

ANNEX: Rapid Review of Programmes for Women and Girls Economic Empowerment (WGEE)

Synthesis of programme information

FINANCIAL SERVICES

1) Women's Empowerment Program (WEP) – later WORTH, Nepal

Evaluation by Valley Research Group (2008), http://www.seepnetwork.org/filebin/pdf/savings_led_working_group/library/Women_Ending_Poverty-The_WORTH_Program_in_Nepal.pdf
<https://www.pactworld.org/country/nepal>

Programme description: WORTH is a women's empowerment program that combines business, banking and literacy—a program aimed for women to become social activists, social entrepreneurs, and effective leaders who bring about change in their communities. Pact implemented the WORTH program in Nepal between 1999 and 2001, reaching 125,000 women in 6,000 economic groups across Nepal's southern Terai. Pact promoted a model of sustainability and safe reliance. No start-up loan capital was provided to groups. Women had to make small savings contribution and with this purchased money box and calculator; Each group hired their literacy facilitator. PACT provided initial training through WORTH curriculum consisting of a series of self-instruction handbooks that dealt sequentially with literacy, banking, and business. PACT linked groups to other NGOs, networks In this model, groups of 25 or so women contribute weekly savings to a "village bank" that they can then borrow from to invest in their own business or other income-producing activity. After its initial phase in Nepal, approximately 1,500 of these groups, with 35,000 members, received additional training to become informal-sector Village Banks (VBs).

Project description (name, country, funder, implementer, duration, reach)	Target group (country, population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement / project design	Examples of success
<ul style="list-style-type: none"> • Nepal • USAID • PACT Nepal • Between 1999 and 2001 • Reached 125,000 women in 6,000 economic groups 	<p>Seven districts in the Terai region, Nepal</p> <p>Original targeting through recruitment of community groups already engaged in literacy, savings and credit, and other activities including irrigation, forestry, and health-related work.</p>	<p>PACT worked with established local NGOs and community organisations working with women (rather than women directly) increasing its reach and sustainability potential</p> <p>A Maoist insurgency plunged Nepal further into civil war after 2001, when Pact's formal program support ended and</p>	<p>Essentially a financial services project through savings groups (not external loans), which then led to small loans and businesses. Critical part of the programme was skills training - on literacy, bookkeeping, business orientation and rights.</p>	<p>The program ran for three years as a catalyst, with the idea that it would continue once PACT support ended.</p> <p>A 2001 evaluation found:</p> <ul style="list-style-type: none"> • At the outset of WORTH, 125,000 women had accumulated about \$720,000 in savings. During the two years of WORTH this increased to nearly \$1.9 million, nearly all of which was parcelled out in loans to over 52,000 women at the end of the program.

	<p>Approximately 1,500 of 6,000 groups reached by the programme with 35,000 members, received additional training to become informal-sector Village Banks (VBs).</p>	<p>WORTH groups, including VBs, were entirely on their own.</p> <p>Several of these VBs continued operating effectively throughout and after the conflict.</p>	<p>Key objective to promote women's empowerment, and to develop a self-sustaining model</p>	<ul style="list-style-type: none"> • Women were earning 18 to 24% annual returns on their savings, (combination of their own business earning and collective earnings via VB dividends) contributing to their economic well-being. • 12% of groups reported one or more late payments; only 4% had ever made a loan on which a woman defaulted. • The number of women in business grew from 19,000 to 87,000. • Microenterprise sales in the final six months were close to \$5,500,000, up from \$600,000 for a similar six-month period two years earlier. • 85% of members were reading and writing at some level vs. 40% prior to WORTH. • 14% of WORTH groups had helped at least one other group of women organize into a savings group similar to a WORTH group • Group replication yielded as many as 878 new groups involving 12,000 to 15,000 women <p>More importantly, a follow up evaluation in 2008 to assess the situation of VB after the conflict found:</p> <ul style="list-style-type: none"> • 288 thriving VBs as well as another 45 banks that WORTH women had helped to start on their own. • VBs in 2008 held average total assets of over Rs. 211,000, or \$3,100, (over 3x its holdings in 2001). Each woman member of WORTH had an average equity stake of \$116 in her VB • 64% of the original 1,536 VBs were still active 8.5 years after the program began and 5 to 6 years after all WORTH-related support ended. • In 2008 there were close to 1,000 surviving groups with approximately 25,000 members. • 25% of existing WORTH groups had helped start an estimated 425 new groups involving another 11,000 women with no external assistance or prompting from WORTH • Women highly value WORTH's focus on literacy and their new ability to educate their children • Two-thirds of groups reported that members bring their personal or family problems for advice/ help.
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				<p>75% reported helping members deal with issues of domestic disputes and related problems.</p> <ul style="list-style-type: none"> • 43% saw improvements in domestic violence • Most women report increased access to health • 2/3 of groups are engaged in community action, including on gender discrimination • VB created and maintained networks, providing informal technical assistance to each other • Women's self-confidence has increased significantly.
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2) Saving for Change (SfC) Programme, Mali

Evaluation by: Bureau of Applied Research in Anthropology, University of Arizona, and Innovations for Poverty Action (2013)

<http://www.poverty-action.org/project/0054>; <http://www.poverty-action.org/printpdf/1435>; <http://www.oxfamamerica.org/explore/stories/women-in-mali-lead-saving-for-change/>

Programme description: Saving for Change enables women to organize simple self-managed savings and credit groups. The program is meant to provide a locally appropriate tool for villagers to manage their finances and to reach populations rarely served by formalized institutional lenders. SfC's fundamental approach starts with savings. Approximately 15 to 25 women voluntarily form a group that democratically elects officers and sets by-laws. At weekly meetings, each woman contributes a mutually agreed upon savings amount to a communal fund, which grows in aggregate size each time the group meets. When a woman needs a loan, she proposes the desired amount and intended purpose to the group. The group collectively discusses whether there are enough funds and how to divide funds and prioritize requests. Loans must be repaid with interest, at a rate set by the members. The interest collected on the loans continually increases the size of the fund and the amount of money available to the women. The commitment of regularly saving in a group mobilizes greater savings than each woman could save individually. Each group manages its own funds that are mobilized entirely from the internally generated savings with no matching or external loans provided. At a predetermined annual date, the group divides the entire fund among members in a process termed the 'share-out.' Each member receives all her savings plus a share of the income from interest on loans made to members over the year, fines for missing payments and meetings, and the income generating activities carried out by the group proportionate to the amount she saved over the year. The annual return on savings is 30% to 40% or more.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
Implementing NGOs: Oxfam America and Freedom from Hunger with support from Strømme Foundation and in	Originally implemented in 200 villages in the Segou region of Mali, targeting women in a situation of poverty (targeting criteria unclear from documentation,	The program started in 20 villages in one region in Mali (literature unclear how many beneficiaries it started with).	Programme provides financial services to its members, based on women's group savings, without intermediaries.	Based on finding from impact evaluation: Nearly 30 percent of women in treatment villages joined a savings group as part of the SfC program.

<p>partnership with two original Malian NGOs, Tonus and CAEB 2005-present</p> <p>Funding from Bill and Melinda Gates Foundation</p> <p>SfC now operates in 13 countries in West Africa, Latin America and Asia with the largest programs in Mali, Burkina Faso, Niger, followed by Senegal, Benin, Cambodia, El Salvador, Honduras, Mexico, Colombia, Uruguay, Brazil, Peru, and Guatemala.</p> <p>Review focuses on the case of Mali, which has been evaluated</p>	<p>but there is self-selection as women in target localities decide or not to join)</p> <p>By July 2008, SfC had 95,000 total members with a growth rate of 2,600 new members per month.</p> <p>As of April 2013, the program serves a total of 423,654 members organized into 18,804 groups in Mali</p>	<p>It's delivered through local NGO partners, with technical support from INGOs.</p> <p>Programme has been growing constantly since it started, partly because the expansion does not require much investment , groups are self-supporting, with some technical oversight by local NGOs.</p> <p>New expansion from 2008 with new Malian NGO partners. Complete saturation of all or most of four out of the five non-desert regions in Mali (Kayes, Koulikoro, Segou, and Sikasso).</p> <p>Structured replication strategies (ie those SfC groups formally set up by the program implementers, with training of local agents) were found to have larger impacts in terms of size of savings, food security etc, than those which were replicated "organically" ie by other villages, or neighbouring villages, copying the SfC model, and using local untrained women from existing groups to help them set up.</p>	<p>Since the group is lending its own money to its members, collateral is not required. The fact that all money originates from the women themselves, as opposed to outside loans or savings-matching programs, increases transparency and incentives to manage this money well.</p> <p>While many of the original goals of SfC focus on finance and empowerment, SfC also has the potential to be used as a platform for disseminating information on other important topics related to household wellbeing through the groups which meet regularly.</p>	<p>The program significantly increased women's access to credit. Women in treatment villages were 3 percentage points more likely to have received a loan in the past 12 months.</p> <p>In villages where SfC was introduced there were statistically significant economic effects such as: savings increased by 31%; amounts borrowed were higher by 12%, household livestock holdings increased in value by 13%; food security index dropped by 4% points.</p> <p>Significant improvement in Freedom from Hunger's food security index, which dropped by four percentage points in treatment villages. Households in the villages receiving SfC were 10 percent less likely to be chronically food insecure than those in control villages.</p> <p>Smaller differences were noted in relation to health and education issues for which some information was shared through groups (e.g. malaria prevention)</p> <p>There were difference between findings from the quantitative survey and the qualitative fieldwork relating to impact on social capital and women's empowerment: the qualitative fieldwork consistently found a perceived increase in social capital in terms of village level solidarity and contact with other women, and women in the SfC villages identified this perceived increase in social solidarity among women as the programme's most important benefit to women at village level. IPA (QN) data did not find a significant change in levels of social capital or solidarity amongst SfC group members.</p> <p>Evaluation findings indicate that that SfC provides meaningful benefits to communities in mitigating the adverse consequences of shock, but cannot in itself reverse poverty or transform household economies.</p>
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3) Kashf Foundation, Pakistan

