

# WOMEN'S ECONOMIC EMPOWERMENT

## SYNTHESIS REPORT

FARIDA FLEMING  
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**IWDA** INTERNATIONAL  
WOMEN'S  
DEVELOPMENT  
AGENCY

**Australian  
Aid** 

# EXECUTIVE SUMMARY

This report synthesises findings from four evaluations of IWDA women’s economic empowerment projects. IWDA commissioned a consultant to review evaluations of the following projects:

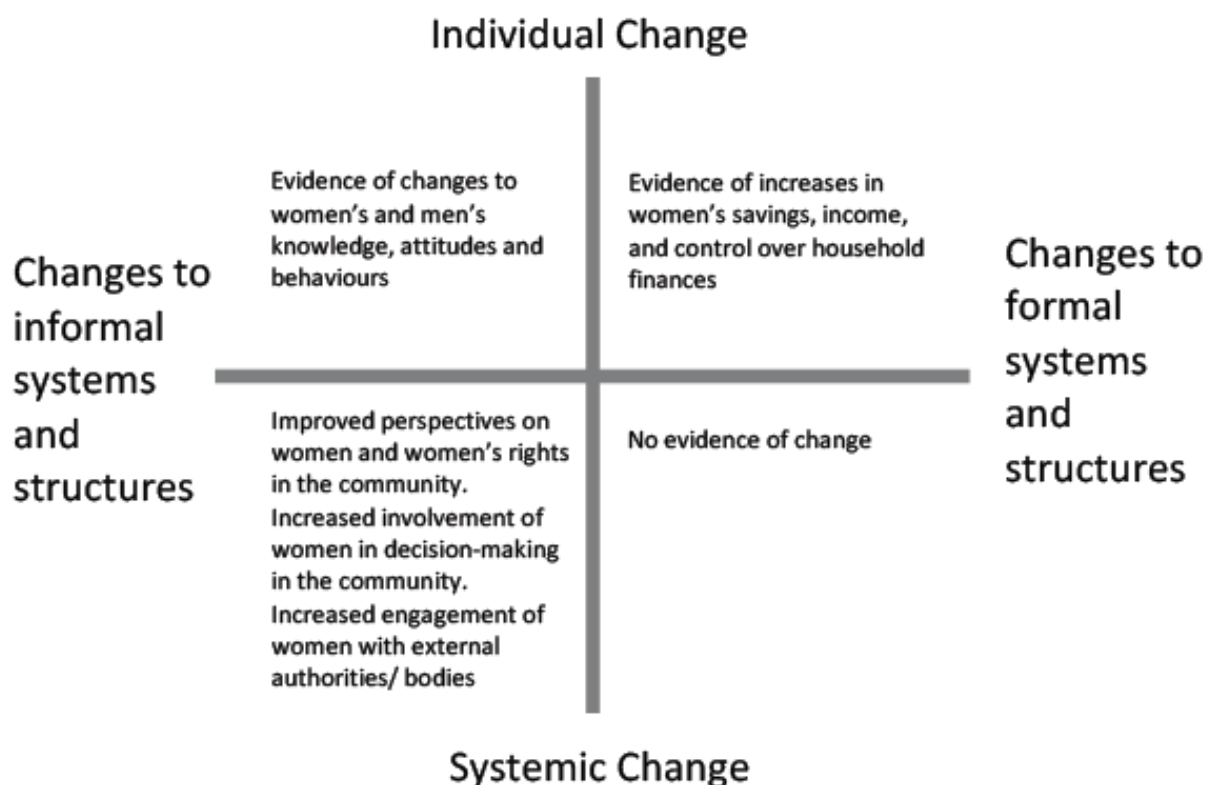
- Rural Women’s Development Project – Timor Leste (2012-2015)
- Taking Steps Project - Timor Leste (2012-2015)
- Tugeda Tude Fo Tumoro Program – Solomon Islands (2009-2016)
- Women’s Financial Literacy and Livelihoods – Solomon Islands (2010-2015)

Section 1 provides an introduction that outlines the scope of the review as well as the approach and methodology the consultant took.

Section 2 compares the women’s economic empowerment projects to each other. It reports on the similarities and differences between the projects, the outcomes achieved, and key issues raised in the project evaluations.

The review found that IWDA’s women’s economic empowerment (WEE) projects share three things in common. Firstly, all of the projects share a common **approach**—they build from the foundation of savings and loans groups. Secondly, most of IWDA’s WEE projects are of a similar **scale**—with small budgets, reaching a small number of beneficiaries. Thirdly, each of the WEE projects had limitations in their **monitoring and evaluation system**. There was one key difference between projects—their approach to **advancing gender equality** through women’s economic empowerment.

The report identifies that the projects were successful in attaining positive outcomes for individual women and improved relations at a household and community level. There is no evidence, however, of improved gender equality policy or structural outcomes. Outcomes achieved are mapped against the Gender at Work framework in Figure 1 below.



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.

Section 3 compares IWDA WEE projects to 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. The IWDA evaluations do not seem to show programming that is tailored to the needs of diverse groups of women despite this being acknowledged in IWDA strategy documentation. 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. These features do not consistently seem to be applied in the WEE projects. Finally, research shows the importance of support to women to enter the formal economy or gain supports or protections if remaining in the informal economy. However, all IWDA projects engaged only in the informal economy without addressing policy issues of increasing protection for women workers. Fourthly, migration, especially climate-change related migration, will be an issue effecting women's economic empowerment in the future, particularly in the Pacific.

