value for survivors of violence being simply able to share their experience and be heard;
- IWDA's annual report speaks of the need to strengthen women's rights in the workplace and their access to work opportunities. The projects reviewed however, highlight that in practice, this translates to the development of women's entrepreneurship and women-led enterprises. Issues such as women's access to existing formal sector work opportunities, workplace relations, or legal protections for women in the workplace, do not feature within the evaluated programs.

What are the commonalities in the approaches used across the three evaluated projects?

The evaluations reviewed reveal three focus areas of the interventions:

- Development and diversification of women's enterprises in the informal sector;
- Strengthening women's collective identity and action;
- Development of formalised community-based microfinance services (including savings and loans schemes) (MFE and TTFT only).

These interventions share the following program approaches:

- Building on and diversifying 'women's skills'⁴ through vocational training and peer to peer exchange;
- Assisting women to access and/or establish markets for their products;
- Promoting women's leadership within a women's group setting;
- Encouraging women to develop their own business ideas;
- Single-sex (women only) targeting in microfinance programs;
- Strengthening women's group structures through the provision of group-based training and support;
- Facilitating the development of women's networks and friendships;
- Non-specific targeting of women within communities (programs did not appear to target specific groups of women i.e. by age, socio-economic level etc.
- Provision of material or cash support to the development of business ideas or markets, (although the selection process and level of support provided differs between projects, and as yet this has not started in TTFT);

⁴ 'Women's vocational skills' refer to skills typically considered to be 'women's work' such as craft and cooked food production.

- Exposing select women (chosen by group members or staff) to learning and networking opportunities beyond their community to broaden their world view;
- Provision of intensive support for women's groups' activities, playing a training, facilitation, advisory and problem solving role.

What are the differences in the approaches used across the evaluated projects?

There are a number of important differences between the approaches used across the three evaluated projects; the most salient are outlined below. Differing partner capacity and priorities, project maturity, or cultural and economic context may explain some variations between projects. Other influencing factors may include limited resources available for/ devoted to consolidation and integration of 'lessons learned' within IWDA until relatively recently; lack of specialist technical expertise within IWDA; and the absence of specific thematic programming guidance within IWDA at the time at which these programs were designed and implemented.

Process of group selection: TS and MFE support the creation of new groups within target communities, and provide ongoing support and training to develop their capacity and long-term sustainability. In contrast, TTFT works through existing faith-based groups that have very strong community wide support, with the belief that this will ensure group's long-term sustainability and ongoing support for their activities.

Enterprise models: The evaluated projects demonstrate a mixed approach to the type of enterprises supported. TS promotes the creation of collective enterprises, MFE promotes individual enterprise development, and TTFT promotes a mix of social enterprises (that undertake fundraising to inject cash into the group's loan program) and individual enterprises (to promote increased access to personal income and savings). Enterprise models used appear to be project driven, rather than developing in response to the business requirements of each activity or the marketing environment.

Supply vs. demand-driven strategies to product selection: MFE provides support to women to develop demand-driven business development strategies: that is, assistance to identify products and services that have strong demand, accessible markets, and acceptable profits. Training provided included the identification of consumer needs, marketing techniques, cost analysis, sales plans, and budgeting. This approach resulted in the creation of a diverse range of businesses across target communities. By contrast, TS's and TTFT's approaches encourage supply-driven business development: that is, the development and sale of items based on the skills and interests of the entrepreneur, regardless of the potential marketability or profitability of the product. TS in particular used community development rather than business development approaches when training their groups – providing training in community group management skills including cash book management, leadership roles and responsibilities, mission and vision. TTFT has provided financial literacy training to women involved in their savings clubs. Whilst these skills are important for business management, they do not cover the full range of skills necessary to create a marketable product and achieve desired returns.

Enterprise scale: TS and TTFT focus on supporting the development of small-scale homebased business opportunities for women in the informal sector. By contrast, MFE has a stated strategy to move women from small home-based income generation activities into larger scale women-run businesses that provide opportunities for women to access executive and professional jobs.

Framing of gender equality issues within program activities: The three programs differ markedly in their approach to raising awareness on gender inequality. MFE directly engages in 'women's rights' language, providing workshops to women members on the women's movement, women's social, political and economic rights, and legal frameworks affecting or supporting women's rights. TTFT, responding to cultural sensitivities and with an explicit strategy to engage men, has avoided the use of women's rights language, which is deemed to be alienating for men. Instead, TTFT focuses their awareness-raising programs (that target both women and men) on gender-based difference in local level economic opportunity,

workload, and access and control of natural resources, and how these differences can result in poor outcomes for the whole community. TS did not have any explicit approach or materials to explore gender equality with group members or their husbands/ the broader community.