Evaluation by: Zaidi, A., and Jamal, H., Javeed, S. and Zaka, S. (2007)

http://www.wemanresources.info/documents/Page3_GenderMainstreaming/3_5_FinancialServices/Gender%20Impact/PakistanGenderIA_2007.pdf

<http://kashf.org/>

http://kashf.org/wp-content/uploads/2013/04/Annual_Report_2012-2013.pdf

Programme description: The Kashf Foundation offers microfinance services to poor urban women in Pakistan, although it is not targeted to the 'ultra poor'. Kashf Foundation is a non-profit microfinance institution started in Lahore in 1999, based on the Grameen Bank's lending model. Its original mission was to 'provide quality and cost effective microfinance services to low income households especially women in order to enhance their economic role and decision making capacity'. Though Kashf began as a microfinance institution (mainly loans, although loans were tied to insurance and provided the option of non-interest savings), over time it has positioned itself as a 'wealth management group' for low income households. It aims to provide a one window solution to its clients so they can protect and manage their wealth and enhance their productivity and resources. Although at its outset it did not provide training for women clients, over time Kashf has made significant investments in developing a system where clients are trained and developed along with being provided access to microcredit, in order to sustain and deepen the impact of its services. These services include financial literacy and education trainings, business development trainings, trainings on gender roles and gender justice and business expansion trainings. This is important as a 2007 evaluation of the programme showed that although Active Borrowers were economically better off, they were actually not doing well when measured with 'empowerment' indicators such as household decision making, use of funds, etc. Kashf has tried to inform its business practices with information about client demands and preferences to enable it to provide relevant products and services that can grow with the demand. For this purpose, it takes continuous feedback from clients to design new products and improve existing products in line with client requirements.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
The Kashf Foundation has a mix of funding and support, including private and public donors such as: The Pakistan Poverty Alleviation Fund (PPAF) represents an innovative model of public private partnership. Sponsored by the Government of Pakistan and funded by	The programme was initially targeted to women in poor urban areas in Lahore, Pakistan. It originally focused on lending to married, divorced or widowed female clients. Divorced and widowed clients were particularly encouraged in the Group lending approach so that they can earn for themselves by starting a business	Kashf provides financial services through its branches. Initially, Kashf's main model was a group loan, called the General Loan (GL), for 12 months at a flat interest rate of 20 percent per annum. All members are women and	Essentially financial services (micro loans) – that is how its started and grew; it then started providing additional financial services such as savings and insurance, and eventually also	According to the results from a 2007 evaluation: The average Income Per Capita and the Expenditure Per Capita is much higher for Active Borrowers than for all other borrowers. The value of Household Assets of Active Borrowers are also much higher than all others.

<p>the World Bank and other leading donors the PPAF provides financial and non-financial support to civil society organizations on a long-term basis.</p> <p>Also, the Department of Foreign Affairs, Trade and Development (DFATD), Government of Canada, DFID, the CocaCola Foundation and CocaCola Beverages Pakistan Ltd. (CCBL); the Grameen Fundation (USA) and Women's World Banking</p> <p>Kashf Foundation's economic empowerment program now reaches 5 regions in Pakistan (after starting with one) and has grown from 913 female clients in June 1999 to 312,182 female clients in June 2013 with an outstanding portfolio of Rs 3.54 Billion and cumulative disbursement of Rs 29.67 Billion to over 2.22 million female clients. Kashf Foundation has trained 527,376 clients in financial literacy and financial education (cumulatively) since 2010 and provided trainings on gender justice and gender empowerment to over 93,709 participants (since 2011) - this includes clients, their husbands, and adolescent boys from the community</p>	<p>or by increasing their current business portfolio.</p> <p>Beneficiaries are self-selected into borrowing for income generating activities, so not the ultra-poor (few clients fall below the official poverty line). Those borrowing have some form of productive /income generating initiative.</p> <p>With the changing needs of the market it has also started offering larger individual loans for micro entrepreneurs (men and women). One of its stated aims to includes specific measures for the advancement of women, in order to create a level playing field for both men and women.</p>	<p>each borrower belongs to a group of five borrowers, and together five of these groups formed one centre. Members repaid their loans in bi-weekly centre meetings attended by Kashf loan officers. There is no collateral, therefore, the centre takes collective responsibility for loan repayment.</p> <p>Currently products offered are more diverse, still through Kashf branches / officers.</p>	<p>skills training (including financial literacy, and others)</p>	<p>Results showing the perceptions of Borrowers on the impact the programme is having on them, reveals that as the number of loan cycles increase, in general, so does the positive perception about impact.</p> <p>Hugely significant improvement in Per Capita Income, Per Capita Expenditure, Value of Household Assets, etc, which accrues to Kashf clients compared to those who are new to the programme or do not belong to it.</p> <p>Unexpected results on impact relate to the decrease in women's empowerment in most cases. Although, there is a significant (positive) difference at the Women's Economic Empowerment level (measured through economic gains alone) between Active Borrowers and the other categories, in the case of other types of Empowerment, such as health, education, control of income and assets – the 2007 evaluation found that those women who had not joined the programme were 'better-off'. This may suggest that while women begin to take decisions related to Economic issues far more independently, perhaps they compromised the additional income earned by allowing their spouses/sons to control this income. However, after the evaluation, Kasfh has introduced capacity building for women, including around 'decision-making and empowerment' so that results on this dimensions might be different today.</p> <p>The 2007 evaluation showed that Kashf borrowers, both young and old are doing well with regard to income and expenditure and schooling of girls.</p>
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SKILLS TRAINING

4) Learning and Earning, New Delhi, India

Evaluation by: Maitra, P. and S. Mani (2012). Learning and Earning: Evidence from a Randomized Evaluation in India. Mimeo Fordham University.

<http://www.buseco.monash.edu.au/eco/research/papers/2012/4412learningmaitramani.pdf>

<http://blogs.worldbank.org/impactevaluations/the-impact-of-vocational-training-for-young-women-in-delhi>

Programme description: The intervention is a subsidized, six month long training program in stitching and tailoring conducted by two local NGOs in New Delhi, India. The program was offered to women between ages 18 and 39 years who completed at least five or more grades of schooling and reside in certain disadvantaged areas of New Delhi in India. Every woman residing in these selected areas satisfying the criteria were invited to apply for the program. The vocational education program in stitching and tailoring services was jointly administered by two non-governmental organizations (NGOs) in selected disadvantaged areas (or resettlement colonies) in New Delhi, India. All selected participants were required to deposit Rs 50 per month for continuing in the program. This required participants to be ready to commit a total of Rs 300 for the entire duration of the training program with a promise from the NGOs that women who stayed through the entire duration of the program would be repaid Rs 350.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
<p>Funded by</p> <p>Implemented by 2 local NGOs:) Pratham Delhi Education Initiative (Pratham) and Social Awakening Through Youth Action (Satya)</p> <p>Duration: six months long training program</p>	<p>The program targeted all women between ages 18 and 39 years with five or more grades of schooling in the selected areas of New Delhi (urban)</p> <p>Targeted areas were in "resettlement colonies", typically 10-20 years old, that have absorbed large in-flows (migrants from other parts of the country) and are poor (often characterised as slums) in two areas of New Delhi, South Shahdara and North Shahdara</p>	<p>The program was implemented through local NGOs as a randomized control trial with limited duration.</p> <p>There is no information about whether the program has continued, or scaled up, although it was successful and recommendations from evaluation suggested it could successfully expand or replicated.</p>	<p>Skills training programme (vocational skills) on: tailoring and stitching.</p> <p>Lessons were provided in training centres. Participants were required to commit up to two hours per day in a five-day week during 6 months.</p> <p>Literature unclear about what factors influenced programme's success, but possibly the commitment required</p>	<p>Findings from the evaluation:</p> <p>The evaluation shows that a subsidized training program can have large positive effects on the economic empowerment of women: it can lead to females searching for more jobs, becoming more employed (either self-employed or wage employment), and earning more money.</p> <p>55% percent of all women assigned to the treatment group were program completers, i.e., completed the entire program and received a certificate at the end of the program.</p> <p>Women who were randomly offered the training program are almost five percentage points more likely to be employed, six percentage points more likely to look for a job and on an average</p>