Section 4 compares WEE projects to the 2012 IWDA Learning Paper. It shows that there are seven issues that remain to be addressed consistently that were identified previously. These are:

- Monitoring and evaluation
- Attention to market demand in developing businesses
- Gender strategy that specifically addresses inequality
- Addressing violence against women
- Adding a policy focus
- Developing activities that value non-cash economic activities
- Support for women in the formal economy

Section 5 concludes with a number of recommendations for IWDA. These are:

- **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.
- 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, particularly older women. Current projects do not address the specific needs of different groups of women beyond this. If IWDA seeks to engage women entrepreneurs or young women it can consider research regarding particular interventions that best suit these sub-groups. This may include investigating the needs of young women to access childcare.
- **Consider sharing learning on engaging with men.** IWDA has generated practice-based evidence on engaging with men in women's economic empowerment projects, including overcoming active resistance from men. Given the limited evidence available internationally on this issue, IWDA can consider developing a learning paper on the issue.

# 1. INTRODUCTION

## TERMS OF REFERENCE

The IWDA 2013-2016 Programs Strategy focussed on 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 (2012-2015)**

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 (2012-2015)**

The Taking Steps Project is implemented by Organisasau 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 (2009-2016)**

The 'Tugeda Tude Fo Tumoro' (TTFT) program was a six and a half-year program<sup>1</sup> 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. Greater effort was put into working with those CBOs who were committed to developing approaches to natural resource management.

### **Women's Financial Literacy and Livelihoods – Solomon Islands (2010-2015)**

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.

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

## REVIEW APPROACH

The consultant took a utilisation focused approach to the review. She worked closely with the IWDA staff who will use the findings to ensure the utility and relevance of findings.

The consultant conducted a comparative review of IWDA's practice. She compared IWDA's practice in three ways. Firstly, she compared findings from the four evaluations to each other. Secondly, the review compared findings from IWDA evaluations to international good practice. Thirdly, she compared IWDA practice over time. The review will compare findings from the current four evaluations to the 2012 review of IWDA practice in the area of women's economic empowerment.

## METHODOLOGY

The consultant undertook a preliminary review of documents. She then meet with key IWDA staff to fill in information gaps, confirm the scope of the review task, and test preliminary findings.

The consultant then undertook a thematic analysis of:

- IWDA strategic documents
- Program evaluation documents
- International literature in the area of women's economic empowerment

The consultant identified key themes from each of the four evaluations and identified similarities and differences across programs.

The consultant identified key themes from the international literature about good practice in the area of women's economic empowerment. She compared the extent to which good practice is reflected in IWDA strategic and program documents and the extent to which IWDA learnings can contribute to international good practice.

The consultant identified key themes from the 2012 IWDA learning paper on women's economic empowerment. She compared the extent learnings from this paper are reflected in current evaluations and IWDA strategic documents.

The consultant developed a draft synthesis report (this report) and briefing sheet (separate attachment) based on the key findings. IWDA staff will review the draft findings and the consultant will review the documents based on this review. The consultant will prepare a presentation based on the revised key findings and present to a larger group of program staff. She will then modify the final documents based on the discussion and feedback from the presentation session.

## 2. COMPARING WEE PROJECTS TO EACH OTHER

### SIMILARITIES BETWEEN THE WEE PROJECTS

This section outlines the three key similarities between IWDA's women's economic empowerment (WEE) projects: a common **approach**—they build from the foundation of savings and loans groups; the similar **scale** of WEE projects; and the limitations of WEE project **monitoring and evaluation systems**.

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. Section 1.3 provides detail on outcomes achieved.

The projects improved their approach to savings and loans by learning from each other. In the Solomon Islands, WARA had longer experience with savings and loans groups and TTfT learned from WARA's experience. For example, WARA developed a policy that any member could only borrow less than what she has saved. This policy increased the likelihood of the club getting its funding back if necessary without 'shaming' the borrower. TTfT learned from WARA's experience and also developed a policy that any loan must be no more than 80 per cent of the individual's savings account and anyone struggling to repay could have the money deducted from their savings to recoup the loss.

Groups faced a range of issues in implementing the savings and loan approach. In Timor Leste, the groups faced a number of issues including claiming back loans (particularly when groups lent to non-members at higher interest rates) and the quality of record keeping. At the time of the evaluation, CCC was only just introducing savings clubs to the groups in their districts. The evaluation recommended CCC introduce the program slowly, and ensure facilitators have a solid understanding of the processes.

IWDA has learned from the savings and loan approach and these learnings are mirrored in the international literature. For example, the TTfT evaluation found four ways the project mirrored international learnings on savings products: they reduce the barriers to accessing financial services; they develop flexible commitment devices that do not tie the saver too tightly to a target goal and allow flexibility in how the money is used; savings and loans groups are for women only, increasing the women's control of funds which also led to improved saving; and savings and loans groups build on the positive influence of peers in encouraging savings.<sup>2</sup>

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 projects (the Rural Women's Development Project and Taking Steps Project) each reached around 100 people. The Women's Financial Literacy and Livelihoods Project reached approximately 1000 people. On the other hand TTfT, the much larger scale project, reached over 4,000 people.

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<sup>2</sup> Karlan, D, Ratan, Aishwarya, and Zinman, J. 2014. Savings by and for the poor: A research review and agenda. *Review of Income and Wealth*. Vol 60, Issue 1.

