



Safe Age of Marriage and Women's Economic Empowerment

Project Effectiveness Review

Summary Report



Oxfam GB
Women's Empowerment Outcome Indicator

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Executive summary

Under Oxfam Great Britain's (OGB) Global Performance Framework, a number of projects are randomly selected each year for a rigorous assessment of their effectiveness. The 'Safe Age of Marriage and Women's Economic Empowerment' (SAMWEE) project in Yemen was one of those selected for review in the 2012/13 financial year. This project aimed, firstly, to raise awareness about the negative impacts of early marriage and to reduce its prevalence, and secondly to improve the situation of women by providing them with better opportunities for employment and self-employment. The project activities were implemented in two governorates of Yemen, Hodeidah and Hadramout, by Oxfam in coordination with a network of local partner organisations.

This Effectiveness Review focused on evaluating the impact of the activities aimed at promoting women's economic empowerment that were carried out at a community level in the two governorates. The main activity was to establish and support microcredit schemes for women in three districts; loans were provided primarily with the intention that they could be used for investing in income-generating activities. A number of women in the same three districts had also received training on skills for running a household business. In addition, awareness raising around the safe age of marriage was conducted in the same districts.

The Effectiveness Review adopted a quasi-experimental impact evaluation design, comparing a sample of women who had received credit from the local partner organisations in the three districts since 2010 against a sample of women from nearby comparison districts. The survey questions allowed the project's impact on various dimensions of women's empowerment to be evaluated, as well as outcomes relating to households' access to and use of credit, and indicators of material wellbeing. At the analysis stage, the statistical tools of propensity-score matching (PSM) and multivariable regression were used to reduce bias in making comparisons between the supported and comparison households.

The results show a positive effect on the availability of credit and on households' use of credit in the districts where the project was implemented. This effect is clearest in Hadramout Governorate, where few people in comparison districts reported having any access to credit. However, significant numbers of respondents reported that decisions over whether to borrow and how to use their loans remained in the hands of their husbands or other male household members. Loans in Hodeidah Governorate were most often used for investing in livestock or making housing improvements; those in Hadramout were more likely to be used for buying household goods. There is some evidence that the credit enabled women to engage in productive activities to a greater extent than they otherwise would have, but there is no apparent change in the contribution they make to household income. It is not clear that the access to credit had a significant effect on household wellbeing, except that there is evidence of improved dietary diversity among households of loan recipients in Hodeidah Governorate, and some weak indication of an increase in school attendance.

In terms of women's empowerment, there is reasonably good evidence that women surveyed in the project districts in Hadramout score positively on more of the characteristics of empowerment than women in the comparison districts, in particular on attitudes to women's domestic and economic roles, self-efficacy, access to credit, and group participation. In Hodeidah, there is clear evidence of a difference between women in the project and comparison districts only in terms of those characteristics linked directly to the project activities: access to credit and group participation.

Approximately 10 per cent of the women in the project districts recalled having participated in training or a workshop on safe age of marriage at some time in 2006. However, there does not seem to be any difference between women in these districts and those in the comparison districts in terms of opinions on early marriage.

In order to take forward learning from this project, Oxfam in general, and the Yemen programme team and partners in particular, are encouraged to consider the following points:

- Consider whether disbursing loans in kind undermines women's ability to take ownership and control of those loans.
- Carefully monitor the potential for women's economic empowerment activities to increase the incidence of violence against women.

Introduction

Oxfam GB has put in place a Global Performance Framework (GPF) as part of its effort to better understand and communicate its effectiveness, as well as to enhance learning across the organisation. Under this framework, samples of mature projects associated with six different thematic indicators are being randomly selected each year for a rigorous evaluation of impact. These 'Effectiveness Reviews' involve assessing the extent to which projects have been able to promote change in the key outcome areas for the project, as well as in relation to relevant OGB global outcome indicators.

One of the projects selected for an Effectiveness Review in the 2012/13 financial year was the 'Safe Age of Marriage and Women's Economic Empowerment' (SAMWEE) project in Yemen. This project is implemented in collaboration with partner organisations in Hodeidah and Hadramout governorates of Yemen, and has had two aims: firstly, to promote safe age of marriage (that is, to deter early marriage) through national and local-level advocacy and campaigning, and secondly, to strengthen women's livelihoods through improving opportunities for employment and self-employment.

Under the safe age of marriage component of the project, advocacy work was carried out at a national level with the aim of establishing 18 years old as a new norm for the minimum age for marriage. At the same time, awareness-raising campaigns were carried out in several districts in two governorates of Yemen, Hodeidah and Hadramout, in order to change local attitudes towards the acceptance of early marriage. The campaigns involved working to influence district authorities, sheikhs and religious leaders, as well as conducting workshops and awareness-raising sessions for the general public.