Engagement of men in project activities: The projects also differ markedly in their approach to men in target communities as outlined in table 2, below.

	TAKING STEPS	TUGEDA TUDE FO TUMORO	MOBILISING WOMEN FOR EMPOWERMENT
Type of engagement	Program does not target men at community level, but encourages their indirect and direct support.	Program engages men directly in processes of analysing inequality and in supporting change.	Program appears to target men as perpetrators and oppressors.
Reasons for engaging men	Men can assist their wives to set up businesses. Male leaders can facilitate opportunities for women to sell their produce outside the community, access assets and establish new markets.	Men's attitudinal change is necessary to achieve gender equality. Men's lack of support has strong implications for women's ability to engage and learn.	Men's behaviour needs to be changed to progress gender equality.
Activities	<p>Initial meeting involves men/ leaders and women to explain the focus of working with women</p> <p>Informal relations maintained with village heads and husbands.</p> <p>Husbands are often involved (silently or directly) in group activities.</p> <p>Male leaders assist in identifying potential markets.</p> <p>Husbands contribute labour for construction of animal pens, buildings and other manual labour necessary for business development.</p>	<p>Pairs of men and women are hired as community facilitators. Learning circle⁵ discussions in mixed sex meetings explore gender differences in workload & access and control of natural resources.</p> <p>Strict rules exist to prevent men's involvement in decision-making processes within savings groups although they are encouraged to participate in advisory roles.</p> <p>Men are encouraged to contribute to their wives' saving accounts.</p> <p>Men are invited to attend women's financial literacy training but are not targeted directly as participants.</p>	<p>Men are not engaged in the process of setting up or operating savings and loans groups.</p> <p>Programs target negative masculinities directly through training for men on:</p> <ul style="list-style-type: none"> • overcoming alcohol addiction; • leading a happy, and democratic family life. <p>Home based counselling is also provided for violent men to help them change behaviour.</p> <p>Men are welcome at meetings and events, but it is clearly a 'women's' program.</p>
Reported⁶ changes in men's behaviour as a result of program activities	Men sharing 'women's' domestic work when women attend meetings. Men and local authorities support women's activities.	<p>Men sharing 'women's' domestic and caring work. Men and local authorities support women's activities.</p> <p>Men reflecting on gender roles and inequality in discussions with other men, making personal commitments to improve.</p> <p>Increasing openness of men to women's engagement in formal positions at the community level</p>	<p>Reduced violence in the community.</p> <p>Increased family harmony.</p> <p>Men and local authorities support women's activities.</p>

5 This methodology promotes discussion between participants to define and develop the content for learning and action based on participant views, experiences, ideas, and skills. Outcomes of discussions then form the basis for making decisions and developing plans to address community issues.

6 These changes are those reported through evaluations and other reporting undertaken in 2011-12 and may not be an exhaustive list. It is not possible to discuss or compare the extent of change in the communities given the lack of monitoring data on this issue and different methodological approaches taken in the evaluations.

WHAT HAS IWDA LEARNED ABOUT ECONOMIC EMPOWERMENT?

What learning has been identified from the evaluations undertaken in 2011-12 that may have practical implications for IWDA's other projects within their economic empowerment program?

Program learning has been drawn from the evaluations, condensed and synthesised into three categories below:

1. Program operations:

- Collecting baseline data and undertaking regular monitoring on income, business activity and cash management practices is key to both tracking the changes that have occurred in women's lives and improving program impact;
- Engaging both male and female members of the community to act as community mobilisers/facilitators appears to be an effective strategy to enhance the status of the selected candidate, build their leadership skills, help them mediate community disputes and be increasingly recognised by government authorities.

