

# Rapid review of programmes for women and girls' economic empowerment

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# Contents

<b>Contents</b>	<b>ii</b>
<b>Abbreviations</b>	<b>iii</b>
<b>1 Introduction</b>	<b>1</b>
<b>2 Overview of gender gaps and the economic status of women and adolescent girls in Nepal</b>	<b>1</b>
<b>3 Economic empowerment for women and girls</b>	<b>3</b>
<b>4 Rapid review methodology</b>	<b>3</b>
<b>5 Analysis</b>	<b>4</b>
5.1 Successful programmes across thematic areas	4
5.2 Lessons for DFID Nepal's new programme of work on WGEE	12
5.3 Recommendations for the Nepalese context	13
<b>References</b>	<b>15</b>
<b>Annex 1: Synthesis of programme information</b>	<b>16</b>

## Abbreviations

ADB	Asian Development Bank
CBS	Central Bureau of Statistics
EDP	Enterprise Development Programme
ELA	Empowerment and Livelihood for Adolescents programme
DFID	UK Department for International Development
FLEP	Foundation for Labour and Employment, Bangkok
GDI	Gender-related Development Index
GDP	Gross Domestic Product
HDI	Human Development Index
IGAs	Income-generating activities
MoHP	Nepal Ministry of Health and Population
NLSS	Nepal Living Standards Survey
NPCS	Nepal Planning Commission Secretariat
OHS	Occupational Health and Safety
SfC	Saving for Change programme
SMEs	Small and Medium-sized Enterprises
SMS	Seed Money Scheme
TUP	Targeting the Ultra-Poor programme
UNCT	United Nations Country Team
UNDP	United Nations Development Programme
UNIFEM	United Nations Development Fund for Women
USAID	U.S. Agency for International Development
VGD	Vulnerable Group Development programme
WEP	Women's Empowerment Programme
WFP	World Food Programme
WIEGO	Women in Informal Employment: Globalising and Organising
WGEE	Women and girls' economic empowerment

# 1 Introduction

This rapid review of programmes for the economic empowerment for women and girls drawing on global practice, commissioned by DFID Nepal, has the purpose of informing the office's new programme to enhance work on Women and Girls, through a focused approach that responds to the context of the social and economic gender gaps in Nepal.

With this purpose, it reviewed the literature on programmes being implemented in different contexts which share some characteristics with Nepal and its sub-regions, to identify successful examples across different thematic areas that can inform a comprehensive portfolio of work that meets the needs and promotes the potential of different groups of women and girls across Nepal.

## 2 Overview of gender gaps and the economic status of women and adolescent girls in Nepal

In the past decade, Nepal has been experiencing gradual improvements on several indicators relating to human development, human rights and gender parity. The percentage of the population living on less than \$1 per day decreased from 42% in 1996 to 23.4% in 2011 (Central Bureau of Statistics [CBS], 2011). The poverty gap ratio has reduced by almost 50% since 1996, and there have been an increase in average life expectancy and a reduction in child mortality. Gender parity in enrolment in primary education has been achieved (Ghimire, et al., 2013). This rapid overall progress in terms of human development indicators – Nepal ranked 145 out of 187 in the 2013 Human Development Index (HDI) (United Nations Development Programme [UNDP], 2014) - and the end of conflict has opened up avenues for the participation of women in economic and political spheres (Ghimire, 2012). Nevertheless, Nepal's position on the Gender-related Development Index (GDI), which adjusts the HDI to reflect the extent of gender disparity, shows women still hold a weak position in society. The country ranks 98 out of 152 on the 2013 (UNDP, 2014). Similarly, women and adolescent girls are still recognised as one of the groups most vulnerable to social exclusion in Nepal (United Nations Country Team [UNCT], 2011). Nepal is a highly diverse society with significant geographic variation (mountains, hills, plains) and increasing mobility and urbanisation.

The Interim Constitution of Nepal (2007) includes provisions that support gender equality and social inclusion. It has a separate article for women's fundamental rights (Article 20). It also authorizes the State to implement measures for the "protection, empowerment and advancement of women (Article 13). Periodic multi-year plans have pursued gender equality and women's empowerment through a gender mainstreaming strategy. Nevertheless, social development indicators reveal unequal outcomes for women in different groups and regions (Asian Development Bank [ADB], 2010).

Gender disparity is high overall, but highest in rural areas, the mountains, and the mid-western development region. The interaction between gender and other factors of exclusion is evident in literacy rates. Due to legal and sociocultural norms in Nepal, women and socially excluded groups experience poverty and inequality to a greater degree (ADB, 2010).

One example of these disparities is literacy rates. Literacy rates vary between rural and urban areas and across social groups, as well as by age and gender. The current overall literacy rate is 61% (male 72% and female 51%) for age group six years and above (CBS, 2011b), markedly higher in urban areas (77%) when compared with rural areas (57%). gender differences in literacy rates become more pronounced in late adolescence, and this

gap is wider in rural areas (CBS and Nepal Planning Commission Secretariat [NPCS], 2012). But despite these gaps in literacy rates, the gender gap in education is shrinking rapidly. Some women who did not have the opportunity to receive formal education in the past and those who are excluded presently have in many cases benefited from non-formal education in classes where they learn about health, business and civic institutions, numeracy and literacy (USAID and Shtrii Shakti, 2010).