	<p>658 applications were received, with two thirds of applicants randomly selected to participate</p>		<p>by participants (including monetary) helped with completion.</p>	<p>work two additional hours in the post-training period compared to those who were not offered the training.</p> <p>During the post-training period, women in the treatment group earn nearly three times that of women in the control group.</p> <p>There is also a large increase in the ownership of sewing machine in the post-training period.</p> <p>The program impacts are much larger for women who completed the training program.</p> <p>Program effects vary with participants' intrinsic preferences for risk, competition, and confidence.</p> <p>A simple cost-benefit analysis suggests that the program is highly cost effective and there are considerable gains from both continuing the program in the current location and replicating it in different locations.</p> <p>However, it shows no impact on control of resources, empowerment, or happiness at home, at least in the short run. The vocational program only affects employment variables.</p>
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5) The Empowerment and Livelihood for Adolescent (ELA), Uganda

Evaluation by: Bandiera, O., Buehren, N., Burgess, R., Goldstein, M., Gulesci, S., Rasul I., and Sulaimany, M. (2012)

<http://econ.lse.ac.uk/staff/rburgess/wp/ELA.pdf>

<http://uganda.brac.net/ela>

Programme description: The Empowerment and Livelihood for Adolescents (ELA) programme provides two forms of skills training to adolescent girls participating: life skills training, and vocational skills training, both of which take place within “adolescent development clubs”, a fixed meeting place within each community. . The key topics covered in the life skills training sessions include sexual and reproductive health, menstruation and menstrual disorders, pregnancy, sexually transmitted infections, HIV/AIDS awareness, family planning, rape; other sessions covered enabling topics such as management skills, negotiation and conflict resolution, and leadership among adolescents; providing girls with legal knowledge on women’s issues such as bride price, child marriage and violence against women. These life skills training sessions are conducted either by the trained mentors and/or BRAC’s own professional staff. The vocational skills training comprises a series of courses on income generating activities. Although many of the skills are applicable for either wage or self-employment, more focus is placed on the adolescent girls establishing small-scale enterprises of their own. Club participation is voluntary and unrelated to engagement with other BRAC activities. Eligibility is based on gender and age: only girls are permitted to participate, and the programme is intended for adolescent girls aged between 14 and 20. Courses relating to a broad range of income generating activities are provided including hair-dressing, tailoring, computing, agriculture, poultry rearing and small trades operation. Girls self-select into those courses in which they have an interest or comparative advantage. The vocational training modules are taught by entrepreneurs engaged in the respective activities or by hired professionals as well as BRAC’s own programme staff. These courses are supplemented by financial literacy courses covering budgeting, financial services negotiation and accounting skills. The process of matching girls to income generating activities is partly demand-driven, but account is also taken of the girl’s educational level, the local business environment and demand for such services. Subsequently, the programme has expanded to include a micro finance component, that offers participating adolescents the opportunity to take on credit in order to capitalize on their entrepreneurial potential and newly acquired skills during the vocational training.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
<p>Implemented by BRAC</p> <p>Mixed funding, through BRAC, but specific programme donors unclear.</p> <p>ELA started in Uganda in 2008 but is now implemented in all three East African BRAC offices; Uganda Tanzania and South Sudan.</p>	<p>Adolescent girls aged 14 to 20 in targeted communities (all girls in that age group)</p> <p>Programme targets both girls that have dropped out of school, as well as those currently enrolled.</p>	<p>The programme is delivered by BRAC and local partners, including mentors and trainers recruited locally and trained by BRAC staff.</p> <p>Evaluation findings suggest interventions that simultaneously try to reduce informational constraints related to risky behaviours and reduce constraints on the provision of skills related to income generation, can have beneficial, quantitatively large and sustained impacts on adolescent girls along both dimensions.</p>	<p>ELA is essentially a skills training programme with the important characteristic of implementing a joint approach to life-skills training and vocational training, which is seen as the key success factor of the programme in terms of impacting on adolescent girls.</p> <p>It has subsequently introduced</p>	<p>ELA has had an effect on lowering pregnancy rates, and on increasing the use of contraception and savings.</p> <p>Based on Uganda evaluation: Over a two-year period, among a cohort in which about 10-12 per cent of girls have children, childbearing was 20-25% lower in villages with an ELA program versus similar villages without one.</p> <p>Self-reported condom usage was significantly higher</p> <p>The reduction in girls reporting having had sex unwillingly is dramatic: a fall of around</p>

<p>ELA has 785 clubs operating, through which 31,378 youths are being reached</p> <p>25,742 youths provided with life skills and livelihood training</p> <p>7,680 youths provided with micro-loans amounting to USD 1.1 million</p>		<p>Programme offers some promise to policy makers, as being a low cost and scalable intervention that enables adolescent girls to improve their life outcomes. This is especially relevant in many parts of the developing world that are facing the ‘youth bulge’ and the need to skill and provide meaningful opportunities to their young populations. The gains to a twin-pronged ELA-style programme are especially acute among adolescent girl populations, who face similarly constrained labour market opportunities as men, but are also impacted by norms of early marriage, childbirth and engagement in risky behaviours.</p>	<p>microfinance for those benefiting from self-employment / small business opportunities after training.</p>	<p>17pp starting from a baseline level of 21% This is the clearest marker for the programme changing how empowered adolescent girls are in their relations with men.</p> <p>The randomised evaluation also found that average savings of girls living in ELA intervention villages increased by over 70%</p> <p>On vocational skills, the results show that the likelihood of an adolescent girl being engaged in some income generating activity increased by 35% for those residing in ELA treatment communities. This result is driven by additional engagement in self-employment activities.</p>
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6) Mahila Samakhya Programme, India

Evaluation by: Kandpal, E., Baylis, K. and Arends-Kuenning, M. (2013) http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2013/04/04/000158349_20130404085232/Rendered/PDF/wps6399.pdf
http://mhrd.gov.in/sites/upload_files/mhrd/files/AideMemo_MSJRM2013_Formated.pdf

Programme description: Mahila Samakhya aims to empower women by educating them. The program provides literacy camps, adult education classes, and vocational training. The program also creates support groups on issues of social importance, such as domestic violence and alcoholism. These support groups strengthen networks, which plays an important role in determining empowerment. Empowerment in the programme can be measured by the following: (1) the ownership of identification cards for the national government’s rural employment guarantee scheme, which proxies for access to outside employment, (2) the ability to leave the household without permission, which reflects physical mobility, and (3) participation in weekly village council meetings, which measures political participation. Mahila Samakhya conducts biweekly literacy camps and provides continuing education to women and girls. The camps and continuing education classes are provided to a cluster of three to five villages, depending on the size of the class and the proximity of the villages. The program also offers weekly vocational training to enable participants to earn an income. Such training is intended to improve the participant’s employability off the family farm, and hence improving her level of empowerment in the household and the community. Participants use this training to become midwives, herbal medicine manufacturers, bakers, grocers, candle makers, and tailors. In addition, the program provides special education on resolving domestic disputes and conflicts within the community. The program also encourages women to participate in village politics as a means of self-empowerment. The direct effect of the program thus works through employability, skills, and reservation wages, which in turn affect bargaining power through outside options. The education gained through this program is therefore expected to raise bargaining power. By contrast, the indirect effect works by expanding the woman’s information set about alternatives, and therefore affecting her perceived social norms.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
<p>Funded by DFID</p> <p>Implemented by the Government of India</p> <p>Starting in 1987 in the 3 states of Uttar Pradesh, Gujarat, and Karnataka. It is currently being implemented in 10 states: Andhra Pradesh, Assam, Bihar, Chattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Uttarakhand and Uttar Pradesh.</p> <p>The MS programme currently covers 11 states, 122 districts, 616 blocks and 39566 villages. In these project villages around 48273 Sanghas (women's collectives) have been formed with a membership of about 1.27 million women.</p> <p>In Uttarakhand State, where a rigorous evaluation was conducted in 2013, the program entered in 1995 and covers 2,416 villages in six of 13 Uttarakhandi districts. More than 42,000 women participate in this program, and over 2,500 girls have been educated in its centers.</p>	<p>The target population are marginalised women and girls in backward blocks and districts, particularly those that are educationally backward.</p> <p>Once blocks are targeted, participation by women and girls into the programme is voluntary and no monetary incentives are offered.</p> <p>However, a 2013 evaluation of the programme in Uttarakhand State found that while in theory, the community-level program was placed in districts identified by (1) low rates of female education, (2) low school attendance by girls, (3) remoteness, and (4) lack of development and restricted access to infrastructure, in practice, the program does not appear to be targeted in any way, and the selection of districts into the program appears random.</p>	<p>The programme is delivered by the government of India.</p> <p>Mahila Samakhya enters a village through program workers called sahayoginis. The worker first conducts several rounds of talks with local women to determine what their needs are, and what they would like from the program. This process can take up to several weeks, but as a result, the program's activities are tailored to each village.</p> <p>The programme then attempts to harness local peer networks to empower women, including through group support by women participating within the community and external mentors.</p>	<p>The programme is a skills training programme, which provides a variety of skills (literacy, vocational training, and continuing education, as well a support regarding community participation, information on discriminatory social norms, etc.)</p>	<p>Based on a 2013 evaluation of the Mahila Samakhya from Uttarakhand State, the programme has the following successes:</p> <p>Participation in the programme significantly increases access to employment, physical mobility, and political participation.</p> <p>Additionally, the program has also been found to provide support groups, literacy camps, adult education classes, and vocational training for rural women in several states of India.</p> <p>Sangha members report that their bargaining power at home and in public forums has been enhanced.</p> <p>The change of attitude of society in the project villages is now reflected in more enrolment of girls, opening of dialogues on practices like witch hunting, addressing issues of trafficking and engaging with boys and men in the community and homes, homes through forums, engagement with PRIs and others</p>