2. Women's income generation, savings or loans groups

- Women's participation in group-based cash generation and savings activities can lead to diverse positive impacts including increased income, savings, mobility, friendships, vocational skills, leadership experience, confidence, voice, formalised involvement in community events, access to training opportunities and local development forums, and increased respect from family and community members;
- Group-based cash income management can create conflict between members where they have not built strong relationships and ownership over the activity, do not have cash management skills or rules around cash management, and/or where there is limited transparency within the group;
- Approaches to building group member's sense of sacrifice and ownership over savings and loans schemes through collective fundraising of start-up capital, and policies that state savings will be used as security against future loans, were readily accepted by community members in TTFT's rural program;
- Specific strategies are often needed to engage young women in program activities, given their relatively different priorities, workload and interests compared to older women, and intergenerational power structures that may limit their voice in contexts involving older women;
- Creating links between women's groups and local government and/or private institutions can assist groups to access necessary resources to expand women's opportunities (i.e. in the case of MFE's new independent women's societies, relationships with government have resulted in land allocations for group activities, and the development of markets for the sale of women's produce);
- Newly formed groups require intensive support over the long term to become sustainable; some will fail. Existing groups can also falter without continuous support for new activities;
- Long term support (8+ years), such as that provided through the MFE project, can resolve difficulties faced by newly-formed women's groups, including opposition from the community, opposition from their own families, increased burden of work resulting from involvement in a group, conflict within the group and lack of commitment to the group. 87% of survey respondents in the MFE evaluation claimed that men had become more supportive of their groups over time;
- Existing well-supported community groups can be harnessed (such as those in TTFT) to increase the immediate and short-term sustainability of activities.

3. Entrepreneurship

- Women tend to develop income generation ideas based on their skills and experience, diversifying their income streams to increase their income. These actions are not always based on an assessment of available markets, potential profitability, or an analysis of economic opportunities in new and developing sectors. In the TS evaluation, concerns were raised that the lack of focus on “access to markets and profitability presents a significant risk to group sustainability given that women in many locations joined the group with the intention of generating additional income” (Rowland, 2012);
- 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);
- Developing women’s financial literacy and capacity to save can assist women to gain more control over their own income.

Working with men

- Programs that target negative masculinities and engage men in discussions on inequality have the potential to promote reflection, and attitudinal and behaviour change in men on issues such as violence and the division of domestic and caring work in the household;
- Using existing respected organisations to start up savings clubs for women, and encouraging men to act as special advisers to these clubs and support savings efforts through their wives, has proven to have positive outcomes for men’s initial support of the clubs in TTFT’s program;
- Programs that engage men as supporters of women’s initiatives (such as savings clubs and new businesses) need explicit strategies to safeguard women’s collective decision-making rights and to promote women’s control over personal and savings club income;
- Encouraging men’s support for women’s economic activity may result in higher levels of women’s participation and the success of business initiatives, however, it may also result in men perceiving that they have equal rights over economic resources unless managed carefully;
- Organisations taking a public stance on domestic violence can assist in the process of raising violence against women onto the agenda: “when organisations are brave enough to talk, everyone can talk” (MFE evaluation report, p21);
- Lack of engagement of men in program activities does not preclude an NGO from engaging in successful advocacy activities that address negative masculinities. For example, MFE effectively lobbied for the temporary closure of an illegal alcohol outlet and held annual anti-violence campaigns at community level;
- Different approaches to working with men can achieve positive behaviour and attitudinal change. More research is required to understand the relative merits and limits of strengths-based approaches and rights-based approaches to gender equality in terms of generating sustainable changes in both men’s attitudes and behaviour.

WHAT CAN IWDA LEARN FROM CURRENT PRACTICE?

Which IWDA approaches reflect current good practice?

Discussion of synergies between good practice and IWDA’s approaches are focused on four areas: access to microfinance, women’s groups, women’s entrepreneurship/women’s enterprises, and engaging men to promote gender equality.

1. Access to microfinance

The following IWDA project approaches are aligned with current good practice in the microfinance sector:

- Provision of opportunities for women to graduate from small to larger loan sizes after proving themselves capable (MFE);

- Provision of non-financial services (i.e. business training, savings skills and vocational training) that promote women's empowerment and gender equality, alongside financial services (MFE and TTFT); and
- Active promotion of women in leadership positions within microfinance institutions (MFE and TTFT).

2. Women's groups

The following IWDA project approaches are aligned with current good practice in the development of women's groups:

- Provision of assistance to groups to develop their own empowerment strategies, and/or undertake collective action (i.e. rallies, public dramas on issues of importance including violence) (TTFT and MFE);
- Linking community based women's groups to broader women's movements and other related organisations (TTFT, MFE and TS);
- Encouraging women's groups to act as a platform for mutual learning and information exchange (TTFT and MFE); and
- Promoting group purchase of materials and cost sharing through collective businesses (TS). In TS, this achieved some gains in bargaining power and economies of scale for group members, although benefits were limited by the sales success of chosen products.