With regard to economic activity, the proportion of economically active women in Nepal is quite high compared to other South Asian countries. This is in part due to the predominance of subsistence agriculture and male migration from the hills which leaves women as de-facto household heads and income earners. Nepal Living Standards Survey (NLSS) data (CBS, 2011) shows that the largest proportion of the economically active female population is self-employed in agriculture. Other studies (United Nations Development Fund for Women [UNIFEM] and People's Forum, 2009) suggest women are often confined to self-employment, working in the informal sector where they are either not paid for the work they do or do not get the same pay as men for the same work – in fact, women's wages lag significantly behind those of men - or they are stuck in unpaid household work, mostly because of norms that restrict women to engaging in activities that are compatible with household responsibilities (Ghimire, et al., 2013). For example, according to the 2008 Labour Force Survey, 80.1% of women were economically active (compared to 87.5% of men). Of those employed, 89% of women were engaged in agriculture and forestry compared to 70% of men. In 2004, daily wages for women in agricultural work were NRe65 compared to NRe85 for men. In case of non-agricultural wage employment women are concentrated in low-paying and less-productive jobs of low capital intensity, with average daily wages of NRe101 for women compared to NRe137 for men (ADB, 2010).

This indicates that a majority of women are doing unpaid work and that time poverty remains one of the major causes of vulnerability in terms of economic empowerment. Time poverty also means women face greater limitations to take up the jobs or participate in training or education that is available to them (Ghimire, et al 2013). Data from the national survey on adolescents and youths (Ministry of Health and Population [MoHP], 2012) show adolescents are more economically active in rural areas than in urban areas. For example, the labour force participation rate in rural areas is 84% whereas that in urban areas is only 62%.

Women are more likely to earn 'in kind' as opposed to cash and lag far behind men in receiving opportunities to go abroad for work. The possession of, and command over, land, property and capital remains largely in the hands of men; although women have taken advantage of widening employment opportunities, societal norms still dictate that they must still spend much of their time working in the unrecognised subsistence and care sectors of the household economy. In this sense, gender roles and relations have not changed much in terms of access to, and control of, significant assets (U.S. Agency for International Development [USAID] and Shtrii Shakti, 2010).

Yet, women are becoming more empowered and are initiating an increasing number of decisions within the household. There is also a rise in joint decision making between husbands and wives across all survey sites. Nevertheless, men who still own the bulk of household's disposable income are still responsible for major decisions related to the buying and selling of land or property, large capital investments and starting small business enterprises. In some areas women are now enjoying better access to health care, education and community interaction through association with local social organizations (USAID and Shtrii Shakti, 2010).

Within this context, where gender disparities remain and where adolescent girls and women are slowly making progress in terms of education, decision-making and engaging in economic opportunities, it is particularly important to identify the types programmes that might be better able to foster this economic and social progress, leading to more

significant transformations in terms of women and adolescent girls' economic empowerment.

The government, development partners, international and national NGOs, and civil society have undertaken policy and institutional reforms in various sectors to promote increased and more equitable development outcomes. This has resulted in a good regulatory and policy framework for gender focused development approaches. However, so far their implementation has been weak. As such, so more targeted efforts needs to be pursued to build on the progress achieved so far.

### 3 Economic empowerment for women and girls

For the purposes of this rapid review we draw on the definition of 'economic empowerment' by Taylor and Perezniето (2014) which identifies it as a process whereby women's and girls' lives are transformed from a situation where they have limited power and access to economic assets to a situation where they experience VeneKlasen, L. and Miller, V., 2002, 'A New Weave of Power, People and Politics: The Action Guide for Advocacy and Citizen Participation', Practical Action Publishing. economic advancement and their power and agency is enhanced in the following areas or change outcomes, drawing on VeneKlasen and Miller (2002):

- **Power within:** the knowledge, individual capabilities, sense of entitlement, self-esteem, and self-belief to make changes in their lives, including learning skills for jobs or start an enterprise.
- **Power to:** economic decision-making power within their household, community, and local economy (including markets) not just in areas that are traditionally regarded as women's realm but extending to areas that are traditionally regarded as men's realm.
- **Power over:** access to and control over financial, physical and knowledge-based assets, including access to employment and income-generation activities.
- **Power with:** the ability to organise with others to enhance economic activity and rights.

According to this definition, economic empowerment will only be possible and sustainable if there are changes at different levels: within the individual (capability, knowledge and self-esteem); in communities and institutions (including norms and behaviour); in markets and value chains; and in the wider political and legal environment (Golla et al., 2011). Taylor and Perezniето (2014) view this as a 'holistic' approach to women and girls' economic empowerment (WGEE) because it is not just looking at whether women and girls have increased their access to income and assets, but also whether they have more control over them and are able to use them to have greater control over other areas of their life. This is important from a transformational perspective, which looks for economic empowerment as a spring board for women and girls' to exit poverty and achieve a positive change in their lives in the medium and long term. As such, the successful interventions identified in this rapid review all fit under this definition.

### 4 Rapid review methodology

This rapid review of WGEE looked at programmed being implemented across the world, with the support of different donors - not exclusively DFID - and different actors such as local and international NGOs, national and local governments and the private sector. It includes both multi-country and single-country programmes, although most examples come from single countries.

The review looked at documents for over 25 programmes, and selected 15 which were seen as the most relevant and appropriate for the Nepalese context. Additional criteria for their selection of programmes to be included in this analysis included: evidence of success, broad stakeholder engagement (including government, non-government and private sector) and inclusion of different areas of work.

Importantly, in order to identify successful programmes, all of those included have been evaluated externally at some stage of their progress, and we took their evaluation reports as a starting point for the analysis, complementing it with at least another programme document or detailed information from their website. We started identifying relevant evaluations from the database of WGEE programmes compiled during the rigorous review undertaken by Taylor and Pereznieta (2014) which undertook a comprehensive mapping of interventions in the field. It then complemented the set of identified interventions through specific web-based searches. A table with details of all the 15 included programmes and web-links to their evaluations and programme documents can be found in the annex.

The analysis below presents a short description of each of the programmes included under different thematic areas, highlighting specific positive elements, factors contributing to their success and analysing their possible applicability to women and/or girls in Nepal. A summary of key lessons from the programmes is found after the analysis. This note ends with a few recommendations for DFID Nepal's programme on WGEE based on the evidence emerging from these programmes.