**TABLE 1: COMPARATIVE ANALYSIS OF IWDA WEE PROJECTS**

<b>PROJECT NAME</b>	<b>RURAL WOMEN'S DEVELOPMENT PROJECT</b>	<b>TAKING STEPS PROJECT</b>	<b>WOMEN'S FINANCIAL LITERACY AND LIVELIHOODS PROJECT</b>	<b>TUGEDA TUDE FO TUMORO (TTTF) PROGRAM</b>
<b>COUNTRY AND DISTRICT</b>	Timor Leste, Suai, Covalima	Timor Leste, Maliana, Bobonaro	Solomon Islands, West 'Are 'Are	Solomon Islands, Kolombangara, Rendova, Isobel, East Malaita, Makira, Rennel
<b>PARTNER</b>	Covalima Community Centre (CCC)	Organisasaun Haburas Moris (OHM)	West 'Are 'Are Rokotanikeni (WARA)	Live & Learn Solomon Islands (LLSI) and Live & Learn International (LLI)
<b>YEARS</b>	2012-2015	2012-2015	2010-2015	2009-2016
<b>NUMBER AND DEMOGRAPHICS OF BENEFICIARIES</b>	94 members overall, with 87 women and 7 men <sup>3</sup> . Most of the women involved were older, some widowed, and most had low levels of literacy with around half from rural areas and half from peri-urban areas	118 members, with 93 women and 25 men Most of the women involved were older, some widowed, and most had low levels of literacy from poor rural areas	Overall there are 1065 WARA members across 13 zones.  Training in management and governance of revolving funds was conducted with 450 members.	4857 direct beneficiaries, of which 2,941 (61%) women and young women and 1,916 (39%) men and young men, across 52 rural communities in 5 provinces of Solomon Islands.
<b>BUDGET</b>	\$240,00	\$336,00	\$113,00	\$4,010,915
<b>OBJECTIVES</b>	<ol style="list-style-type: none"> <li>1. To increase women's capacity and opportunity to be active in economic life in both the family and community</li> <li>2. To increase women's capacity and opportunity to participate and become leaders in the community</li> <li>3. To increase respect and support from men in the family and community leaders</li> <li>4. To increase capacity of staff, so that CCC can become a 'bridge for development' for the community</li> </ol>	<ol style="list-style-type: none"> <li>1. To support women and the community develop and control micro-businesses to increase their income.</li> <li>2. To increase women's participation in leadership and decision making at the community and local government level.</li> <li>3. To advocate to local leaders and district government about women's issues and needs.</li> <li>4. To strengthen the capacity of OHM to implement programs and become a sustainable organisation.</li> </ol>	<p>Goals and activities agreed annually. Common themes:</p> <ol style="list-style-type: none"> <li>1. Empowering women to improve their lives through building sustainable livelihoods, financial literacy, small income generating activities and access to savings clubs and micro finance loans</li> <li>2. Developing women's confidence and leadership and encouraging progress towards greater equality between women and men and between groups of women,</li> <li>3. Strengthening WARA as an organisation</li> </ol>	<ol style="list-style-type: none"> <li>1. Inclusive Sustainable Natural Resource Management CBOs are capable of holding government and extractive industries to account</li> <li>2. Communities safeguarding natural resources by practicing ISNRM</li> <li>3. Communities have more secure livelihood and can consistently meet their needs</li> <li>4. Communities practising more inclusive decision-making at all levels</li> <li>5. Communities implementing their own activities</li> </ol>

<sup>3</sup> Men were allowed to contribute savings into their wife's accounts



Each of the projects had limitations in their **monitoring and evaluation system and resourcing**. 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.

As another example of the limitations in the projects' monitoring and evaluation systems, only one project (TTfT) had a Theory of Change and a monitoring and evaluation plan. None of the evaluations referred to a monitoring and evaluation framework or plan. And there was no reference to intended intermediate or long term outcomes or a theory of change in the evaluations. The lack of a framework, plan or indicators of change again limited the ability of project staff to assess project progress or assess outcomes at the end of the project life.

This lack of a consistent approach to or emphasis on monitoring and evaluation of WEE programs stands in contrast to recent learning documented in international literature. IWDA can consider drawing from research on frameworks for understanding progress in the area of women's economic empowerment that address multiple and interconnected levels of change developed by ICRW, DFAT, and the United Nations Foundation together with the ExxonMobil Foundation.

ICRW identifies women's economic empowerment as being comprised of two inter-related components: *economic advancement* that includes skills and resources to compete in markets; and *power and agency*, that is fair and equal access to economic institutions. In addition to these components, organisations must address the underlying factors that contribute to women's economic disempowerment: *individual and community resources* including human, financial, social and physical capital and *norms and institutions* including gender defined roles and expectations and the organisational and social systems that codify these gender defined roles and expectations.

DFAT's Office of Development Effectiveness commissioned an evidence review on women's leadership. Although the three levels of change required were identified in relation to women's leadership, these have applicability to women's economic empowerment as well. The three levels are agency, relations and structural conditions, described further below:

- Agency is about women having knowledge, confidence and skills
- Relations can include women being connected with others (both women and men) through coalitions, networks and other forms of collective action. It can also include changes at the household level (e.g. around equity of household decision-making, women being free from violence)
- Structural conditions include the accepted cultural and social rules, norms and institutions that surround and condition women's choices and chances

The United Nations Foundation and the ExxonMobil Foundation commissioned Monitoring And Evaluation Guidelines For Women's Economic Empowerment Programs in 2015. These guidelines define WEE as an increase in women's productivity, income, and wellbeing. Based on this definition, the guidelines have developed a set of direct outcomes, intermediate outcomes, and final outcomes for two groups of women: urban women entrepreneurs and business leaders, and rural women entrepreneurs and farmers. Indicators are included in Appendix 1.

## DIFFERENCES BETWEEN THE WEE PROJECTS

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. TTfT, 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.