BUSINESS DEVELOPMENT

7) Targeting the Ultra Poor (TUP), Bangladesh

Evaluation by Bandiera, O. Burgess, R. Das, N., Gulesci, S., Rasul, I., Shams, R. and Sulaiman, M. (2011)

http://research.brac.net/workingpapers/TUP_WP_22_revised_edition.pdf

<http://tup.brac.net/>

Programme description: BRAC's ultra poor programme targets the poorest women in rural Bangladesh. The programme started in 2007 and has two main components. First, targeted women receive productive assets, such as cows, goats, poultry or seeds for vegetable cultivation. The average asset value is Tk. 9,500 (USD 140), which is a sizable fraction of the targeted poor's wealth at baseline. In principle, participants commit to retain the asset for two years with the exception that they are allowed to sell it or exchange it for another income generating asset within that period. In practice, however, the commitment cannot be enforced, thus whether the asset is retained or liquidated is itself an outcome of interest that ultimately determines whether the programme has the desired effect to transform the lives of the poor or merely increases their welfare in the short run. Second, the asset transfer is accompanied by skills training; specific to the type of asset provided. The training component is both intensive and long lived. Besides initial classroom training at BRAC branch offices, households receive regular support by an asset specialist who visits them every 1-2 months for the first year of the programme and by BRAC programme officers who visit them weekly for the first two years.

Project description (funder, implementer, duration, reach)	Target group (country, population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
Targeting the Ultra Poor (TUP) Bangladesh Mixed funding, including DFID and Australia's DFAT Implementing agency: BRAC Programme started in 2007 and is ongoing The programme is a sub-component of BRAC's	Targeting proceeds in three stages. 1) the BRAC central office selects the most vulnerable sub-districts based on the food security maps by WFP 2) BRAC employees from local branch offices within those districts select the poorest communities. These are self-contained within-village clusters of approximately 100 hh. 3) Programme officers use a combination of participatory wealth ranking methods and survey methods to identify the ultra poor women who will be targeted in each community.	Implemented by BRAC through its local branch offices, with regular supervision and monitoring to beneficiaries. The programme aimed to reach 800,000 ultra-poor women in the poorest areas of Bangladesh by 2011, although recent information about its scale was not found.	Asset transfer and business / skills training to enable them to run small businesses	Two years into the programme, the participant women retain the assets they were given and change their occupational choices. On average, these women increase the hours in self-employment by 135%, decrease hours in wage-labour by 14%, increase total hours worked by 38%, and increase labour force participation by 13 percentage points. This results in an increase in income of 36%, and an increase in standard welfare measures: food security (42%), per capita expenditure on food (5%), price per calorie (3%) and per capita expenditure on non-food (22%). Increase in welfare is due to the transformation of occupational structure rather than to a consumption boost due to the asset transfer.

<p>'Challenging the Frontiers of Poverty Reduction'. TUP</p>	<p>Through a participatory rural appraisal (PRA) households are allocated to one of five community-defined wealth groups. The lowest ranking households are then visited by BRAC officers to determine whether they meet the programmes selection criteria to become Specially Targeted Ultra poor (STUP) households</p>			<p>The programme transformed the occupational structure of all participant individuals and rules out that any of the participant women suffered a loss of earnings as a result. While the effect on hours worked is constant throughout the distribution; the effect on earnings is about twice as strong for bottom and top deciles compared to the median. So the programme is most effective for individuals who would have had very low or very high income growth without the programme.</p> <p>The programme causes a significant 10% increase in the wage level for female unskilled labour, but has no impact on the male wages, suggesting that the unskilled labour market in this setting is highly segmented by gender.</p> <p>Fourth, non-participant poor women in intervention communities increase labour force participation by 4 percentage points and spend 12% more hours in wage labour. Taken together, this change in occupational structure is associated with an increase in income of 11%.</p>
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8) Camfed Seed money scheme (Ghana, Tanzania, Zambia, and Zimbabwe)

Evaluation by: Mak, J., Vassall, A., Kiss, L., Vyas, S., and Watts, C., London School of Hygiene and Tropical Medicine

http://pdf.usaid.gov/pdf_docs/PNADW617.pdf

<https://camfed.org/latest-news/resources/>

Programme description: Camfed International's Seed Money Scheme (SMS) is an innovative initiative that combines financial training, peer mentorship, non-repayable grant and microloans targeting young women in rural areas who are not already economically active. The Scheme is more of a socio-economic empowerment scheme rather than a traditional microfinance programme in that it complements financial resource along with other support and targets younger women than most microfinance programmes. The SMS was established to address the lack of opportunities for further education or employment faced by the first group of Camfed's education beneficiaries upon completion of their secondary studies. Where young women were interested in starting up small businesses, they had little or no experience in handling money and virtually none qualified for loans. The SMS enables young women to learn how to manage money and to have the funds to start up small businesses in the rural areas. It aims to help young women achieve economic independence that may in turn help to improve the lives of their families and the wider community. They are mentored and supported by more experienced businesswomen within the CAMA network whose role includes visiting the women's business to check on progress and discuss issues. Women may also apply for a loan to expand their

business at a later stage. The loans are repayable with minimum interest and women are eligible to apply for more than one loan as long as outstanding loans have been repaid in full and their business is still running. While the over-arching concept of the SMS remains consistent throughout its expansion to other Camfed country offices, the Scheme itself is operationalised differently in each country, depending on the specific local situation.

The Scheme was launched in Zimbabwe in 1998 and has since expanded to Zambia (2005), Tanzania (2006), and Ghana (2007). The Camfed Association (CAMA) is a network of young women, many of whom were Camfed's education beneficiaries and all were from poor, rural backgrounds. It was established in Zimbabwe in 1998 and until 2011 (latest data), over 6,000 members participated in it.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
<p>The SMS has received funding from multiple partners, including Mastercard Foundation, DFID, The European Commission, the Credit Suisse Foundation, USAID, among others.</p> <p>It is implemented by Camfed (Campaign for Female Education), a British NGO</p> <p>The CAMA network, which offers business and leadership training as well as peer support, has over 24,400 members in Africa</p>	<p>The SMS targets economically inactive poor women in rural areas. However, because most participants graduated from secondary school using Camfed's support for education, beneficiaries tend to have higher levels of secondary than the average poor rural women in the countries where it operates.</p> <p>Women must submit a business proposal, following a simple format that demonstrates some level of community consultation. The proposals are initially reviewed by the district CAMA committee and if successful, are then forwarded to the national CAMA committee for final selection. Successful applicants receive business management training which covers topics such as record</p>	<p>The Scheme combines financial training, peer mentorship, non-repayable grants and loans to enable women to achieve economic independence.</p> <p>To operate the SMS, Camfed has developed a network of alumni and other business partners locally (CAMA) who provide support and mentorship to SMS beneficiaries.</p> <p>Microloans are offered to beneficiaries by Camfed itself at a very low interest rate.</p> <p>Scale up has been achieved by the growth of the programme plus the active engagement of CAMA network members who extend support to current beneficiaries (training and mentorship)</p>	<p>The SMS is essentially a business development programme, with components of financial services and training and skills development.</p>	<p>Based on results from an evaluation (2011) in Zimbabwe and Tanzania, successes include:</p> <p>Women who took part in the SMS expressed positive outcomes at the individual, household and community levels.</p> <p>Women in the study reported being more economically independent, able to help their household with essential expenses and gaining greater respect from other community members.</p> <p>Among the SMS participants who used the grant to start a business, 93% made a profit. 55% of those first businesses were still running at the time of the evaluation. Over 60% of the women subsequently started between one and five other businesses.</p> <p>The majority of survey respondents, 86%, reported using their profits on their family, extended family, or on themselves. Where their profits were spent on their family, they usually covered basic living expenses such as food, clothing and bills. Just over 72% reported spending money to support children in the community or on other community-related expenses.</p>

	keeping, competition, and marketing.		<p>Most women (92%) reinvested some of their profits back into their business including approximately 20% ever having paid someone to help in their business.</p> <p>Among married women, ability to decide by themselves how to spend their profits is higher at 43% than women who are not part of the programme (as per average respondent on Zimbabwe's DHS).</p> <p>Very few women reported not participating in decisions on how to use their profits.</p> <p>62% of the survey respondents felt that they have a strong influence over what happens in their household and 61%, strongly agreed that their advice was sought by other members of the household.</p> <p>Nearly half (45%) of the survey respondents managed to keep their business operating during the economic crisis in Zimbabwe. Among those who joined the Scheme before or during the crisis, over 95%, felt that taking part in the SMS had helped them deal with the economic crisis.</p>
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9) Enterprise Development Programme (EDP)