## 5 Analysis

This section explores some of the key characteristics that can inform replication of the programmes selected in each of the thematic categories considered. It also draws out key lessons from across all thematic areas with regard to targeting, funding, implementation modalities, linkages categories and DFID's engagement in the sector.

### Successful programmes across thematic areas

The selected interventions were categorised according to their main areas of engagement, although in most cases they involve more than one area (for example, financial services and skills training). We sought to identify successful programmes across the different areas of engagement, recognising that different groups of women and girls in different geographic localities have distinct needs, and as such it is important to consider a portfolio with a variety of approaches that best fits these needs in a variety of contexts. There might also be a specific priority area (or areas) of engagement for DFID support, so it was considered important to provide options.

### Financial services including micro-finance models focused on women and girls

Most of the programmes to promote WGEE – or at least, to foster women's access to economic resources or assets – are in the micro-finance sector, and it is also where most evaluations have occurred, with mixed findings. As such, we included three examples of programmes for which there is evidence of success, and which have been implemented in contexts similar to Nepal (including one in Nepal itself), which could inform programme design and scale up.

- **Women's Empowerment Programme (WEP) – later WORTH, Nepal:** WORTH is a women's empowerment programme that combines business, banking and literacy. The programme was aimed for women to become social activists, social entrepreneurs, and effective leaders who bring about change in their communities.



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.

- **Saving for Change (SfC) Programme, Mali:** Saving for Change enables women to organize simple self-managed savings and credit groups. The programme is meant to provide a locally appropriate tool for villagers to manage their finances and to reach populations rarely served by formalized institutional lenders.
- **Kashf Foundation, Pakistan:** The Kashf Foundation offers microfinance services to poor urban women in Pakistan; it is not targeted to the ‘ultra poor’. Kashf Foundation is a non-profit microfinance institution based on the Grameen Bank’s group 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’. Kashf began as a microfinance institution (mainly loans, although loans were tied to insurance and provided the option of non-interest savings), and over time it has positioned itself as a ‘wealth management group’ for low income households.

One of the issues that emerged from the review of these micro finance programmes which is particularly relevant to the diverse Nepalese context is that different types of programme design have a better impact on different groups: the ‘middling’ poor who are more economically active and have access to entrepreneurial or other income generating opportunities (the ‘entrepreneurial poor’) benefit from more formal micro-loans through financial institutions with competitive interest rates which they might be in a better position to repay through the returns generated through their small businesses. Generally the problem for these groups is access to formal financial institutions, and as such, the role NGOs or organisations focused on this segment of the population have the value of reaching these groups and providing specific financial services to the middling poor. This group has a better chance of using these loans to finance productive activities and generate income, rather than to cover their basic consumption needs.

The ‘ultra poor’ on the other hand, might find that these types of loans are counterproductive. In fact, the literature analysing the impact of microfinance on poor women has mixed findings precisely because formalised schemes generally do not perform well on the poorest women. In unsuccessful cases, formal loans to very poor women often resulted in indebtedness and no income generating capacity. The rapid review found that programmes based on savings groups, organised by groups of local women with technical support and training, were more sustainable as the resources come from the community and generated returns that stayed within the group. Additionally by first saving and then taking loans in consultation with the group, the use women made of these loans was ‘internally regulated’, usually for very small scale productive activities (such as raising livestock and trading with its products), without the risk of falling into debt. These initiatives grow slowly, as the income generating capacity and financial capabilities of the group increase, but with much lower risk or debt or default for the women involved. They also strengthen women’s financial skills as the group is generally managed by the women themselves, and they have to make decisions about interest rates, lending, repayment, etc.

Another important element is that these three successful examples were not stand alone micro finance programmes, but they included skills training – particularly financial literacy, but they can also include literacy and training on the income generating activities themselves. From the different programmes reviewed, this seems a critical element in designing and implementing such programmes, particularly when the target group are very poor as it is more likely for poor women (including in Nepal) to be illiterate or have limited literacy, and no prior experience managing financial resources. Training therefore contributes to the sustainability of the initiative, to build women’s capacity and to better foster more transformational changes, beyond income generation.

From these examples, the need to design and implement different types of micro finance programmes to address the needs and respond to the situation of different income segments, understanding the context, and particularly the gender context, adequately, is a key element of success. The implementation modalities for these programmes varied, from an organisation the main financial intermediary (Kashf) to groups of women internally managing savings to provide loans, facilitated and trained by local NGOs. The different models were responsive to the local reality. In all cases initial support was provided (technical and financial), although in the case of WORTH and SfC financial support was small in scale as the aim was to foster independence and sustainability.

The example of the WORTH project in Nepal is particularly interesting and could be further investigated – where has it reached and how are the Village Banks and women’s groups fairing – as it is an initiative with potential for further scale up which has been proven to work in the Nepalese context.

### Skills training: including vocation and life skills, and link to asset provision; and the selection of sectors that best promote gender responsiveness

Most of the programmes reviewed had an element of skills training to strengthen other aspects of the programme. Skills training included: life skills, financial skills, literacy, and even training on women’s rights and empowerment. This was an important contributing factor to the success and sustainability of the programmes explored. There were, in addition, programmes which had a specific focus on skills training as their core area of engagement. These had important transformational effects on women’s economic and social empowerment.

- **Learning and Earning, New Delhi, India:** The intervention was a subsidized, six month long vocational training programme in stitching and tailoring conducted by two local NGOs in New Delhi. The programme was offered to women between ages 18 and 39 years who completed at least five or more grades of schooling, residing in specific marginalised urban localities. The programme resulted in participating women searching for more jobs, becoming more employed (either self-employed or wage employment), and earning more money.
- **The Empowerment and Livelihood for Adolescents (ELA) programme, Uganda:** The 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.
- **Mahila Samakhya Programme, India:** Mahila Samakhya aims to empower women by educating them. The programme provides literacy camps, adult education classes, and vocational training. The programme also creates support groups on issues of social importance, such as domestic violence and alcoholism. These support groups strengthen networks, which play an important role in determining empowerment. Empowerment in the programme is measured by the following: (1) the ownership of identification cards for the national government’s rural employment guarantee scheme; (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. The programme also offers weekly vocational training to enable participants to earn an income.