The second component of the project, on women's economic empowerment, itself had two sub-components. One of these focused on advocacy for gender-sensitive employment politics in government bodies and private companies in Hodeidah and Hadramout. The second component aimed to promote opportunities for self-employment for women in rural communities, by providing microcredit and business skills training. These activities were carried out in three districts, Hais district in Hodeidah Governorate, and Sey'oun and Sah districts in Hadramout Governorate.

This Effectiveness Review evaluates the effect of the interventions that were carried out at a community level: that is, the provision of microcredit and business skills training to women in the three districts, as well as the local awareness-raising work on safe age of marriage. The national-level advocacy work on safe age of marriage is not covered by this Effectiveness Review, nor is the work on promotion of gender-sensitive employment policies.

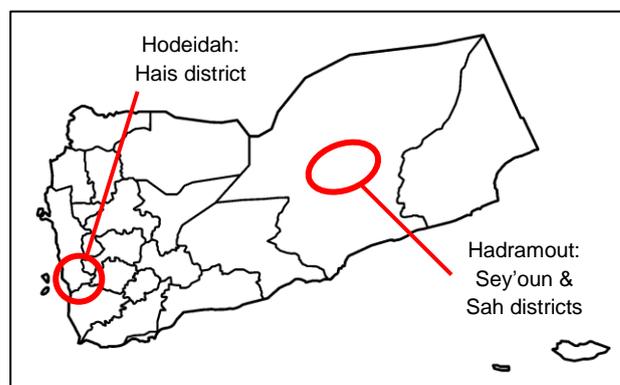


Figure 1: Map of Yemen with the project areas marked in red

Evaluation approach

The programme work considered in this Effectiveness Review aimed to improve the livelihoods of producer households through interventions at the community level. The approach adopted to evaluate the success of this work was a 'quasi-experimental' design, where women in the three districts in which the project had been implemented were compared with women with similar characteristics in nearby districts where no project activities had been carried out. No urban areas suitable for comparing with the district capitals of Hais and Sey'oun districts could be identified, so these two towns were excluded from the survey. As a result, the findings of this Effectiveness Review apply only to women in the more rural

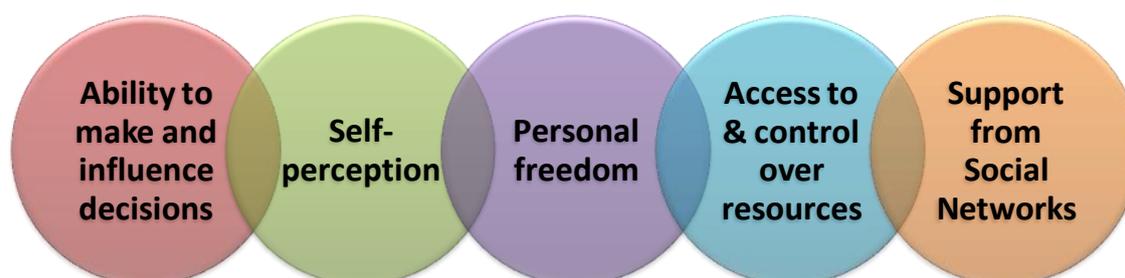
communities.

The survey was carried with a random sample of 218 women in the three project districts who had received at least one microcredit loan from one of the partner organisations between 2010 and early 2013. Many of these women are known to have taken more than one loan from the partner organisations (the median number of loans these women reported having borrowed since 2006 was two), and some of these women also received business-skills training as part of the project. The survey was also carried out with 339 women from the nearby comparison districts. The questionnaire collected data relating to households' (and specifically women's) access to and use of credit, engagement in household businesses, indicators of material wellbeing and socio-economic status, and outcomes related to women's empowerment. At the analysis stage, the statistical tools of propensity-score matching and multivariable regression were used to control for differences between the supported and comparison women in their demographic and socio-economic characteristics.

Measuring women's empowerment

In order to assess a multi-dimensional concept, such as women's empowerment, Oxfam GB has adopted and adapted an approach, which assesses several dimensions of women's empowerment. This approach builds on the Women's Empowerment in Agriculture Index (WEAI) developed by the Oxford Poverty and Human Development Initiative with support from the United States Agency for International Development (USAID) and the International Food Policy Research Institute (IFPRI).

Figure 2: What affects a woman's ability to control her own circumstances and fulfil her own interests and priorities?