<http://policy-practice.oxfam.org.uk/publications/beyond-participation-making-enterprise-development-really-work-for-women-216731>

<http://oxfamilibrary.openrepository.com/oxfam/bitstream/10546/317770/1/er-enterprise-development-nepal-200514-en.pdf>

Programme description: Oxfam's Enterprise Development Programme (EDP) uses a business approach with the aim of creating wealth, and deliver economic growth, while increasing women's power in markets and wider society. The EDP was set up in 2008 in order to address some of the problems faced by women in particular and agricultural Small and Medium Enterprises (SMEs). Oxfam has designed and implemented the EDP as an innovative pilot programme, to link investors with SMEs that are rural, agricultural, remote, have low existing capacities, and a limited track record, but which have the potential to become profitable and create new social and economic opportunities for women. The businesses EDP focuses on are at various stages of development, and so the programme funding offers a mix of grants, loans, and guarantees against different requirements. The aim of EDP is to support poor people so they can make the most of real commercial opportunities for their businesses. EDP support includes: (a) Providing loans, grants and bank guarantees for investment in capital equipment and working capital.; (b) Allocating a local mentor, and technical partners to help with day-to-day business disciplines; (c) Advising on improvements to the quality of inputs, cultivation methods, production processes and product quality assurance; (d) Advising on the development of an effective sales strategy; (e) Working with the management to create opportunities for vulnerable groups, especially women using Oxfam's networks to influence local, regional and national institutions and businesses; (f) Providing technical assistance to enable diversification into more profitable product areas; (g) Building capacity in marketing.

EDP uses Oxfam's Women's Economic Leadership (WEL) methodology, aiming to identify the best economic opportunities for women, at household, farm, and market level. The selected industry or sector must provide opportunities for women's leadership as well as market growth. Part of the WEL methodology is to undertake an analysis of the market, farm, and household systems which specifically identifies key stakeholders, barriers, and options for promoting new, or improved, roles for women. Often the grant element of the EDP investment covers the cost of WEL activities. While these are always project-specific, activities can include gender-awareness training and workshops (for men and women), and offering women business training, functional literacy training, and facilitated access to finance. Each enterprise requires a specifically tailored 'women's empowerment' plan, with objectives and strategies that meet the local context. This also means dedicating financial resources for that analysis and support.

EDP is currently running 2 projects in Nepal, focusing on seed production, which provides higher financial returns than growing cereal crops, and requires less water and resources than vegetables.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
Project has mixed funding. Since its launch in the year 2008 EDP has raised £4.7m to support 19 early-stage, rural, agricultural enterprises in 17 countries.	The project targets specialised intermediary enterprises connecting smallholder farmers to formal markets. Most enterprises are farmer-owned, as EDP operates in remote, poor areas. But	Oxfam's work in a particular country or region is not limited to the promotion of a single enterprise. Its support is part of a wider market-based livelihoods programme, collaborating with, or influencing, various actors in a particular sector or market system.	Business Development , at different stages of the SME sales process (from production to marketing)	Data from a 2013 evaluation showed EDP was having a significant and positive impact. Enterprises that have been in the portfolio for a longer time show greater progress towards viability, particularly in terms of trading relationships, management outlook and net profitability (although net profits are still negative across the portfolio, they have increased by an

<p>It is implemented by Oxfam GB through local partners</p> <p>The pilot phase was launched in 2008, and went on for 5 years. The programme is now being consolidated.</p> <p>EDP has supported 17 enterprises in 15 countries and in markets as diverse as dairy, vanilla, microfinance, food edible oils, sisal and vegetables. These enterprises achieved an increase in sales averaging 15 per cent in 2009/10 and 40 per cent in 2010/11.</p>	<p>other models are emerging in rural areas.</p> <p>EDP backs organisations which favour farmer participation in governance and profit-sharing, including co-operatives. It invests in federations of smaller cooperatives, joint ventures between co-operatives and NGOs.</p> <p>EDP supports enterprises that create opportunities for women, regardless of the genre of their ownership, so women-friendly businesses rather than women-led businesses. Ambition is not only to support a female owner or manager who has already set up a business, but to create transformational opportunities for more women in business, as members, suppliers, workers, managers, or Board Directors.</p>	<p>Oxfam works locally through partners. For loans, grants, etc, it partners with a local financial intermediary which will manage the lending relationship with the enterprise.</p> <p>Local experts working for Oxfam provide technical support to beneficiary SME.</p>		<p>average of c.25% annually over their last three 12-month reporting periods) in 2013</p> <p>Sales across the portfolio increased on average by 39% in 2012 which is a positive step towards achieving self-sufficiency.</p> <p>EDP portfolio has created 75 new jobs and increased farmer membership, paid over £380 thousand in wages and increased the representation of women in leadership positions to 49% across the portfolio.</p> <p>Enterprise membership enabled improved access to credit and other resources that increase economic empowerment, improved material wellbeing, improved attitudes towards women and perceptions of women's empowerment and increased female self-efficacy.</p> <p>The percentage of women members (or suppliers) of the enterprises EDP invests in increased from 21% at the start of EDP investment, to 32% in 2012, meaning that 67% of the new farmers joining the co-operatives as members as their sales grow are women.</p> <p>Women's representation in the staff grew from 34 to 42% and representation of women as general managers increased from 17 to 22%.</p> <p>Board membership grew to 27% in 2011.</p>
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10) Joint Programme Green Production and Trade to Increase Income and Employment Opportunities for the Rural Poor: The Case from Hao Tien Village, Vietnam and Silk Production

Evaluation by: Matsuura, A. (2012) http://www.un.org.vn/en/component/docman/doc_download/320-taking-a-value-chain-approach-towards-local-economic-development-and-womens-economic-empowerment.html

Programme description: The Joint Programme used a value chain approach to improve the livelihoods of the people in Hoa Tien, Vietnam, by strengthening the sericulture and brocade value chain, a sector predominantly for women. Various challenges were identified at different stages of the sericulture and brocade value chain, and a comprehensive and integrated plan for support was developed. The programme included promotion of decent work practices, technical skills training, gender equality and entrepreneurship development, access to business support services and finance, and access to markets. This was combined with initiatives to enhance relevant institutions' capacity to promote women's empowerment and workers' rights, and to increase women's participation and leadership in the value chain. The approach combines the complementary and comparative expertise of five UN agencies: the Food and Agriculture Organization (FAO), the International Labour Organization (ILO), the United Nations Industrial Development Organization (UNIDO), the United Nations Conference of Trade and Development (UNCTAD), and the International Trade Centre (ITC). The inputs of different UN agencies are structured along the value chain,

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
<p>The project was funded by the Government of Vietnam, in partnership with several UN Agencies (ILO, UNIDO, FAO, UNCTAD, ITC) and the UN MDG Achievement Fund.</p> <p>It is implemented by the Joint Programme on Green Production and Trade to Increase Income and Employment Opportunities for the Rural Poor, through local government officials.</p> <p>The programme started in 2010 and is ongoing.</p> <p>The specific project focusing on promoting the sericulture and brocade value chain has not scaled up in terms of geographical reach, but it has grown the size of the</p>	<p>Women involved in sericulture and brocade in Hao Tien Village, Quy Chau district of Nghe An province, (some of them already working in groups, but not all) were initially recruited to form the cooperative.</p> <p>As demand has grown, more members have joined the cooperative and some local women have been employed by it.</p> <p>Hao Tien Village inhabited by an ethnic minority</p>	<p>The programme is an interesting model of partnerships between multiple actors at different levels:</p> <p>The programme itself is a joint initiative by the Government of Vietnam and various UN agencies.</p> <p>It worked closely with government ministries and their staff at the provincial level, including the Department of Agriculture and Rural Development, the Cooperative Alliance, the Department of Labour, Invalids and Social Affairs, and the Women's Union, who supported the implementation of the programme, and through training became empowered to provide training on key topics.</p>	<p>This project provided an example of a comprehensive business development programme which includes several relevant elements: fostering collective action, skills training (including on gender, financial management, marketing of products, entrepreneurship skills); strengthening of good labour practices through work with local government partners and also linkages to business</p>	<p>Some of the examples of success of this programme on participating women include:</p> <p>Increased confidence and negotiation power: the cooperative members, especially the board members, gained renewed confidence in working and communicating with people outside of Chau Tien commune as a result of their participation in various training and trade fairs.</p> <p>The Cooperative members have gained new clients from Ha Noi, Hoi An, and Ho Chi Minh City in Viet Nam as well as from other countries such as Japan.</p> <p>The women from Hoa Tien are also more active and playing increasingly important roles in their community, including by participating in local commune elections and winning.</p> <p>The board members of Hoa Tien Textile Cooperative are actively teaching weaving technique as well as basic business skills such as cost and price calculation to other women who could not join training organized by the programme.</p>