The skills training programmes included in this rapid review are quite distinct. One of them (Learning and Earning) is targeted distinctly at urban areas, which is less common to find in evaluated WGEE programmes, but relevant in the case of Nepal where there is a rise in rural to urban migration resulting in impoverished urban localities without many economic opportunities. The ELA programme in Uganda can also be applied to urban contexts. These skills training programmes also have the characteristic that they can be used to work with adolescent girls. The ELA model, implemented by a large international NGO, BRAC, is specifically targeted to adolescent girls; Learning and Earning targets older adolescents and young women, although it could potentially be applied to slightly younger adolescents (from 16 rather than from 18 years of age) who want to be economically active and can do so through vocational training. The Mahila Samakhya Programme works with adults more than adolescents but as it is based on adult education and vocational training, the model can be extended to older adolescents who might have dropped out of formal education (possibly to generate income or to marry and raise a family) who would benefit from informal education to strengthen their knowledge and skills base to improve their employability or income generating capacity.

While Learning and Earning is strictly a vocational skills programme, which was able to provide skills and motivation for participations to look for more highly paid jobs but shows no evidence of working on other dimensions of economic empowerment, the ELA programme and Mahila Samakhya do link skills training with other programme components which enable participants to become more economically active, as well as understanding more about their rights, their health (particularly sexual and reproductive health); gender inequalities and through peer and mentor support, provides a platform for more transformational economic empowerment. These models are quite important in contexts, such as those in most sub-regions of Nepal, where women are still side-lined from decision making in the household and the community, are at risk of physical and sexual violence or abuse and need basic skills and confidence to enable them to increase their economic well-being as well as their decision making-capacity over the use of resources.

These three programmes all have different means of implementation. Learning and earning was implemented by two local NGOs with experience providing vocational training and education in disadvantaged urban areas, so they built on their networks. It was set up as an action research project to generate evidence of its impacts, which were documented but it has not been scaled up. ELA has been a successful and well-evaluated programme, implemented by BRAC, which has since scaled up the model in Tanzania, in addition to Uganda, with positive outcomes. It works through local mentors and experts in the community, particularly on the financial literacy and employability components, but a lot of the technical capacity is provided through BRAC staff directly. The Mahila Samakhya is a national level programme in India implemented by the Government of India, so it is a different model with a larger capacity to scale up gradually and expand based on successful progress. In each case, the implementation modality seems well suited to the scope and scale of the programme, which is something to take particular notice of when planning the programme of work with adolescent girls, with a mix of implementation modalities according to different programmes as likely to result in more effective outcomes.

### **Business development and programmes to promote entrepreneurship and support increased decision making and influence in the private sector**

Business Development programmes were considered as a separate category to financial services as they have a broader focus, providing support to different parts of the productive and entrepreneurial process. In most cases, though they do include a micro finance (usually micro credit) component, it is only one of several inputs, forming part of a more comprehensive support mechanism. Some of these programmes include development of the value chain for products in which poor women are active participants

or have specific competitive advantage, enhancing the value of the product and the income generating dimensions of it across the business spectrum. These were seen amongst the most successful programmes promoting more transformative economic empowerment of women and girls, although they are not likely to be applicable in all contexts within Nepal. Four successful examples were identified from which lessons can be drawn for Nepal:

- **Targeting the Ultra Poor (TUP), Bangladesh:** BRAC's ultra-poor programme targets the poorest women in rural Bangladesh. It has two main components. First, targeted women receive productive assets, such as cows, goats, poultry or seeds for vegetable cultivation. Participants commit to retain the asset for two years. 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.
- **Camfed Seed money scheme (Ghana, Tanzania, Zambia, and Zimbabwe):** Camfed International's Seed Money Scheme (SMS) is an innovative initiative that combines financial training, peer mentorship, non-repayable grants 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.
- **Enterprise Development Programme (EDP):** This multi-country initiative uses a business approach with the aim of creating wealth, and delivering 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 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.
- **Joint Programme Green Production and Trade to Increase Income and Employment Opportunities for the Rural Poor, Vietnam:** The Case from Hao Tien Village, Vietnam and Silk Production. 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. 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.

These programmes are important as they identify the potential poor women have as entrepreneurs in specific sectors where they can add value and have specific competitive advantage, and develop it through a multi-layered approach, including several interventions which together improve the transformational impact they can have on different aspects of women's lives, leading to economic empowerment. However, they are also more time and resource-intensive than other small scale programmes that focus on one or two intervention modalities. They require inputs from a range of partners, making them more complex to implement than other interventions.

The examples presented illustrate that business development programmes can be of different scale and nature to respond to the contextual needs of distinct groups of women

- with regards to their geographic location; the nature of the economic activity they engage in; their level of poverty and previous entrepreneurial experience. Out of the four examples, TUP works with the poorest group of women, and provides intensive support and supervision throughout a two-year period to ensure that the assets and training provided are building women's income generating capacity. Camfed's Seed money scheme, which targets women without prior entrepreneurship experience, supports poor women in rural areas. It provides 'start-up capital' (seed money) alongside additional support. The programme is innovative in that it targets young women, which is relevant in contexts where there is a large youth population, like in Nepal. The EDP, a model which has been replicated in several countries, works with women already involved in agricultural SME, and builds their networks, linking them to investors who are willing to support their development, generating new economic opportunities for women. The Value Chain Joint Programme in Vietnam is the most comprehensive of the three programmes. It requires a number of partners for implementation, from the private sector to UN agencies. Participating women receive training across several areas, from gender quality to technical skills training. They also receive business support services and linkages to new networks, including the promotion of new markets (national and international clients). This has increased the demand for products, and has been accompanied by strengthening of women's roles in different parts of the value chain for silk products, even leading to the participation of some women, for the first time, in local politics.