*While both organisations have successfully fulfilled their programming objectives at the community level, CCC's strategic approach including a gender focus appears to have made more impact for the women by changing household dynamics. Including a gender relations element also was recommended in the previous evaluation conducted in 2011, and is more in alignment with IWDA's overall strategic vision. Should the partnership with IWDA be renewed, it is recommended that OHM include a specific gender focus in their programming. Pg 9*

It may be useful for IWDA to consider working with partners to ensure explicit training or advocacy in the area of women's rights on each women's economic empowerment project and the development of standard tools. This issue becomes particularly important given that each WEE project includes livelihoods activities that, while increasing income, also increase women's workload. Gender relations training may be a useful contribution to renegotiation of tasks within the household and community.

The need to explicitly address the structural conditions and power relations that influence women's choices is identified as an important lesson in the ODE Women's Leadership Evidence Review.<sup>4</sup> While the evidence review addressed women's leadership in particular, the lessons may be equally applicable to the area of women's economic empowerment. The lessons identified were that supporting women's leadership must go beyond strengthening women's skills and knowledge and also address the broader cultural and social constraints which define women's roles, and norms regarding masculinity. Changes in household gender relations can create the space for leadership in other spheres.<sup>5</sup> Men and women sharing equitably in household tasks and care-giving, and women being free from domestic violence, can have ripple effects into the broader community, because these transform inequality. The ODE Women's Leadership Evidence Review recommended that *strategies... should consider a mix of approaches which aim to achieve change in multiple spheres of women's lives.*

## OUTCOMES FROM THE WEE PROJECTS

The review has identified outcomes at each level from evaluation reports and mapped these against the four quadrants of the Gender at Work framework. The outcomes are listed below to give an indication of changes that IWDA projects have contributed to. The outcomes are also listed as a starting contribution to a women's economic empowerment monitoring and evaluation framework, should IWDA decide to develop one.

### 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

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<sup>4</sup> Martinez, 2006, 6.

<sup>5</sup> Oxfam Novib, *Women leading change: experiences promoting women's empowerment, leadership, and gender justice—case studies of five Asian organizations*, Oxfam Novib, 2011.

## 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

Table 2 provides details of outcomes achieved across the project at each level, including details of evidence.

**TABLE 2: OUTCOMES ACHIEVED ON IWDA WEE PROJECTS**

LEVEL	OUTCOMES	EVIDENCE
Individual	Women have more confidence	<ul style="list-style-type: none"> <li>• WARA women members report that being able to save increases their self-esteem and confidence. WARA Evaluation pg. 13</li> <li>• Women from both organisations reported that saving increases their self-esteem and confidence and sense of control in their family. SI Synthesis paper, pg. 8</li> <li>• As the leader of one group explained, 'In the past, I was too scared to talk to the xefe suku. I had no reason to speak to him, and I didn't speak in meetings. I didn't have anything to do with the community leaders. But now I can go talk to him, or telephone him. When I started I thought this was a big responsibility, but I'm confident now. If I have something to say, I'll just say it.'<sup>6</sup> Timor Leste Combined Evaluation Report, Pg. 18</li> </ul>
	Women have more capacity (they know how to save, are more financially literate, manage their money better and are better leaders)	<ul style="list-style-type: none"> <li>• WARA data show improvements in women's financial literacy in Zones 1, 2 &amp; 3. Before WARA started 50 per cent of women could not add up at all and only 20 per cent could add up to two digits. In 2015, only seven per cent could not add up and 65 per cent were able to add up two digits. Pg 12</li> <li>• WARA Group Leaders explained that in taking on leadership roles they have gained new skills in problem solving, running a meeting, keeping records and in some cases project management Pg 14</li> <li>• As part of the TTfT evaluation members from 6 community SCs were asked to identify their financial skills at the start of the SC and compare this with 2015. Before the SCs there were some communities where most women were financially illiterate or had only basic adding skills and others where most women could add up to double figures or more. Many women who were educated or had extensive experience in marketing fell into the latter category. By 2015 nearly every woman involved in SCs from the 6 communities could add up at least to double figures. TTfT evaluation, pg 21</li> </ul>
	Women have more savings	<ul style="list-style-type: none"> <li>• On the Women's Financial Literacy and Livelihoods Project the WARA's savings clubs have provided greater financial stability for families and some report has kept them above poverty. In each zone there are varying proportions of WARA members who are saving with the average percentage of savers across all zones being 65% or a total of 694 members. However in some active zones there are over 85%. Rural members have saved an average of \$480 SBD across 15-18 months and urban members have saved an average of \$1,102 SBD across the last 18 months. Pg 10</li> <li>• By mid-2015 the TTfT clubs had saved close to \$761,802 SBD Solomon dollars with around a third of this money out on loan. Each club had an average savings of \$39,048 SBD or \$426 SBD per person. Because women were saving to pay ongoing costs they withdrew regularly and in June 2015 a total of \$91,000 SBD was available in savings. In reality some women and clubs were capable of saving greater money than others. TTfT evaluation, pg. 19</li> </ul>
	Women have more income	<ul style="list-style-type: none"> <li>• There are no baseline figures to compare outcomes but it was not unusual for women to report they were earning SBD \$1500-3000 a month per person from their gardens; substantially better outcome than before they joined the SC and participated in livelihoods training. TTfT evaluation</li> <li>• In Makira it is estimated across the two SCs of Tawatana and Kawa that together they have around 40 farmers currently raising \$70,000 per season and in East Malaita one savings group Makasu has 10 cocoa farmers who have raised around \$24,000 in 2015. TTfT evaluation, Pg 16</li> </ul>