3. Development of women entrepreneurs and women's businesses

The following IWDA project approaches are aligned with current good practice in the development of women's entrepreneurship and women-run businesses:

- Provision of skills to women entrepreneurs to analyse market opportunities and manage their businesses (MFE);
- Discussion of women's care and home-based work responsibilities in mixed sex project activities, with the intention of affecting broad-based change to reduce women's work burden (TTFT); and
- Creation of opportunities for women entrepreneurs to exchange business ideas and vocational skills through structured activities implemented through women's networks (TS, MFE, TTFT). The success of these activities could be further enhanced if vocational skills were matched with activities to determine potential profitability, and if new and non-traditional products and services are included in the exchange.

4. Working with men to promote gender equality

The following IWDA project approaches are aligned with current good practice in working with men to promote gender equality:

- Engagement of men in activities that identify and deconstruct gender inequalities that currently disadvantage women (TTFT and to a certain extent MFE); and
- Promotion of mixed-sex dialogue and collaboration to address gender inequality (i.e. MFE developed couples-based interventions around issues of violence and household harmony).

What can IWDA learn from global experience on promoting access to finance?

There is substantial debate in the literature surrounding the extent to which microfinance products can promote women's economic, social and political empowerment. Main concerns, highlighted by academics such as Mayoux (2006), Hunt (2002) and Armendariz et al. (2008) are that household power dynamics can limit women's control over loans and assets purchased with credit. Approaches suggested to maintain women's control include:

1. Close monitoring to prevent diversion of women's loans by men to unplanned activities;
2. Loans for asset purchases are provided to women on the condition that assets purchased are placed in their name (as a means of increasing women's control over assets);

3. Loans provided to women for business development on condition that proof is provided of the woman's involvement in and access to benefits from the proposed economic activity;
4. Development of a separate package of loans for men that reinforce their responsibility for household well-being (Mayoux, 2006); and
5. Action to raise men's awareness about gendered roles and household bargaining dynamics, and about the value of women's economic contributions (Barker, 2010).

Whilst microfinance has proven to reduce household vulnerability, there is little evidence to demonstrate that women have achieved significant financial gains. The majority of women borrowers tend to invest in business activities that are low profit, insecure or controlled by their husbands. Income increases are at best small, and sometimes negative. Increased contributions to household income are not linked to women's ability to renegotiate other gendered responsibilities in the household (Chant 2006, 2007, 2010). Small increases in income can be offset by heavier workloads (Arku, 2009), increased stress related to indebtedness or household friction (Armendariz et al 2008, Ahmed et al, 2001) and negative health impacts (Mayoux, 2006). Small income gains for women do not allow households to move out of poverty, and are often not enough for women to be perceived as being on equal footing with their male partners (Barker et al). Approaches to minimize the risks of negative outcomes arising from women's increased access to income include:

1. Combining financial education with participatory market research activities (Mayoux, 2011) to ensure business ideas have the potential to be profitable;
2. Exploring the issue of budgeting (Mayoux, 2006), time and workload management (Arku et al, 2009) with couples, encouraging men to assist with women's 'work' (Arku, 2009);
3. Designing repayment schedules and methods of interest calculation to maximize women's ability to profitably use loans and to control loans and incomes;
4. Creating incentives for women's empowerment with clients, staff and men in the community (if not clients) (Mayoux, 2011);
5. Exploring a range of microfinance services⁷ that are context specific (PIFS, 2006) and empowering, for example: long term and flexible credit to support women to improve technology, buy raw materials in bulk, extend credit to reliable clients, improve their working space (Mayoux et al, 2008), purchase expensive assets (i.e. land); and engage in long term savings schemes (Mayoux, 2011).

What can IWDA learn from global experience on promoting women's enterprise development and entrepreneurship?