These diverse examples illustrate that business development support to strengthen the economic empowerment of women in different age groups can take place across the development spectrum, and achieve positive results within the boundaries of specific contexts where they operate (it cannot be expected, for example, that women participating in TUP will achieve the same level of economic empowerment than those in the Joint Programme as they will have had a very different starting point and development trajectory). Some business development programmes will need be implemented in a context where the necessary elements are in place, such as an 'industry' where poor women actively participate; and a group of women who have an entrepreneurial mind-set and are willing to engage over a medium term process and who are able to utilise the support. Others work in very basic contexts, but will require more intensive support. Different partners, including from the private sector or NGOs which can commit in the longer term, are important to undertake such initiatives more successfully.

### Collective action

The two projects identified under this category could also be categorised under 'business development' in that they integrate multi-layered support for women aimed at developing their entrepreneurial potential. Their distinctive characteristic, however, is that the development of women's collective action is the core platform through which they operate. This means that they consolidate groups of women producers or traders to gain better market conditions and more favourable economic outcomes for them. As with successful programmes in the other thematic areas, the development of women's groups has been supported by a more integrated approach to skills development and knowledge sharing:

- **Sunhara India project:** The Sunhara ("Prosperous") India programme 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 programme 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 Shea Value Chain Reinforcement Initiative, Ghana:** StarShea Network is a federation of rural women's groups in northern Ghana specializing in harvesting and processing all-natural shea nuts and butter. It operates from the poorest region of Ghana. 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.

Like the Business Development case, the multi-layered support provided to women in these two cases is important to achieve a more comprehensive form of empowerment. By working with groups of women and fostering collective action, the programmes promote the strengthening of local women's networks and collaborative efforts women in the community, which is useful in terms of strengthening the sustainability of the productive process and trade relationships. Women also learn the importance of collaborating for individual as well as group gain, which can help them with other aspects of community life in which women can collaborate. This type of initiative is particularly useful when there is production of a given product by several individual women at the local level (usually and agricultural product) and for which there is a market with unfair pricing for individuals, but which would respond to a shift in supply if all women collaborate to set prices and output levels.

### Social protection

Social protection programmes are typically implemented at a larger scale by the government rather than by NGOs, so these two programmes differ from those under the other thematic areas in this sense. Nepal already has several social protection and social assistance programmes in place, with a focus on reducing poverty and promoting social inclusion. They do not, however, have a specific focus to promote women's economic transformation and empowerment. As such, the following two examples provide some ideas about design features in social protection programs (particularly cash and food transfers) that could be applied to the Nepalese context either through the development of a new programme (which is likely to be expensive and difficult to operationalise efficiently in parallel to other existing ones) or through adapting some of the features of these programmes to existing ones.

- **The Vulnerable Group Development (VGD) Programme, Bangladesh:** The VGD programme 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 programme in 2006. The current VGD programme seeks to integrate food security and nutrition with development and income generation. It is a collaborative food security intervention jointly managed and implemented by the Government of Bangladesh and World Food Programme (WFP). The programme is implemented through two components: (1) Income-Generating VGD (IGVGD) and (2) Food Security VGD (FSVGD). 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 income-generating activities (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.
- **Bolsa Familia, Brazil:** 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.

The case of Bangladesh’s VGD is particularly salient, as its complementary or supportive interventions providing training on income generating activities, basic literacy and numeracy, and awareness raising on key issues of importance for women to be able to strengthen their status help achieve transformative economic empowerment outcomes beyond receiving a higher cash or food transfer. These additional features help make the impacts of the transfer more sustainable over time, contributing to changing the status of women. In this sense, some of these complementary services to women beneficiaries could be linked to one or two of Nepal’s current social assistance programmes, building on their targeting and beneficiary data base for better reach and penetration. For this, however, a strong partnership with the Government of Nepal as the main implementing actor of large scale social assistance programmes would be key.

In case of Bolsa Familia in Brazil, the support to women is also through their targeting as main beneficiaries, with evidence that receiving and managing the transfer enables them to become more active decision makers within the household. The evidence of the programme on women’s consumption and employment capacity (particularly in urban areas) is positive and might suggest that some elements of the model can be drawn upon. However, it would seem that the impact on women is more robust in the VGD model, particularly as the support mechanisms provided are more comprehensive.

### Regulatory frameworks

This last category is an important one, although there are very few programmes which focus primarily on influencing regulatory frameworks to promote women’s economic empowerment that have been evaluated and for which positive outcomes can be demonstrated. One such case is the HomeNet Thailand programme to provide protection for home based workers. Its main achievement was the promotion and approval by parliament (in 2010) of the *Home-workers Protection Act*, a law which provides protection of wages, Occupational Health and Safety (OHS), responsibility of the employers toward home-workers and the establishment of the Committee for the Protection of Home-workers. It also resulted in social protection coverage for home based workers.

- **HomeNet Thailand, Protection for Home-Based Workers:** 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 Women in Informal Employment: Globalising and Organising (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.

Since there is likely to be a significant number of informal sector, home based workers in Nepal, considering a specific initiative to support such group of workers legally and influence regulatory frameworks in their favour is a concrete example of what can be done. At the same time, learning about this initiative, supported through local and international NGOs, working closely with workers groups, can illustrate ways in which to support regulatory frameworks in favour of other marginalised women's groups which might benefit economically from changes in regulation in their favour.