<p>women's cooperative working in this sector in Hao Tien Village, bringing in women from other villages through more employment opportunities in the sector.</p>	<p>group, the Thai, who are traditionally excluded and marginalised.</p>	<p>It generates linkages with commercial agents to market the products from the cooperative.</p> <p>There is important local level community participation.</p>	<p>support services such as microfinance.</p>	<p>The programme increased capacity of local service providers through Training of Trainers (TOT) workshops to strengthen the capacity of local institutions to provide support to local women and men and transferring key technical knowledge and skills to strengthen the local enterprises and promoting gender equality.</p> <p>By using the Training of Trainer (TOT) methodology and having the officials train rural women entrepreneurs, a strong linkage between the local service providers and Hoa Tien Textile Cooperative has been established.</p> <p>By strengthening the capacity of the provincial officials in promoting rural women's entrepreneurship and gender equality, they are able to continue to apply their new knowledge and experience in identifying and addressing gender-specific constraints and promoting gender equality in their work.</p> <p>Increased jobs were generated in the local area through the increased sale of their products. This has also enabled the expansion of the Cooperative membership.</p> <p>With support from the programme, Hoa Tien Textile Cooperative leaders are better able to manage the Cooperative, including through proper planning for future production and sales, as well as with better capacity to manage the Cooperative finances</p> <p>The Cooperative members enjoy increased income by having gradually increased the number of orders from customers while at the same time reducing their material and production cost through increased availability of raw materials in their locality and improving the production process. The average income per Cooperative member per month in 2009 and 2010 was VND 600,000 and VND 800,000 respectively. In 2012, the monthly income increased by 125-167 percent to VND 1 million per member.</p> <p>Household are managing their household finances better by monitoring the cash flow and regularly allocating some</p>
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				<p>money for saving to prepare for emergencies or future expenditures.</p> <p>With the increased realization of the importance of the brocade production for income generation and improved livelihood, men are now more actively supporting their women in sericulture and brocade production and household responsibilities.</p>
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COLLECTIVE ACTION

11) Sunhara India project

Gender impact assessment: <http://www.asintl.org/ASI-Gender-Impact-Assessment-of-Sunhara-India-Project.pdf>

<http://www.asintl.org/Impact-Learning-Sunhara-India.pdf>

<http://www.asintl.org/ourexpérience-sunhara-india.html>

Programme description: The Sunhara (“Prosperous”) India program applies a market facilitation approach to encourage pro-poor, inclusive economic growth in horticultural value chains. It uses leverage points to improve agricultural systems in India as a whole and build on the existing market incentives and knowledge of Indian farmers. The program targets women with an integrated methodology that recognizes the importance of addressing both social and economic constraints to market participation and empowerment. The project’s overall approach is to help private and public sector actors build support systems in rural communities, while ensuring ownership and investment of various market participants to develop the capacity of producers to meet market demands. The project has a unique focus on women’s empowerment, which is based on the idea that structured groups can be an effective mechanism for helping women collectively overcome gender-based constraints and experience empowerment. The project has three interlinked components: (1) *Farmer outreach*: Sunhara improves farm production efficiency by providing extension information and new technologies accessible through public and private sector channels. This outreach includes training of input retailers by input suppliers, modernizing extension delivery, and using information communication technology (ICT) for service delivery; (2) *Market access and value chain system development*: Sunhara facilitates the establishment of direct market linkages among farmers, buyers, and input suppliers—including exporters, retail chains, farmer federations and local retailers—in order to promote diverse options through alternative marketing arrangements; (3) *Women’s empowerment*: Sunhara integrates women into market-driven enterprise activities to increase their incomes and enhance their socioeconomic empowerment. It also addresses gender-based challenges, including low literacy, limited self-confidence, intra-household norms and control over resources.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
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<p>Funder: Bill & Melinda Gates Foundation</p> <p>Implementer: Agribusiness Systems International (ASI)</p> <p>Duration: Since 2009</p> <p>Reach: seven districts of Uttar Pradesh. Sunhara works with over 25,000 smallholder farmers—30% of whom are women. This is a significant percentage given the cultural restrictions traditionally placed on women in Uttar Pradesh that limit their ability to leave their households and participate in agricultural training.</p>	<p>Works with smallholder farmers in the seven targeted districts in Uttar Pradesh State India.</p> <p>Prioritises working with women farmers, who are working collectively, either in the form of Self Help Groups or Farmers Groups. The type of group model to use in a project varies by community and project context.</p>	<p>The project works in partnership with several Indian NGOs and private sector partners.</p> <p>The program builds on the experience and lessons of previous and ongoing projects in India implemented by ASI's affiliate, ACDI/VOCA.</p> <p>The project has developed strategies to facilitate collective action and empowerment of women through groups, regardless of their structure. Those strategies include:</p> <ul style="list-style-type: none"> • Target women as farmers. • Partner with local organizations that are committed to women's empowerment and understand the market's potential to empower women. • Use collective group action to leverage economic opportunities for women. • Use collective group action to address social gender-based constraints. • Build and nurture women leaders. • Educate and involve men and family members through gender-awareness activities. 	<p>The project uses collective action, particularly of women, for business development and integrating market value chains.</p>	<p>Key results of the program include:</p> <p>Income: Increased on average 87 percent for surveyed beneficiaries. Women and men experienced similar levels of increase (82 percent and 88 percent, respectively).</p> <p>Outreach: Worked with over 25,000 farmers, of whom 6,335 were women.</p> <p>Rural Input Distribution Centers: Established 11 farmer resource centers (for farm inputs and extension) and 37 franchises (for input and output marketing). They operate independently of project support and collectively reach 10,500 farmers.</p> <p>Adoption of improved agronomic practices: 70% of farmers adopted at least two technologies or agriculture management practices.</p> <p>Training/group formation: Strengthened or established hundreds of groups—277 of which are women-only—including two women-controlled federations, and one producer company. The project identified and built the capacity of 1,023 lead farmers, who are each responsible for a group of 20-25 outgrower farmers.</p> <p>Market access: 85% of farmers reported improved market access, with 61% of the farmers now selling through alternative distribution channels.</p> <p>Literacy: Formed 20 literacy centres and one women's resource centre.</p> <p>Access to savings and credit: Supported 112 women-managed self-help groups that opened bank accounts; 63% of women reported greater access to finance.</p>
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				Social/economic awareness: 71% of women reported awareness of social entitlements—up from only 38.7% reporting awareness at project start.
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12) The Shea Value Chain Reinforcement Initiative in Ghana

Evaluation: Rammohan (2010) <http://csi.gsb.stanford.edu/shea-value-chain-reinforcement-initiative-ghana>

<http://www.starshea.com/>

Programme description: StarShea Network is a federation of rural women's groups in northern Ghana specializing in harvesting and processing all-natural shea nuts and butter. This region of Ghana is the poorest in the country. The network was initiated through a project by PlaNet Finance, the global microfinance and development expert, and SAP, the world's leading provider of business software. Both teamed up to support women in northern Ghana to provide large volumes of high-quality shea products directly to large buyers, at fair market prices. This is accomplished by providing women's groups with an innovative variety of services: shea and business training, microcredit, software solutions, and mobile phone technology. Although producing shea nuts and butter is one of the most accessible income-generating activities for rural women in Ghana, their incomes are unstable due to a lack of market information, inadequate business knowledge, and low negotiating power. This initiative is aimed at resolving these challenges. The initiative organized women into groups to give them Women have stronger negotiating power with buyers since they can aggregate their supply. They can also benefit from trainings and capacity building that cannot be offered on an individual basis. The initiative has been enhanced with explicit actions to promote women's empowerment: Women in the StarShea network are given the opportunity to take charge of their lives and achieve a higher standard of living for themselves and their families. They are given access to healthcare and social funds, greatly decreasing a number of risks in their economic situations. Each woman's stable income facilitates payment of the premium of the NHIS through an innovative credit program. An awareness campaign educates communities on how best to involve women in household decision making and also protects women's economic and human rights

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
Mixed funding from PlaNet Finance and SAP (private). Since 2011, it has received additional funding from the European Commission and the French Development Agency for its expansion In the first phase of the initiative, conducted in 2009-	Target population are individual women shea nut producers, as well as women in producer groups and cooperatives, in Northern Ghana (the poorest region in the country).	The shea project is a partnership between SAP & PlaNet Finance to create a sustainable business models through access to microfinance, education, and information technology. PlaNet Finance and SAP combined their supply chain	The initiative promotes collective action amongst Ghanaian women producers of shea nut, but includes other aspects such as skills training, business	Based on an assessment of the project's progress 18 months after its start, these achievements had been observed: Women were organized into an association (Star Shea Network (SSN)), which gives women more negotiating power, and gives buyers access to larger quantities of products.