<sup>6</sup> Interview, xefe women's group APAM, suku Manapa, district Bobonaro, 5 August 2015

LEVEL	OUTCOMES	EVIDENCE
		<ul style="list-style-type: none"> <li>In 2015, women in TTFT SCs reported as part of routine monitoring an increase in income due to savings training and access to livelihood opportunities. This included 100% of mature women over 30, 84% of women aged 20-29 and 90% of young women aged 13 to 19. Produce for selling varied with the context of each province. All SCs sold vegetables, fruits, cooked foods, some betel nut, copra, fish, and where fathers were working in the logging industry some contributed pay. TTFT evaluation, pg. 19</li> <li>It is estimated that most groups earn between \$1/\$2 for some handicraft products, up to \$150, in the case of APAM's vegetables, Maubalik 1 helping with harvest, and Moris Foun selling the vegetable/banana chips and peanut butter. In most cases, this income is not regular, but depends on the seasons, market opportunities available at an expo or fair, orders for cooking and local food products, and on women's availability. In some groups, women also get a non-cash benefit from their business activities. For example, in Fitun Naroman women get paid in rice which they hull for their own use. Timor Leste combined evaluation Pg 23</li> </ul>
	Women have greater control over household finances	<ul style="list-style-type: none"> <li>As income has increased, TTFT members report an increasing sense of control over their household finances with older women having the greatest relative increase in control. This matches findings in international studies showing that SCs act as a 'spouse control' device allowing the women to quickly remove the money from the household economy and in some cases from their own access<sup>7</sup>. TTFT evaluation, pg. 20</li> </ul>
Relations	Improved relations within the household	<ul style="list-style-type: none"> <li>WARA women members report that being able to save increases their self-esteem, confidence and sense of control in their family. As a result of the saving and the benefits it brings they gain greater respect from their husbands and are more likely to be able to work together with them sharing decisions for the benefit of the family. WARA evaluation, Pg 13</li> <li>Many different stakeholders commented on the potential positive impact on reducing women's dependency on their husbands earning a salary<sup>8</sup>, and the positive impact on the relationship between husband and wife as they both understand how difficult it is to earn money<sup>9</sup>. Timor Leste combined evaluation</li> <li>Women spoke of family dynamics changing as women took greater control of their money. SI Synthesis paper, pg. 8</li> </ul>
	Improved gender equality in the household	<ul style="list-style-type: none"> <li>The WARA evaluation documented changes in family decision making in Zones 1 &amp; 3. Data shows that before WARA started, men made decisions 60 per cent of the time, men and women made decisions together 30 per cent of the time, and women made decisions by themselves 10 per cent of the time. By 2015, men made decisions by themselves 10 per cent of the time, men and women made decisions together 65 per cent of the time, and women made decisions by themselves 25 per cent of the time. WARA evaluation Pg 14</li> <li>Women in Covalima (but not Bobonaro) also spoke of the practical support that their husbands give, learning to cook, do laundry, and to look after the children so that they could participate in group activities. Timor Leste combined evaluation, Pg. 10</li> </ul>

<sup>7</sup> Karlan, D, Ratan, Aishwarya, and Zinman, J. 2014. Savings by and for the poor: A research review and agenda. *Review of Income and Wealth*. Vol 60, Issue 1.

<sup>8</sup> Interview SEM Focal Point, district Bobonaro, 5 August 2015; interview, *xefe suku & representante joven fetu, suku* Debos, district Covalima, 7 August 2015

<sup>9</sup> Interview, Director IADE CDE, district Covalima, 7 August 2015; interview, VPU officer, PNTL Covalima, 9 August 2015

<sup>10</sup> FGD, women's groups Fitun Naroman and Feto Foin Sae, *suku* Suai Loro, district Covalima, 8 August 2015

LEVEL	OUTCOMES	EVIDENCE
		<ul style="list-style-type: none"> <li>• Many people spoke positively of CCC's gender training, putting many of the changes in men's behaviour, such as washing clothes and looking after children, down to this training. Timor Leste combined evaluation, Pg 18</li> <li>• For a small proportion of families TTFT gender discussions across the 6 years provided awareness regarding the division of household labour and encouraged men to take on responsibilities usually assigned to women, like looking after children while the women are at the market or while the women attend trainings. TTFT evaluation, Pg 24</li> </ul>
	New or strengthened mutually supportive relations between women	<ul style="list-style-type: none"> <li>• WARA had strengthened relationships with other women in their own community, and from other denominations and zones. WARA Evaluation pg 13</li> <li>• In both districts, stakeholders and members of the group alike commented on the effectiveness of using women's community groups. Women have come to know each other, support each other, have taken on various leadership positions and public activities, and have clearly benefited from different training and capacity development initiatives. The opportunities and experiences that have been opened up for members through their participation in these groups have been profound: prior to their involvement, most women had never left their district. They did not have the opportunity to come together and get to know and support each other. Timor Leste combined evaluation, Pg 13</li> <li>• As one of the group members who has decided to stand for election as xefe suku commented, if one of the members decides to step up and put herself forward for local leader, she can count on the support of other women in the group.<sup>11</sup> Pg 17</li> <li>• As well, women from nearly every club commented on stronger relationships being built between women, within villages. The very process of working hard to build a challenging project requires sharing. Meeting regularly and explaining why a loan is necessary has meant lives and worries are shared and solidarity is built. Frequently women commented that despite living in the one community, women from different denominations did not know each other. SCs bridged the divide bringing women together for a common focus. One woman commented, 'something has changed for the good, a strong group of women have become stronger'. TTTFT evaluation, pg 21</li> </ul>
	Improved perspectives and attitudes on women and women's rights in the community	<ul style="list-style-type: none"> <li>• The formality of the group gives them a legitimate presence in the suku, which makes it more likely for others to come to know and engage with them... other community members and external stakeholders being able to recognise emerging women community leaders through their participation in the group. Timor Leste combined evaluation, Pgs 16-17</li> </ul>
	Increased involvement of women in decision-making within the community	<ul style="list-style-type: none"> <li>• From 2009-10 with reports increasingly indicating women were being included in decision making committees and groups in hub communities. Church groups also began to welcome either equal numbers of men and women or representation by women on decision making bodies and large numbers of women spoken to during the evaluation reported being more confident to speak up in tribal meetings. TTfT evaluation, pg. 23</li> <li>• They rarely participated in public village meetings, and if they participated they never spoke on those meetings. Except for family members, the women did not know how to approach or speak to their xefe suku or other local leaders. Now, the women members, xefe suku and various other stakeholders interviewed for this evaluation commented on the fact that they have become vocal in suku meetings, and actively participate in community life. Timor Leste combined evaluation</li> </ul>