### Lessons for DFID Nepal's new programme of work on WGEE

In addition to the issues noted coming out from the analysis of included good practice examples under each thematic area, some important overarching lessons can be drawn from them:

- Multi-pronged programmes work well. Virtually all of the programmes included in this analysis worked through a mix of inputs, including skills training in most cases (various different topics), in order to achieve more sustainable change, and importantly, more transformative change in terms of economic empowerment, beyond only enabling women to access higher financial gains.
- There is no 'blanket approach' to what works well. Different types of programmes can result in positive impacts for different segments of the population: those that work for the ultra-poor are usually different to those that work for the entrepreneurial poor (eg: micro savings vs. micro loans). This should inform a portfolio of work in the area of WGEE which does not rely on one type of programme only with the expectation that it will be the ideal for all women. Rather, it will be more effective to develop several complementary programmes that reach different groups of women informed by localised gender analysis. Targeting of beneficiaries would need to be decided on the basis of programme design.
- Multiple actors can play different roles. The various programs illustrate how the participation of different actors: national and international NGOs, donors, the private sector, community members and national governments can be differently involved in different stages of programme implementation to enable different objectives. In the case of value chain initiatives such as the Joint Programme in Vietnam, for example, it was the work of a national NGO, with the support from the Government of Vietnam, ideas by UN agencies and linkages with the private sector to sell the product, that contributed to the observed success and growth in the initiative. Not all programmes require such extensive partnerships, but collaboration between actors and involvement from the outset of the beneficiary women are both important lessons.
- Sustainability is key to scale up. While donor and other sources of financing are critical for the start and continuation of the programme, some of the programmes which were set up and have worked successfully over time are those which have a sustainable model which does not require a constant injection of capital, but reinvest or re-engage resources derived from the programme on its expansion. Such is the case of Nepal's WORTH programme, for example.
- Informing the design of the programme by a local gender analysis, specific to the locality/localities where the programme will be implemented is critical. Such analysis should explore local gender dynamics, the level of poverty in the household, and particularly of women, literacy and numeracy, prior entrepreneurial activities, level of financial literacy, local habits and practices, and the current or past existence of other programmes and how they helped or not.



All of these factors will enable a better designed programme that responds better to the needs of local women and girls.

- It is important to define the aim of the programme to be implemented: is it to foster economic transformation or economic empowerment of women? If this is the case, the programme should be more comprehensive, addressing several of the factors that are hindering transformational change for women and girls, mainly through closer engagement with beneficiaries through training, group meetings, etc. If the aim is only to promote greater financial gains for women, the programme can in principle be simpler, although the changes achieved might not be as long lasting.
- Successful programmes focusing on adolescent girls and young women specifically are harder to identify as the trend to support such programmes globally is recent and many have not been implemented long enough to be evaluated. However, from the included programmes, those that targeted this cohort specifically or included them as beneficiaries had a strong skills training component that included life skills and women's rights, which are particularly important for younger women to be able to follow more transformative trajectories.
- A general point that applies for all programmes, not only WGEE, but which is important to highlight, is the importance of setting up M&E systems from the outset, including the collection of baseline data, which will enable adequate programme evaluation. This will enable not only monitoring progress to adjust implementation to maximise results throughout the programme cycle, but also the documentation of the programme's successes and challenges from which important lessons can be learned, and which can enable programme scale up.
- In the case of Nepal, where many of the programmes presented can be adapted, it might be useful to build on a programme such as WORTH which already demonstrated positive effects on WGEE in Nepal and which has shown to be a sustainable model. Drawing on other international models such as those presented is also important; learning visits and information exchanges with programme implementers or designers in different countries would be useful in understanding in greater depth how they were designed and put into action to inform their replication in the Nepalese context.

### Recommendations for the Nepalese context

- Only four of the programmes included in the review were funded by DFID (partially or entirely): the Kashf Foundation, the Mahila Samakhya Programme, Targeting the Ultra Poor and Camfed's Seed Money Scheme. Each of these programmes had a different level of support from DFID (for example, the Mahila Samakhya is co-funded by DFID and the Government of India, while in the case of the Seed Money Scheme DFID is one of several international donors (bilateral and private), including the European Commission, the Credit Suisse Foundation and the Mastercard Foundation). This indicates that DFID's portfolio in Nepal can have a range of programmes, some supported in partnership with other agencies, and some others with DFID as the main funder and promoter, either working with the Government of Nepal or through NGOs. There is important potential for DFID to engage in this area however, as it fits in with its strategic objectives and since WGEE is also an area of growing interest and expansion globally.
- Given the situation of young women and adolescent girls which has not been the specific focus of many economic empowerment programmes in Nepal, DFID could take a leading role initiating or promoting a programme targeting this specific

cohort, understanding the specific challenges they face in Nepal and leveraging their opportunities (ODI is currently working on a multi-year programme of research on adolescent girls, social norms and capabilities, with Nepal as one of the case study countries. Research coming from this initiative might be helpful to inform relevant programme design in the area of WGEE<sup>1</sup>).

- Most of the programmes explored for this review (see the annex table) could be adapted to the Nepalese context, although some of them would work under specific conditions (for example, women's collective action or value chains would require identifying specific agricultural products or industries where women are already actively involved and have a competitive advantage).
- The mix of rural and urban programmes in the case of Nepal is particularly relevant given the growing rates of migration to cities and urban poverty while the greatest share of the population remains in rural areas. Different approaches are likely to work in each of these cases, or at the very least thoughtful adaptations of the same programme to meet the distinct needs and realities of women and girls in urban and rural contexts.
- Based on this analysis, in the case of DFID Nepal, an important recommendation would be to explore two parallel avenues: one is group saving schemes for the ultra-poor (could be adapted to urban and rural areas) complemented with skills development and other inputs to contribute to the transformation of women in this segment. For the middling poor, more comprehensive business development models, which provide multi-layered support to entrepreneurship and empowerment, possibly through a value chain or collective action initiative, might be a useful area to explore.