<p>2010, SAP, PlaNet Finance, MTA and GG built the program and worked with 1,500 women to produce goods for sale. The second phase began in 2010 and involved another 1,500 women.</p> <p>By the start of 2013, the StarShea Network had more than 10,000 members. All women were planned to be trained in quality nuts and butter processing by end of the summer and provide nuts as of September 2013.</p> <p>the first phase of the initiative was conducted in 2009-2010 and it is ongoing</p>	<p>The initiative focuses on women in remote villages, with limited access to markets.</p>	<p>and development expertise to create a value chain reinforcement program, in partnership with two local Ghanaian microfinance institutions (MFIs), Grameen Ghana and Maata-N-Tudu.</p> <p>Grameen Ghana and Maata-N-Tudu have developed group lending models to extend micro credit to women producers participating in the initiative, to smooth their cash flow and invest in production inputs.</p>	<p>development and financial services.</p>	<p>Women have been trained on how to process better quality nuts and butter. As a result, in November 2010, SSN women sold over 93 metric tons of nuts to a major buyer, Olam International.</p> <p>Women benefitted by earning premium prices. They have earned .40 Ghana cedi per kilogram for premium nuts, and .35 cedi per kilogram for standard nuts. This represents a significant increase (59% for standard nuts and 82% for premium nuts) over the price they would have obtained had the nuts been sold in the summer.</p> <p>SAP has contributed its core expertise to support the shea program: Rural Market Connection (RMC), an order management and fulfillment software package, provides the buyer with transparency on historical product quality data and product traceability. Women get access to information through price updates via SMS text messages to mobile phones. This reduces the information they receive from intermediaries.</p> <p>Development of the network website www.starshea.com markets SSN products to the global market.</p>
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SOCIAL PROTECTION

13) The Vulnerable Group Development Program, Bangladesh

Evaluation: Comparing food and cash transfers to the ultra-poor in Bangladesh; Akhter U. Ahmed, Agnes R. Quisumbing, Mahbuba Nasreen, John F. Hoddinott, and Elizabeth Bryan (2009) <http://www.ifpri.org/sites/default/files/publications/rr163.pdf>
http://www.chronicpoverty.org/uploads/publication_files/WP92_Hossain.pdf

Project description: The VGD program in Bangladesh is the world's largest development intervention of its kind that exclusively targets women. About 750,000 ultra-poor rural women in the country received support under the VGD program in 2006. The program began in 1975 as a relief program for families affected by natural calamities. The current VGD program seeks to integrate food security and nutrition with development and income generation. It is a collaborative food security intervention jointly managed and implemented by GoB and WFP. The program is implemented through two components: (1) Income-Generating VGD (IGVGD) and (2) Food Security VGD (FSVGD). The IGVGD program exclusively targets poor women, who receive a monthly food

ration. Each participant is entitled to receive either 30 kilograms of rice or 30 kilograms of wheat or a 25-kilogram sealed bag of micronutrient fortified atta (whole-wheat flour) per month. Although it is otherwise similar to IGVD in design, the FSVG program provides a combination of food and cash to program participants. Monthly entitlements are a 15-kilogram sealed bag of micronutrient fortified atta and Tk 150 per beneficiary. VGD participants receive the assistance over a period of 24 months. This support period is referred to as the “VGD cycle. In addition to food and cash transfers, NGOs provide development support consisting of providing training in IGAs (such as rearing poultry, raising livestock, maintaining fisheries, and sericulture); raising awareness on social, legal, health, and nutrition issues; offering basic literacy and numeracy training; and providing access to credit. VGD participants are required to make a monthly savings deposit of Tk 32 into an interest-bearing account maintained by the VGD service-providing NGOs. Savings are deposited into a bank or post office in areas not served by the VGD partner NGOs.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
<p>In the case of the FSVG funded by the The European Commission (EC) funded the provision of cash allowances to program participants. WFP multilateral and bilateral donors, including GoB, provided food assistance to FSVG.</p> <p>The FSVG project commenced in July 2001, and project activities ended on December 31, 2006.</p> <p>IGVD funded by GoB. Ongoing (since 1975), with support from different donors</p> <p>Since the 2000s, the programme has been reaching between 400,000 and 500,000 women in each</p>	<p>Of the 750,100 women served by VGD, 640,721 women (85.4%) and their family members received IGVD support and 109,379 women (14.6%) and their dependents received support under the FSVG component in 2005–06. Of the total 460 upazilas (subdistricts) of Bangladesh in 61 districts, FSVG operated in 57 upazilas in 7 districts in northern Bangladesh and IGVD operated in 364 upazilas in 54 districts.</p> <p>The target group is very poor rural women. Officially the target group should have the following features:</p> <ul style="list-style-type: none"> • Women who are widowed, separated/deserted, divorced or whose husbands are unable to work • Own less than 50 decimals of land 	<p>The VGD program involves multiple partners, including GoB, WFP, bilateral donors, and several NGOs. The Ministry of Women’s and Children’s Affairs (MWCA) is the main coordinating ministry for the VGD program. Under its coordination, the Department of Women’s Affairs (DWA) and the Directorate of Relief and Rehabilitation (DRR) of the Ministry of Disaster Management and Relief (MDMR) are responsible for implementing the VGD program.</p> <p>WFP provides the necessary technical backstopping services to the relevant ministries and agencies of the government.</p>	<p>Social protection, in particular cash and food transfers primarily targeting women as beneficiaries.</p> <p>One of the programmes is a food transfer while the other one is a mixed food and cash transfer.</p>	<p>The majority of program participants reported that they had started IGAs after receiving the training. This and some qualitative evidence suggest that the IGA training has been quite effective. The values of livestock and poultry assets are substantially higher for those who adopted IGAs than for those who did not. These results show the success of participants’ adoption of IGAs after receiving the training. However, this success may not be fully attributed to training; qualitative research found that IGVD’s built-in provision of microcredit is instrumental in such success.</p> <p>IGVD had an important impact on indicators related to taking loans from NGOs owing to the program’s emphasis on obtaining access to credit.</p> <p>Impact of transfers on food consumption: Participation in IGVD increase household per capita food consumption by 45 kilocalories (kcal) per person per day per 1 taka transferred; for FSVG it is 66 kcal. This is because the amount of the FSVG atta ration is vastly larger than the amount a recipient household would have consumed without the ration.</p> <p>Married women’s empowerment outcomes improve more the higher the proportion of transfers received in cash since receiving cash enables married women to</p>

<p>programme cycle of 18 months, having gradually scaled up since the 1990s. Ignoring repeat participation, a rough estimate of the total numbers of women reached would be around 2.5 million</p>	<ul style="list-style-type: none"> • Have irregular or low income, of around Tk 300 (around \$5 per month) • Are dependent on wage labour, at least 100 days per year • Lack productive assets • Are not members of any other NGO programme. <p>Although the VGD program operates nationwide, it concentrates more resources in food-insecure areas of the country. About two-thirds of the resources are directed to about one-third of the upazilas. Consequently, coverage is higher in more food-insecure areas</p>	<p>The NGO partners play an important role in implementing project activities. Of the activities carried out by NGOs, the most important is providing livelihood development training to the ultra-poor women served.</p>		<p>control resources they were previously unable to control and to expand their area of decision-making beyond their traditional roles of food providers and caregivers (so FSVGD had impact on this, IGVD did not)</p> <p>Program transfers reduced extreme poverty by 20 percentage points for IGVD, 30 percentage points for FSVGD. But even after considerable poverty reduction, 60% of IGVD households and 51% of FSVGD households remained in extreme poverty. This is because the size of the transfer and its multiplier effect are not large enough to lift some beneficiaries out of extreme poverty.</p> <p>IGVD results in reasonably long-term sustainable improvements in the income of their beneficiaries, lasting at least 18 months. IGVD probably achieves this result through a program design that consciously incorporates graduation steps—particularly the built-in provision of microcredit</p> <p>FSVD participants show relatively large improvements in food security and livelihood indicators, they do not seem to be able to maintain these improvements after leaving the program. FSVGD has neither a built-in mechanism for access to microcredit nor a substantial savings requirement.</p> <p>Although these programs have an important role in helping ultra-poor households, they cannot be the sole mechanisms for sustainable poverty reduction. Rather, they should be seen as one component of a portfolio of activities designed to eradicate poverty.</p>
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14) Bolsa Familia, Brazil

Evaluation by De Brauw, A., Gilligan, D., Hoddinott, J. and Roy, S (2014)

<http://www.sciencedirect.com/science/article/pii/S0305750X13000491/pdf?md5=e6ddf91d42be5ea16c3e7bf258ccdac2&pid=1-s2.0-S0305750X13000491-main.pdf>

http://www.ilo.org/public/libdoc/jobcrisis/download/109B09_28_engl.pdf

Programme description: Bolsa Familia is the largest conditional cash transfer programme in the world. It began in 2003 and by 2011 provided assistance to over 12 million Brazilian families, equivalent to approximately 46 million people or a quarter of Brazil's population at an annual cost of US\$ 4.5 billion (0.4 per cent of the GDP). Payments consist of (1) an unconditional transfer to “extremely poor” households below a certain per capita income threshold; and (2) an additional conditional variable payment per child aged 0–15 years, for up to three children, to “poor” households below a higher per capita income threshold. The transfer is conditional on pregnant women receiving timely prenatal care visits, children aged 0–5 receiving timely vaccinations and growth monitoring visits, and all children aged 6–15 attending school. To be eligible for Bolsa Familia payments, households must be listed in a registry called the *Cadastro Unico* which contains information on household demographic characteristics, household income, and prior participation in transfer programs. All households are free to register in the Cadastro. However, municipality-level officials are responsible for organizing the registration process, such that there is substantial heterogeneity across municipalities in targeting, as well as in registration methods. The programme contributes to mainstream gender. Benefit payments are made preferably to mothers or pregnant women. In 2005, 93% of the beneficiaries were females and 27 per cent were single mothers. This is with the aim of promoting women’s empowerment, strengthening their position in the households and communities, increasing their influence within the family, raising self-esteem and reducing domestic violence, progress on these measures has increased over time, particularly through adjustments to the programme. By conditioning income support to low income families on investment in the human capital of the next generation, Bolsa Familia aims to break this cycle of intergenerational deprivation and poverty.