<sup>11</sup> Interview, xefe women's group Feto Foin Sae, suku Camnasa, district Covalima, 8 August 2015

LEVEL	OUTCOMES	EVIDENCE
		<ul style="list-style-type: none"> <li>• 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. Young men and women were least confident, with confidence increasing as women aged. Ninety seven percent of older women, seventy six percent of 20-29s and forty five percent of 13 to 19 reported change. TTfT evaluation, pg 24</li> <li>• At the community level in some Isabel communities, female chiefs had been appointed and in all other communities the inclusion of women in community groups means they are part of making important decisions. TTfT evaluation, pg 29</li> </ul>
	Increased engagement of members with external authorities/ bodies	<ul style="list-style-type: none"> <li>• Their formal structure (women's savings groups) makes it easy for organisations such as PARC Inter-peoples' Cooperation (PARCIC) and the Ministry for Commerce, Industry and the Environment (MCIE), who have recently started engaging with the groups to recognise them and incorporate them into their programs. Timor Leste combined evaluation, Pgs 16-17</li> </ul>
Structural/ policy	No evidence of policy or structural change	<ul style="list-style-type: none"> <li>• No evidence of policy or structural change</li> </ul>



## ISSUES RAISED IN THE WEE PROJECT EVALUATIONS

There were three key issues raised across the project evaluations that are worth reflecting on.

Firstly, the Timor Leste evaluations noted the need for IWDA to clarify the overall strategy for each project: whether they are intended to be primarily focused on *economic empowerment* while also providing other training and capacity development opportunities, or *social empowerment* while recognising the benefit of working through small economic activities.

There are advantages and disadvantages to each model which should be considered. The evaluation found that the clear strength of the projects in Timor Leste to date has been capacity development and training; choosing to focus on social empowerment would be playing to this strength. The evaluation outlined the choice in the following way:

*While the program has been a success in bringing women together and providing training and other opportunities, it has not succeeded in creating viable, self-sustaining economic groups—if, indeed, that was the aim... the question of groups' sustainability also comes back to the overall objective of IWDA's support for these groups, through OHM and CCC. In the program's current form... the groups are still earning minimal income, which works against their capacity to become self-sustaining. However, there is a risk that in becoming more ambitious with the groups, making them more 'businesslike' in the interests of sustainability, the other benefits that the program provides through providing a friendly space for women to gather and share experiences may be lost. Pgs 15-16*

Deciding on the focus of the projects would also help clarify the particular women to be involved. As noted in the evaluation:

*Before deciding on future directions for the groups, it is recommended that the IWDA program's overall target group and primary objective be more clearly defined: whether it is targeted for ordinary village women or a subsection of more businesslike women, and whether it is primarily a social/training/local leadership empowerment program which recognises the gender benefits of working through small business/UBSP groups, or an economic empowerment program for women, which also provides financial literacy, social and local leadership benefits. This will guide decision-making over future programming, including the intended end-goal for the groups, the level and type of capacity development and support that is given, other future partners for OHM/CCC and the groups themselves, and developing an appropriate exit strategy for IWDA and OHM/CCC. Pg 28*

Secondly, most evidence from the evaluations shows that women increased their income and savings to meet household expenses. For example, the TTfT evaluation noted that school fees were the thing most commonly saved for. A number of women reported how savings were used if someone was ill and could not be treated by their local clinic or aid post. Money was available to purchase fuel and hire a boat to go to the closest hospital.

Findings related to increased income and savings for women are important, particularly in the Timor Leste projects that targeted the most vulnerable women (old women, widows, women with low levels of literacy). However, this type of project design does not address significant and persistent barriers to women achieving their economic potential as outlined in DFAT's 2014 evaluation of Australian aid support for women's economic empowerment:

- **Restriction to low-income activities:** *In low-income countries of the Pacific, for example, gender norms mean that women's economic activities are largely confined to small-scale agriculture, petty trade, domestic work and microenterprises, where earnings are low, work is uncertain and social protection is rare.*
- **Lack of ownership:** *In Asia and the Pacific, as elsewhere in the world, more women earn income from farming than any other form of labour. However, women are less likely than men to own land or farming equipment, or to have access to credit and other agricultural inputs that could make farming a more stable and lucrative livelihood.*