Creating better quality and more work opportunities for women is essential to promoting their economic empowerment (UNDP, 2008). Growing and improving formal sector work opportunities for women is an area that could be expanded within IWDA's program. This section, however, will focus on IWDA's current program focus: women's entrepreneurship and enterprise development. In the context of entrepreneurship, regional experience mirrors concerns raised in the TS evaluation, pointing to the challenges and risks of encouraging supply-driven micro-enterprises that fail to analyse market potential and profitability of income generating ideas. These strategies have tended to result in increasingly saturated markets (Haight, 2004) where the potential to scale-up businesses and achieve profits is limited (OECD, 2006). Other gender equality issues relating to enterprise development include: women's concentration in enterprises providing services in traditionally lower value-added production sectors, and; women's time poverty resulting from the failure of increased cash based economic activity to be offset by reduced domestic responsibilities (Kabeer, 2012). Learning from programs in the region highlights the following pathways to support women entrepreneurs and promote profitable enterprises in higher value areas:

1. Development of holistic entrepreneurship programs that link women to child care, training, networks, mentors, finance, transport, state incentives, information on legislation, any relevant feasibility studies or research from the start-up to the growth phase. These programs must prioritise activities to reduce women's workload (UNDP, 2008);

⁷ Microfinance includes financial services such as deposits, loans, payment services, money transfers, and insurance to poor and low-income households and their micro-enterprises.

2. Provide training and mentoring for members on relevant skills including (dependent on context): vocational skills, book keeping, market assessment, quality standards, business planning, product development and diversification, networking, business management, customer identification, and marketing techniques (UNDP, 2008; Haight 2004);
3. Support entrepreneurs to move from a supply-driven to demand-driven focus in business development by assisting them to conduct market assessments, identify growth areas and providing skills training in these areas (Haight, 2004);
4. Assist women to identify opportunities for starting up or expanding activities in different parts of the value chain through value chain analysis⁸ (see example below);
5. Review opportunities to overcome industry-based or work-based gender stratification (Kabeer, 2012);
6. Assist women to develop horizontal and vertical relationships with other women-led organisations in the value chain to reduce costs of purchasing inputs, increase access to buyers, and overcome barriers created by limited mobility, lack of market access and access to assets (OECD, 2006; DANIDA 2010; Haight 2004);
7. Assist women to develop strategies to improve their bargaining power over buyers and input suppliers (DANIDA, 2010); and
8. Explore linkages with the private sector to promote strategies that meet both business and social objectives (i.e. linking international businesses such as IKEA (as discussed in UNDP, 2008) to women's groups for the supply of craft items to the international market).

Using value chain analysis to improve women's profits: an example

The male dominated fishing sector in Kenya is very profitable. 75% of the sector's customers are women traders. Fishermen often demand sexual favours of women buyers in exchange for a steady supply of fish. A Kenyan NGO, Tuokoe Binti Zetu, helped women fish traders form a group to acquire fishing permits, training from experienced fishermen, and a fishing boat and gear. The group employed young, male HIV-positive orphans to fish on the group's behalf, and it employed truckers to transport the fish. Elimination of the middleman, (i.e., the fishermen), greatly increased the group's profit and reduced risks to women trader's safety.

(Haight, 2004)

What can IWDA learn from global experience on working with men in women's economic empowerment programs?

There is very limited literature available on approaches to working with men in the context of women's economic empowerment programs – the focus tends to be on programs focusing on gender-based violence (GBV). In research commissioned by CARE International, Barker (2010) speaks to the importance of avoiding assumptions that men are a homogenous group, resisting women's economic empowerment. Whilst recognising that there are very real risks of involving men in women's economic empowerment programs, he points to examples of men's positive role in women's economic empowerment, and the substantial risks associated with excluding men from project activities (see box below). He also explores the links between men's poverty and gender-based violence (GBV), suggesting that some marginalised men would also benefit from access to micro-finance and other economic services, and that opportunities to improve their economic standing may, in some cases, lead to reduced GBV. According to Flood (2007) male inclusion in programs is likely to increase their responsibility for change, their perceived personal benefits from change, and can reduce men's fear of having traditional masculinities undermined. A range of good practice approaches are advocated by Barker (2010), Flood (2007) and Esplen (2006) to engage men in development activities:

⁸ Value chains describe the activities that are required to bring a product or service from conception, through the different phases of production and delivery to final customers. A value chain analysis will uncover economic, organizational, and coercive relationships among actors located along different points of the chain and can illuminate the different distribution of potential and actual benefits to these actors (USAID, 2005).