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
<p>Until the end of 2007, the programme was partially financed by a provisional levy on financial transactions (CPMF); this might be seen as a form, in the Brazilian context, of "Tobin Tax".</p> <p>In 2008 the proposal to renew the contribution in this form was rejected by the Congress, with the result that the government has since reallocated resources from elsewhere within the overall budget,</p>	<p>The programme targets households with monthly income per capita lower than US\$52 considered for the purposes of the programme as poor families. This value is approximately one-fourth the level of the current minimum wage and forty percent lower than urban poverty line for Brazil established by the Economic Commission for Latin American and the Caribbean (ECLAC).</p> <p>Enrolment of participating families is conducted at the municipal level through process which is subject in principle to means-testing, but in practice not fully verified. Families meeting the eligibility criteria present themselves to the</p>	<p>Bolsa Familia is managed by the Ministry of Social Development and Fight against Hunger (MDS), in coordination with Ministries of Health and Education, the state-owned bank Caixa Econômica Federal, the states, municipalities and social partners at the local level.</p> <p>Bolsa Familia integrates, both vertically and horizontally, social sectors — health, primary education,</p>	<p>Bolsa Familia is a Social Protection intervention (CCT), although over time it has incorporated elements such as microfinance to its beneficiaries through partner institutions, some forms of skills training, etc, as complementary services to strengthen its impact, particularly on women.</p>	<p>Bolsa Familia has delivered a significant impact in terms of poverty alleviation and is seen as a key contributor to reducing income inequalities in Brazil.</p> <p>54% of the beneficiaries are rural workers. Most of them are women working in domestic and subsistence schemes.</p> <p>There have been positive changes in the structure of consumption of beneficiaries. The shares of the income spent on food and child health, education (school books and stationery) and child clothing and shoes have increased significantly.</p> <p>A study in the rural areas inferred that 87% of the money is in fact used to buy food.</p> <p>Attendance, dropout rates and school progression indicators are generally better for children in families assisted by the programme.</p>

<p>including from the social sector.</p>	<p>appropriate local authorities, accredited and trained by MDS, to be registered into a unified central database registry of households called (Cadastro Unico).</p> <p>One criticism put forward by a number of assessments is that the combination of a highly decentralized registration processes with an income test which is difficult to verify in practice may expose the selection process to patronage and leakage risks. These factors can pose considerable challenges in terms of targeting effectiveness.</p>	<p>social assistance — and different government levels — national, state and municipality, focusing on the basic needs of the most vulnerable families</p>		<p>Female labour participation is 4.3 percentage points higher in beneficiary families compared to non-beneficiaries, while participation rates were found to be 8 percentage points higher for beneficiary families in the poorest income distribution decile.</p> <p>The federal and municipal governments have linked Bolsa Familia to complementary employment and microcredit policies targeted to the families listed in the Unified Registry.</p> <p>A 2014 study of the impact of Bolsa Familia on women's decision-making power had interesting findings regarding the success of the programme in terms of achieving women's empowerment (proxied by increased decision-making in a number of areas), but also in terms of the heterogeneity of results:</p> <p>Programme participation increases the share of women who report exclusive control over contraception decisions by 10 percentage points the aggregated estimation sample.</p> <p>Significant increases in women's control over decisions were found in several other areas including children's school attendance, children's health expenses, and purchases of durable goods.</p> <p>In terms of programme's successes, it is important to note that all statistically significant positive impacts in the sample are concentrated in urban areas. In rural areas, Bolsa Familia causes no significant increases and possibly even reductions in women's decision making power. A possible explanation for this is that while Bolsa Familia causes positive or insignificant changes in women's labour supply in urban areas, it causes significant decreases in women's labour supply in rural areas. One possible reason for the differential impacts on labour supply may be differences in time required of women to fulfill conditionalities between urban and rural areas, owing to greater remoteness and longer travel times to</p>
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				clinics, schools, etc., in rural areas. If reduction in women's labour supply in rural areas leads to reduction in women's income and control of resources, the program may not improve decision-making power among rural women.
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REGULATORY FRAMEWORKS

15) HomeNet Thailand, Protection for Home-Based Workers

Evaluation by: Achteell (2012) <http://wiego.org/publications/investing-equality-working-poor-women-summary-impact-findings-external-evaluation>
<http://wiego.org/informal-economy/protection-homeworkers-thailand>

Programme description: Women in Informal Employment: Globalizing and Organizing (WIEGO) managed the implementation of the 3-year €1.725 million “Investing in Equality for Working Poor Women” project, with activities implemented in Africa, Asia, Europe and Latin America through several partners and sub-grantees. WIEGO is a global research-policy network that seeks to improve the status of the working poor, especially women, in the informal economy. The project's target group was working poor women around the world engaged in the informal economy who, by virtue of their occupations, are among the most marginalized groups in the world. This project aimed to increase the voice, visibility and validity of marginalized women in the informal sector, both globally and locally. Of specific interest for its impact on changes to regulatory frameworks is the “Organized Strength for Home-Based Workers”, implemented through a subgrantee-agreement with HomeNet Thailand, which is an institutional member of WIEGO, and was designed and managed by a Coordinator who is based in the Foundation for Labour and Employment (FLEP) in Bangkok, which hosts HomeNet Thailand. This project element built a federation of home-based worker organizations in Thailand by focusing on issues of concern to these workers, such as social protection, legal status and labour rights. Its specific objectives were:

- to improve the livelihood security of women home-based workers in the informal economy of Thailand through collective organizing in MBOs
- to improve access to social protection programs for working poor women, with an emphasis on Occupational Health and Safety (OHS)
- to enhance the economic empowerment of working poor women

Project description (funder, implementer, duration, reach)	Target group (population, selection criteria)	Implementation modalities (delivery partners, key stakeholders, scale up)	Areas of engagement	Examples of success
Funded by the Dutch MDG3 Fund (sub-project within a 3-year €1.725 million fund)	No specific targeting; as it aimed to change the regulatory framework it indirectly targets all home-	HomeNet Thailand and WIEGO advocated actively for the	Improvement of regulatory frameworks for the	One of the intended results of the project was the improved legal status of informal workers in Thailand. A very significant achievement in this respect was the promulgation by the Thai

<p>Implemented by The Foundation for Labour and Employment Promotion (FLEP, the host organization of HomeNet Thailand</p> <p>Project lasted from 2008 to 2011.</p> <p>Through changes in legislation and policy it aims to reach all home based workers (predominantly) in Thailand.</p>	<p>based workers in Thailand (mostly women)</p> <p>Some Member Based Organisations developed through the project participated in specific activities, such as training.</p>	<p>implementation of the law.</p> <p>Other project activities to encourage the organization of domestic workers in Thailand have been coordinated with the Foundation for Child Development, Foundation for Women, State enterprise workers' relations confederation, Labour Congress of Thailand, ILO Sub-regional Office for East Asia, Friedrich Ebert Stiftung, and the Committee for Asian Women.</p> <p>The Thai Ministry of Labour has been supportive in providing training and workshops and will be in charge of the implementation of the law.</p>	<p>protection of home based workers.</p>	<p>Parliament in September 2010, after a decade-long campaign by HomeNet Thailand, of the Home-workers Protection Act. The law, which came into effect in May 2011, provides for protection of wages, OHS, responsibility of the employers toward home-workers and the establishment of the Committee for the Protection of Home-workers.</p> <p>Another very important development during the life of the project element was the Thai government's introduction of a policy to pay 30% of a contribution fee for a social security fund for informal workers, essentially making social security accessible to home-based and other informal workers. HomeNet Thailand worked with MBOs to ensure that members applied to the scheme.</p> <p>Although the Home-workers Protection Act mandates a minimum wage, it is not easy to extrapolate from the evidence at hand, the extent to which "livelihood security" was improved as a result of the project element</p> <p>The ownership and commitment of HomeNet Thailand members, demonstrated by the fact that more than 3,000 now pay membership fees, is also pointed to as a significant impact related to empowerment.</p>
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