- **Inaccessibility of high-income jobs:** *Formal wage labour opportunities in Pacific countries are very limited. Where they do exist, they often require tertiary skills. Paid work can also be physically demanding or involve migration, such as logging, mining and construction work. Moreover, many jobs tend to be classified as ‘men’s work’ according to conventional gender divisions of labour. Women’s work remains largely in subsistence agriculture and informal small business, such as market gardening and handicrafts.*
- **Lower wages:** *When women do find formal employment, as is increasingly the case in the industrialising economies of east Asia, their wages are often lower than men’s for comparable work, and they lack opportunities to advance professionally. Worldwide, women’s wages are, on average, between 70 and 90 per cent of men’s wages. In many countries, the gender wage gap is more pronounced. In Melanesia, for example, women earn 50 to 80 per cent of men’s wages.*

Thirdly, the TTfT evaluation identified resistance from men as an issue. Community facilitators sometimes faced hostility when these men saw proposed changes to male and female roles as a challenge to kastom. There were two sources of resistance: those men who felt women should not be community or family leaders given kastom and men who were angry because they could not join the savings club. While there are a number of lessons that have been identified to engage men in women’s economic empowerment projects, outlined in Section X, it may be useful for IWDA to document responses to active resistance from men.

### 3. COMPARING IWDA WEE PROJECTS TO THE LITERATURE

This section compares IWDA WEE projects to 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. 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. Thirdly, research shows the importance of support to women to enter the formal economy or gain supports or protections if remaining in the informal economy. However, all IWDA projects engaged only in the informal economy without addressing policy issues of increasing protection for women workers. Fourthly, migration, especially climate-change related migration, will be an issue effecting women’s economic empowerment in the future, particularly in the Pacific.

A number of publications identify a range of sub-groups of women that require different types of WEE interventions. For example, the UN Foundation and the ExxonMobil Foundation have developed a roadmap for promoting 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 proven and promising interventions are noted in Table 3.

**TABLE 3: WOMEN’S ECONOMIC EMPOWERMENT INTERVENTIONS – WHAT WORKS FOR WHO**

<b>Proven or being proven:</b> Evidence for effectiveness or cost-effectiveness is robust or, in the absence of cost-effective data, simple and replicable in different settings, or weight of evidence is more than promising	<b>For</b>
Savings	All
Credit	Non-poor
Business management training	Non-poor
Bundled services: In-kind capital (large) + asset-specific training & technical assistance	Very poor and poor
Land rights/land titling	All
Child care for wage workers	All
Rural electrification	Poor and very poor
Demand-driven job services: skills training, internships, vouchers, and/ or subsidies	Young women
Conditional cash transfers	Young women
<b>Promising:</b> Credible evidence is positive, but not yet convincing in terms of breadth	<b>For</b>
Mobile phones (for financial transactions and market information)	All
Consulting (TA) services for entrepreneurs	Poor and non-poor
In-kind capital tailored for women microentrepreneurs	Poor
Information on land rights	All
Farmer associations and networks	All
Suite of integrated services for farming (include farmer groups, financial services, agricultural technologies, extension and training)	Poor
Modern agricultural inputs (e.g., improved seeds, fertilizer, irrigation)	Non-poor
Livelihood programs (reproductive health + asset building + safe spaces)	Young women
Unconditional cash transfers	Young women

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 characterised by the following types of economies: high fertility agrarian economies; declining fertility urbanising economy; declining fertility formalising 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.

Using this roadmap, IWDA’s current focus WEE countries of Timor Leste and Solomon Islands are characterised as high fertility agrarian economies. Using this roadmap, the priority interventions in Timor Leste and Solomon Islands are:

VERY POOR ENTREPRENEURS	POOR FARMERS	POOR ENTREPRENEURS	NON-POOR FARMERS	YOUNG
Microsavings Bundled services Rural electrification	Microsavings Land rights/land titling Rural electrification	Microsavings Bundled services Rural electrification	Savings Land rights/land titling Credit	Microsavings Rural electrification Demand-driven job services Conditional cash transfers
	Mobile phones Suite of services for farming Farmer associations Information on land rights	Mobile phones In-kind capital Consulting	Mobile phones Modern agricultural inputs Farmer associations Information on land rights	Mobile phones Unconditional cash transfers Livelihood programs

The roadmap identifies the following interventions for consideration in Timor Leste, as a conflict affected country:

- Value chain projects that connect farmers and entrepreneurs to new or restored markets
- Infrastructure projects paired with income-generating opportunities for women
- Women’s business associations that contribute to rebuilding the private sector
- Interventions that take advantage of new economic spaces for women opened by men who have left their communities (temporarily or permanently) or died due to conflict

The roadmap identifies particular issues for consideration in the Solomon Islands, as a small-island state:

- Identify and develop domestic and niche export markets that can be accessible to women producers
- Ensure that women-owned small and medium enterprises (SMEs) and commercial farmers have access to productive resources (capital, technologies and land) so they can profitably operate outside the natural resources sector
- Strengthen women’s autonomy through clever project design

The research noted above points to the need to tailor specific interventions to sub-groups of women. In addition, literature points to consistent features necessary on women’s empowerment programs across intervention type. 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.

IWDA’s WEE projects are focused primarily on improving livelihoods through micro businesses in the informal economy. This 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 (Bertulfo). On the other hand, women’s participation in formal economies increases gender equality and empowerment (Corner). And women’s formal employment benefits those outside of the formal economy (Corner).

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. An example of extending protections and support to informal workers is cited by WIEGO. They provide the example of the Self-Employed Women's Association (SEWA), the well-known trade union of women informal workers in India, negotiating effectively with the government and employers/contractors to obtain wage increases, annual bonuses, health benefits, and/or pension contributions for a wide range of informal workers. WIEGO advocates for the same tripartite approach, including employers (formal or informal), the government, and informal workers, to develop appropriate labour standards and social protections for informal wage workers.