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<sup>1</sup> <http://www.odi.org/projects/2590-discrimination-social-institutions-girls-young-women-adolescence>

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## Annex 1: 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](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).

<b>Project description</b> (name, country, funder, implementer, duration, reach)	<b>Target group</b> (country, population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement / project design</b>	<b>Examples of success</b>
<ul style="list-style-type: none"> <li>• Nepal</li> <li>• USAID</li> <li>• PACT Nepal</li> <li>• Between 1999 and 2001</li> <li>• Reached 125,000 women in 6,000 economic groups</li> </ul>	<p>Seven districts in the Terai region, Nepal</p> <p>Original targeting through recruitment of community groups already engaged in literacy, savings and</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</p>	<p>Essentially a <b>financial services</b> project through savings groups (not external loans), which then led to small loans and businesses.</p> <p>Critical part of the programme was</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"> <li>• 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</li> </ul>

	<p>credit, and other activities including irrigation, forestry, and health-related work.</p> <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>after 2001, when Pact's formal program support ended and 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>skills training - on literacy, bookkeeping, business orientation and rights.</p> <p>Key objective to promote women's empowerment, and to develop a self-sustaining model</p>	<p>parcelled out in loans to over 52,000 women at the end of the program.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 12% of groups reported one or more late payments; only 4% had ever made a loan on which a woman defaulted.</li> <li>• The number of women in business grew from 19,000 to 87,000.</li> <li>• 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.</li> <li>• 85% of members were reading and writing at some level vs. 40% prior to WORTH.</li> <li>• 14% of WORTH groups had helped at least one other group of women organize into a savings group similar to a WORTH group</li> <li>• Group replication yielded as many as 878 new groups involving 12,000 to 15,000 women</li> </ul> <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"> <li>• 288 thriving VBs as well as another 45 banks that WORTH women had helped to start on their own.</li> <li>• 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</li> <li>• 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.</li> <li>• In 2008 there were close to 1,000 surviving groups with approximately 25,000 members.</li> <li>• 25% of existing WORTH groups had helped start an estimated 425 new groups involving</li> </ul>
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				<p>another 11,000 women with no external assistance or prompting from WORTH</p> <ul style="list-style-type: none"> <li>• Women highly value WORTH's focus on literacy and their new ability to educate their children</li> <li>• Two-thirds of groups reported that members bring their personal or family problems for advice/ help. 75% reported helping members deal with issues of domestic disputes and related problems.</li> <li>• 43% saw improvements in domestic violence</li> <li>• Most women report increased access to health</li> <li>• 2/3 of groups are engaged in community action, including on gender discrimination</li> <li>• VB created and maintained networks, providing informal technical assistance to each other</li> <li>• Women's self-confidence has increased significantly.</li> </ul>
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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.

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

Review focuses on the case of Mali, which has been evaluated		villages, or neighbouring villages, copying the SfC model, and using local untrained women from existing groups to help them set up.	wellbeing through the groups which meet regularly.	<p>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://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](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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<p>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 World Bank and other leading donors the PPAF provides financial and non-financial support to civil society organizations on a long-term basis. 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</p>	<p>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 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</p>	<p>Kashf provides financial services through its branches.</p> <p>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 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>Essentially <b>financial services</b> (micro loans) – that is how its started and grew; it then started providing additional financial services such as savings and insurance, and eventually also skills training (including financial literacy, and others)</p>	<p>According to the results from a 2007 evaluation:</p> <p>The average Income Per Capita and the Expenditure Per Capita is much higher for Active Borrowers than for all other borrowers.</p> <p>The value of Household Assets of Active Borrowers are also much higher than all 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</p>

<p>(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>level playing field for both men and women.</p>			<p>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, Kashf 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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<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</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 expanded or replicated.</p>	<p><b>Skills training programme (vocational skills)</b> 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</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</p>

	<p>Shahdara and North Shahdara.</p> <p>658 applications were received, with two thirds of applicants randomly selected to participate.</p>		<p>programme's success, but possibly the commitment required by participants (including monetary) helped with completion.</p>	<p>percentage points more likely to be employed, six percentage points more likely to look for a job and on an average 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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<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</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</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>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>Tanzania and South Sudan.</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>sustained impacts on adolescent girls along both dimensions.</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>It has subsequently introduced microfinance for those benefiting from self-employment / small business opportunities after training.</p>	<p>The reduction in girls reporting having had sex unwillingly is dramatic: a fall of around 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://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](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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<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>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)</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 as 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</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.	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.			forums, engagement with PRIs and others.
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## 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://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 offers who visit them weekly for the first two years.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (country, population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>



<p>Targeting the Ultra Poor (TUP), Bangladesh.</p> <p>Mixed funding, including DFID and Australia's DFAT.</p> <p>Implementing agency: BRAC.</p> <p>Programme started in 2007 and is ongoing.</p> <p>The programme is a sub-component of BRAC's 'Challenging the Frontiers of Poverty Reduction'.</p>	<p>Targeting proceeds in three stages:</p> <p>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. 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>Implemented by BRAC through its local branch offices, with regular supervision and monitoring to beneficiaries.</p> <p>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.</p>	<p><b>Asset transfer and business / skills training</b> to enable them to run small businesses.</p>	<p>Two years into the programme, the participant women retain the assets they were given and change their occupational choices.</p> <p>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> <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>
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				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%.
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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](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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<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.</p> <p>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 keeping, competition, and marketing.</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> <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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<p>Project has mixed funding.</p> <p>Since its launch in the year 2008 EDP has raised £4.7m to support 19 early-stage, rural, agricultural enterprises in 17 countries.</p> <p>It is implemented by Oxfam GB through local partners</p>	<p>The project targets specialised intermediary enterprises connecting smallholder farmers to formal markets.</p> <p>Most enterprises are farmer-owned, as EDP operates in remote, poor areas. But other models are emerging in rural areas.</p> <p>EDP backs organisations which favour farmer participation in</p>	<p>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.</p> <p>Oxfam works locally through partners. For loans, grants, etc, it</p>	<p><b>Business Development</b>, at different stages of the SME sales process (from production to marketing)</p>	<p>Data from a 2013 evaluation showed EDP was having a significant and positive impact.</p> <p>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 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</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>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>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>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](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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<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</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>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</p>	<p>This project provided an example of a comprehensive <b>business development programme</b> 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</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</p>