1. Programs should work from the ground up, identifying local traditions, norms and masculine characteristics that are conducive to changing behavior (Esplen, 2006; Flood; 2007);
2. Include activities to engage men in questioning and ending GBV as part of all women focused economic empowerment activities;
3. Consider providing separate financial products (i.e. savings or loans products) for vulnerable men alongside those designed for women;
4. Ensure women retain leadership of micro-finance groups, but provide opportunities for women and men to interact in spaces of shared power;
5. Apply 'do no harm' principles when exploring options to engage men in program activities;
6. Conduct awareness raising activities, gender training workshops, and communications campaigns to raise gender awareness (Barker, 2010);
7. Use a strengths-based approach to working with men, and avoid creating blame or guilt as this will likely alienate men and boys and promote a backlash (Esplen, 2006);
8. Identify existing gender-equitable behaviours among men and acknowledge and build upon these, encouraging men to act as change agents to reach other men. Share stories of the benefits of men and women working together as allies with communities (Flood, 2007 and Barker, 2010);
9. Expand efforts to monitor women's vulnerability and risk of GBV as a result of their participation in micro-finance activities (Barker, 2010);
10. Listen to men's voices, recognise their own needs and interests⁹, and make it clear how men themselves will benefit; and
11. Encourage men and boys to understand the oppressive effects of gender inequality on women and help men realise that it is okay not to conform to dominant forms of masculinity. Working with youth is crucial to enable new forms of masculinity to emerge (Esplen, 2006).

Negative reactions from men who have been excluded from economic empowerment programs

- Expecting women to get men's permission to participate in group activities;
- Men withholding or withdrawing support from women's economic activities, or from contributions to household expenditures;
- Men demanding that women give them money from their income-generating activities;
- Perceptions that men's power, authority and traditional role as provider are under threat;
- Increases in conflict in household relations if a woman's participation challenges a male household head's perception of his traditional role;
- Resistance on the part of men to being led and managed by women in mixed sex groups;
- Not understanding the rationale of having to support issues that are seen as being only in favour of women in group activities; and
- Not supporting gender equality trainings or women's economic empowerment group activities when men were not involved in sensitization meetings or group awareness-raising processes.

(Barker 2010)

CONCLUDING REMARKS

This learning paper attempts to condense good practice as described in current literature with lessons learned arising from three evaluations of IWDA's women's economic empowerment projects. It raises a number of areas for internal consideration, where greater coherence and effectiveness can be achieved within IWDA's women's economic empowerment program.

In summary:

1. IWDA's stated approach to economic empowerment could be more fully integrated into program activities through re-thinking advocacy approaches, re-valuing non-cash economic activities alongside cash activities, consideration of the formal sector in project strategies, and bringing analysis of women's multiple economic roles and GBV risks into program design and delivery.
2. Exploration of IWDA positioning and language used to describe gender work (i.e. rights based or other), and to working with men may help IWDA refine partner selection processes and engage in discussions with partners around these key issues. It will also ensure internal consistency between documented and actual approaches (i.e. currently IWDA's Monitoring Evaluation and Learning Framework (2011) states that IWDA uses a rights based framework).
3. Reconsideration of the agency's approach to women's enterprise development is advised in light of lessons outlined in current literature and in IWDA's three project evaluations. Exploring demand-based training approaches to product identification, and the expansion of project partner capacity to support women to look up and across the value chain in efforts to identify business opportunities, will likely increase the impact of business development training provided. Incorporating indicators on business profitability into IWDA's Monitoring Evaluation and Learning Framework would strengthen the capacity of IWDA to monitor change and be assured that projects are achieving desired outcomes.
4. Similarly, projects with micro-finance components would benefit from explicit strategies to ensure women can retain control over savings and loans once accessed (i.e. TFFT).
5. Given the current international emphasis on working with men to promote gender equality, there is significant scope (and need) for IWDA to explore, refine and document approaches to engaging men in the agency's women's economic empowerment (and other) activities. As there is a clear gap in the literature regarding effective ways to engage men in supporting women's economic empowerment, IWDA could contribute significantly to the sector with an aligned research program.
6. Implementation of programmatic wide monitoring systems would assist in the comparison of impact between projects in this program, and enable a more systematic assessment of the effectiveness of different approaches used across the program.
7. Regular exchange of information and experiences between projects within the thematic area would clearly benefit project development and implementation. In addition, exploring mechanisms to enable program managers and program partners to have regular access to external literature, technical expertise, and other good practice programs, would also likely improve project design and implementation significantly.

Women's economic empowerment is critical to achieving women's rights and progressing gender equality. IWDA has developed a range of projects with partners to promote this goal, successfully creating women's groups, increasing women's access in finance and income in the projects evaluated. This learning paper demonstrates IWDA's strong commitment to learning and development. By reflecting on the areas for consideration outlined above, it is hoped that the agency will be able to develop increasingly cohesive project approaches, improve project effectiveness and drive innovation in women's economic empowerment.

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