Migration, and in particular climate-change related migration, is a challenge for Pacific economies. UNESCAP (2014) identify five 'hotspots' in the Pacific that are likely to become source areas for climate change-related migrants: (a) urban areas; (b) urban atolls; (c) non-urban atolls; (d) coastal, delta and riverine communities; and (e) communities prone to drought. In larger Pacific island countries, migration may be internal – moving from rural to urban areas. However, in small countries, territories and atolls, the growth of urban areas may increase interest in international migration. 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.



## 4. COMPARING WEE PROJECTS TO 2012 IWDA WEE LEARNING PAPER

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.
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.



## 5. RECOMMENDATIONS

The review makes four recommendations, based on findings presented in earlier sections.

- **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 are 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.

# APPENDIX 1 - UNITED NATIONS FOUNDATION AND THE EXXONMOBIL FOUNDATION WEE OUTCOME INDICATORS

TABLE 3.1. RECOMMENDED INDICATORS FOR WEE FINAL OUTCOMES

OUTCOME	INDICATOR	DATA SOURCE	UNIT OF OBSERVATION	USE
<b>Urban women entrepreneurs and business leaders</b>				
Business income	Woman's business profits	Survey	Individual	M&E, impact
	Woman's business revenue (sales)	Survey	Individual	M&E, impact
Employment	Number of employees in the woman's business	Survey	Individual	M&E, impact
	Average monthly hours worked for pay by woman	Survey	Individual	M&E, impact
	Average monthly income earned per hour worked for pay by woman	Survey	Individual	M&E, impact
<b>Rural women entrepreneurs and farmers</b>				
Household income	Total household consumption per capita	Survey	Household	Impact
	Household consumption per capita of selected items	Survey	Household	M&E
	Household asset index	Survey	Household	Impact
	Household savings	Survey	Household	Impact
<b>Both urban and rural women</b>				
Individual assets	Net value of woman's financial assets	Survey	Individual	Impact
	Value of woman's bank and financial accounts	Survey	Individual	M&E
	Value of woman's physical assets	Survey	Individual	Impact
	Value of woman's motor vehicle	Survey	Individual	M&E
	Value of woman's mobile phone	Survey	Individual	M&E
Satisfaction with life	Woman's overall satisfaction with life	Survey	Individual	M&E, impact
	Woman's stress level	Survey	Individual	Impact
Gender roles and norms	Woman's roles in household decisionmaking	Survey	Household	Impact
Self-confidence	Woman's overall self-confidence	Survey	Individual	Impact
	Woman's willingness to assert herself	Survey	Individual	M&E, impact
	Woman's willingness to take risk	Survey	Individual	Impact
Self-esteem	Woman's self-esteem	Survey	Individual	Impact

TABLE 3.2. RECOMMENDED INDICATORS FOR WEE INTERMEDIATE OUTCOMES

OUTCOME	INDICATOR	DATA SOURCE	UNIT OF OBSERVATION	USE
<b>Urban and rural women entrepreneurs</b>				
Business practices	Adoption of recommended business practices	Survey	Individual	M&E, impact
Value of business training	Willingness to pay for general business training	Survey	Individual	Impact
	Willingness to pay for specialized technical business training	Survey	Individual	Impact
Gender roles and norms	Women's decisionmaking role in own business	Survey	Individual	M&E, impact
<b>Rural women farmers</b>				
Agricultural practices	Woman's adoption of recommended agricultural practices	Survey	Individual	M&E, impact
Value of access to new/improved agricultural technology	Woman's willingness to pay for access to new or improved agricultural technology	Survey	Individual	Impact
Gender roles and norms	Woman's decisionmaking role in her own or family farm	Survey	Individual	M&E, impact
<b>Both urban and rural women</b>				
Technology adoption and effective use	Woman's intensity of mobile phone use	Survey	Individual	M&E, impact
Women's self-confidence	Woman's overall self-confidence	Survey	Surveys	Impact
	Woman's willingness to assert herself	Survey	Individual	M&E, impact
	Woman's willingness to take risk	Survey	Individual	Impact
Gender roles and norms	Sharing of housework between spouses/partners	Survey	Household	M&E, impact
Participation in community, business or farmer groups	Woman's participation in all types of groups	Survey	Individual	M&E, impact
	Woman's participation in mainly women's groups	Survey	Individual	M&E, impact

TABLE 3.3. EXAMPLES OF POSSIBLE INDICATORS FOR WEE DIRECT OUTCOMES

OUTCOME	INDICATOR	DATA SOURCE	UNIT OF OBSERVATION	USE
Intervention take-up and retention	Percent of women offered an intervention who take it up	Project records	Individual	M&E, impact
	Percent of initial participants who continue to participate after one year	Project records	Individual	M&E, impact
	Percent of women participating in savings schemes	Project records	Individual	M&E, impact
Acquiring productive assets	Number of women receiving seeds, fertilizer, livestock, equipment or other productive assets	Project records	Individual	M&E, impact
	Number of business owners/farmers receiving loans or grants	Project records	Individual	M&E, impact
Learning new technology	Percent of women farmers participating in extension trainings	Project records	Individual	M&E, impact
Acquiring new information	Percent of business training events attended	Project records	Individual	M&E, impact
	Scores on pre- and post-training tests	Project records	Individual	M&E, impact
Developing skills	Percent of trainees certified as competent in skills taught	Project records	Individual	M&E, impact

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