<p>brocade value chain has not scaled up in terms of geographical reach, but it has grown the size of the 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>Hao Tien Village inhabited by an ethnic minority group, the Thai, who are traditionally excluded and marginalised.</p>	<p>training became empowered to provide training on key topics.</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>government partners and also linkages to business support services such as microfinance.</p>	<p>could not join training organized by the programme.</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</p>
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				<p>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>Households are managing their household finances better by monitoring the cash flow and regularly allocating some 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/ourexperience-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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<p>Funder: Bill &amp; 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"> <li>• Target women as farmers.</li> <li>• Partner with local organizations that are committed to women’s empowerment and understand the market’s potential to empower women.</li> </ul>	<p>The project uses <b>collective action</b>, 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</p>

		<ul style="list-style-type: none"> <li>• Use collective group action to leverage economic opportunities for women.</li> <li>• Use collective group action to address social gender-based constraints.</li> <li>• Build and nurture women leaders.</li> <li>• Educate and involve men and family members through gender-awareness activities.</li> </ul>		<p>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> <p>Social/economic awareness: 71% of women reported awareness of social entitlements—up from only 38.7% reporting awareness at project start.</p>
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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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<p>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.</p> <p>In the first phase of the initiative, conducted in 2009-2010, 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</p>	<p>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).</p> <p>The initiative focuses on women in remote villages, with limited access to markets.</p>	<p>The shea project is a partnership between SAP &amp; PlaNet Finance to create a sustainable business models through access to microfinance, education, and information technology.</p> <p>PlaNet Finance and SAP combined their supply chain 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>The initiative <b>promotes collective action</b> amongst Ghanaian women producers of shea nut, but <b>includes other aspects such as skills training, business development and financial services.</b></p>	<p>Based on an assessment of the project's progress 18 months after its start, these achievements had been observed:</p> <p>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> <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</p>

2009-2010 and it is ongoing.				mobile phones. This reduces the information they receive from intermediaries.  Development of the network website www.starshea.com markets SSN products to the global market.
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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](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 IGVGD in design, the FSVGD 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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>

<p>In the case of the FSVGD 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 FSVGD.</p> <p>The FSVGD project commenced in July 2001, and project activities ended on December 31, 2006.</p> <p>IGVGD 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 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>	<p>Of the 750,100 women served by VGD, 640,721 women (85.4%) and their family members received IGVGD support and 109,379 women (14.6% ) and their dependents received support under the FSVGD component in 2005–06. Of the total 460 upazilas (subdistricts) of Bangladesh in 61 districts, FSVGD operated in 57 upazilas in 7 districts in northern Bangladesh and IGVGD 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"> <li>• Women who are widowed, separated/deserted, divorced or whose husbands are unable to work</li> <li>• Own less than 50 decimals of land</li> <li>• Have irregular or low income, of around Tk 300 (around \$5 per month)</li> <li>• Are dependent on wage labour, at least 100 days per year</li> <li>• Lack productive assets</li> </ul>	<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>The NGO partners play an important role in implementing project activities. Of the activities carried out by NGOs, the most important is</p>	<p><b>Social protection,</b> 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 IGVGD’s built-in provision of microcredit is instrumental in such success.</p> <p>IGVGD 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 IGVGD increase household per capita food consumption by 45 kilocalories (kcal) per person per day per 1 taka transferred; for FSVGD it is 66 kcal. This is because the amount of the FSVGD 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 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, IGVGD did not).</p> <p>Program transfers reduced extreme poverty by 20 percentage points for IGVGD, 30</p>
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	<ul style="list-style-type: none"> <li>• Are not members of any other NGO programme.</li> </ul> <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>providing livelihood development training to the ultra-poor women served.</p>		<p>percentage points for FSVGD. But even after considerable poverty reduction, 60% of IGVGD 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>IGVGD results in reasonably long-term sustainable improvements in the income of their beneficiaries, lasting at least 18 months. IGVGD probably achieves this result through a program design that consciously incorporates graduation steps—particularly the built-in provision of microcredit.</p> <p>FSVGD 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](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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<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</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,</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</p>	<p>Bolsa Familia is a <b>Social Protection</b> 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>the overall budget, including from the social sector.</p>	<p>but in practice not fully verified. Families meeting the eligibility criteria present themselves to the 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>sectors — health, primary education, social assistance — and different government levels — national, state and municipality, focusing on the basic needs of the most vulnerable families.</p>	<p>Attendance, dropout rates and school progression indicators are generally better for children in families assisted by the programme.</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</p>
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				<p>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 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.</p>
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**REGULATORY FRAMEWORKS**

**15) HomeNet Thailand, Protection for Home-Based Workers**

Evaluation by: AchteLL (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.

<b>Project description</b> (funder, implementer, duration, reach)	<b>Target group</b> (population, selection criteria)	<b>Implementation modalities</b> (delivery partners, key stakeholders, scale up)	<b>Areas of engagement</b>	<b>Examples of success</b>
<p>Funded by the Dutch MDG3 Fund (sub-project within a 3-year €1.725 million fund).</p> <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>No specific targeting; as it aimed to change the regulatory framework it indirectly targets all home-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>HomeNet Thailand and WIEGO advocated actively for the 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</p>	<p>Improvement of <b>regulatory frameworks</b> for the protection of home based workers.</p>	<p>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 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</p>

		<p>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>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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