This approach involved considering five dimensions of women's empowerment, as shown above, and identifying various characteristics under each dimension that are important for women's empowerment in the context in Yemen. The characteristics identified for this Effectiveness Review included:

- **Ability to make and influence decisions:** Involvement in household decisions related to production, use of income and other domestic activities, as well as influence on decision-making at a community level.
- **Self-perception:** Opinions on women's rights and women's economic and domestic roles; self-confidence and psycho-social wellbeing.
- **Personal freedom:** Autonomy in work and personal life, literacy, attitudes towards and experience of violence.
- **Access to and control over resources:** Access to an independent income, savings and credit; access to and decision-making power over productive resources such as land, property, livestock and other assets.
- **Support from social networks:** Level of self-confidence in dealing with a range of situations and attitudes towards women's rights, position and responsibilities.

The full list of characteristics considered is shown in the table on page 7. Some of these characteristics – including literacy and the ability to realise land and property rights – are

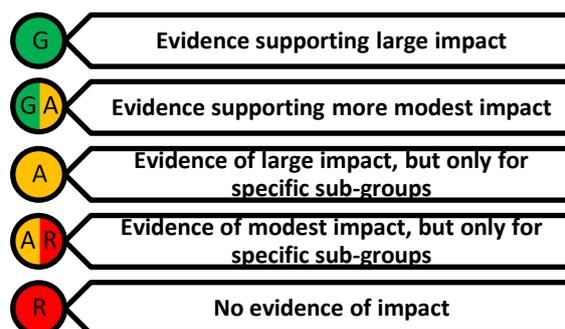
closely linked to the project interventions. Other characteristics were not directly linked to the objectives of the project, but were included in order to provide an overall view of women’s empowerment in the population served by this project.

For each characteristic of empowerment listed in the summary results table, a benchmark was defined, based on what it means for a women to be faring reasonably well in relation to the characteristic in question. An aggregate index of women’s empowerment was then defined as the proportion of characteristics in which each woman scores positively. It should be noted that, in this aggregate measure, each of the 19 characteristics is given equal weight.

For the purposes of measuring women’s empowerment under the Global Performance Framework, a woman is deemed to score positively on empowerment overall if she is empowered in more characteristics than a ‘typical’ woman in her district, as defined by the median of the comparison group.

Summary results table

The table on the following page provides a snapshot of the key findings of the Effectiveness Review. For each of the characteristics of women’s empowerment, the table details the proportion of women surveyed in the districts where the project was implemented who scored positively according to the benchmark defined for each characteristic, and whether there is evidence that the project achieved a positive effect on this. For each dimension of women’s empowerment, the table also shows whether there is evidence for a positive effect from the project, in the form of a simple five-point ‘traffic light’ system. This key illustrates what the various traffic lights represent. In this case, it should be particularly noted that an amber light indicates that there is evidence of impact in one of the two governorates, but not in the other.



A separate report that provides a more detailed and technical description of the evaluation design, process, and results is also available.

Summary of results

	Access to credit	Households in project districts have better access to credit than those in comparison districts, particularly in Hadramout Governorate.
	Increased women's economic activity	There is some evidence that more women in project districts were engaging in productive activities than in comparison districts – but no change in their degree of contribution to household income.
	Improved material wellbeing	Evidence of greater dietary diversity among households in the project district in Hodeidah Governorate, and of increased ownership of household goods in Hadramout. Some indication of higher school attendance in both districts, though this less clear.
	Overall index of women's empowerment	Women in the project districts in Hadramout on average display significantly more positive characteristics of empowerment than do those in comparison districts. In Hodeidah, this is true only of characteristics directly linked to the project activities (access to credit and participation in community groups).

Dimension	Characteristic	Hodeidah Governorate		Hadramout Governorate	
		Proportion of women in project communities above benchmark	Evidence of impact	Proportion of women in project communities above benchmark	Evidence of impact
	Ability to make and influence decisions				
	Involvement in decisions on productive activities	43%	No	30%	No
	Involvement in household spending decisions	49%	No	61%	Not clear
	Involvement in other household decisions	38%	No	48%	No
	Self-perception				
	Influence in community decision-making	46%	No	31%	No
	Attitude to women's economic roles	8%	No	27%	Yes
	Attitude to women's domestic roles	9%	No	17%	Yes
	Opinions on women's rights	51%	No	54%	No
	Personal freedom				
	Self-efficacy	21%	No	37%	Yes
	Psycho-social wellbeing	14%	Not clear	48%	No
	Access to and control over resources				
	Personal autonomy	6%	No	3%	No
	Attitude to violence against women	69%	No	87%	No
	Support from social networks				
	Experience of violence	74%	No	79%	No
	Access to credit	66%	Yes	55%	Yes
	Independent income	58%	No	36%	Yes
	Role in cash management	46%	No	69%	Not clear
	Savings	23%	No	45%	No
	Control over assets	76%	No	60%	No
	Support from social networks				
	Social connectivity	47%	No	62%	No
	Group participation	74%	Yes	35%	Yes

Applicability: These results apply to women in rural areas of the three districts who had received at least one loan from one of the partner organisations between 2010 and early 2013. The district capitals of Sey'oun and Hais were excluded from this Effectiveness Review.

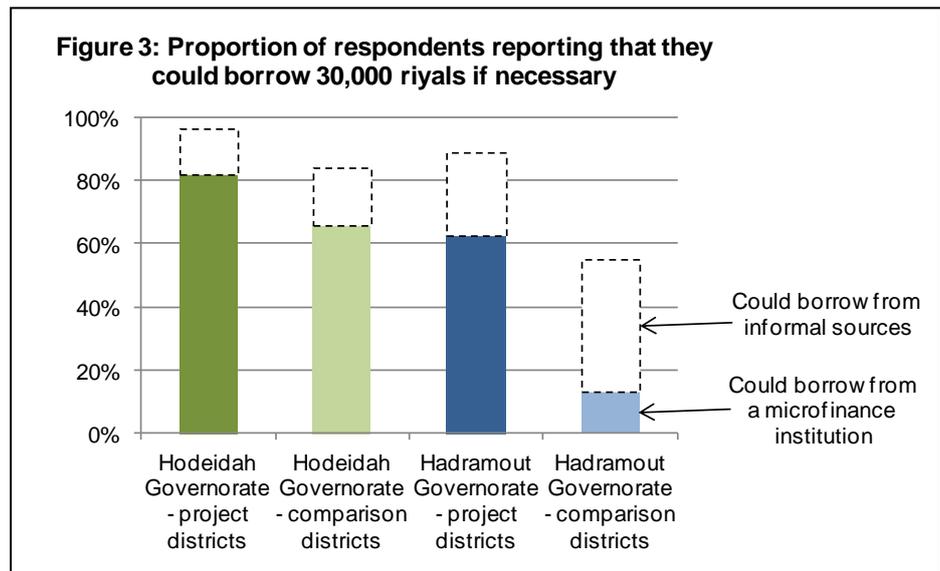
Impact assessment findings

Access to credit



The key intervention made by the women's economic empowerment component of the SAMWEE project was the provision of loans to women. To assess the effects of this intervention on households' access to credit, survey respondents were asked whether they would be able to borrow 30,000 riyals (approximately US\$140) if they needed it for an investment opportunity. Figure 3 shows the difference in the numbers of women responding positively. In each of the governorates, the darker-coloured bar represents the average index score for women in the project districts, while the lighter-coloured bar represents the average for women in comparison communities. As would be expected, most of the women in the project districts (who had actually borrowed from the local associations supported by the SAMWEE project during the past three years) reported that they would be able to borrow from some source if they needed to. In Hodeidah Governorate, the majority of women in the comparison districts also reported that they would have access to some source of credit for 30,000 riyals. In Hadramout Governorate, only around half of women in the comparison districts said they would be able to borrow that amount.

The same pattern applies to the *number* of potential sources of credit. The women in project districts mentioned an average of 1.3 potential sources of credit, compared to 1.2 among comparison women in Hodeidah and 0.6 among comparison women in Hadramout. As would be expected, the difference between women in the project and comparison districts is due mainly



to the availability of credit from microfinance institutions. However, there are also significant differences in terms of the number of women reporting that they would be able to borrow from informal credit or savings groups in the community – it is likely that there is some confusion between such groups and the community-based lending carried out by the partner organisations under this project.

Survey respondents were asked not only about their potential access to credit, but also about the loans their households had, in fact, taken out since 2006. As expected, most respondents in the project districts reported that their household had taken some loan since 2006. In the comparison districts in Hodeidah, a surprisingly large number – 79 per cent – reported that they had also done so. This probably reflects the loans that have been made available in recent years by the Social Fund for Development. In the comparison districts in Hadramout, only four per cent reported that their households had taken out any loans since 2006.

Respondents were also asked for the amount (in riyals) of the largest loan their household had borrowed since 2006. In Hodeidah Governorate, there are indications that the loans accessed by households in the project district were larger on average than those in the comparison districts, but this is not completely clear.

Of course, the project was concerned not simply with providing credit to households, but with

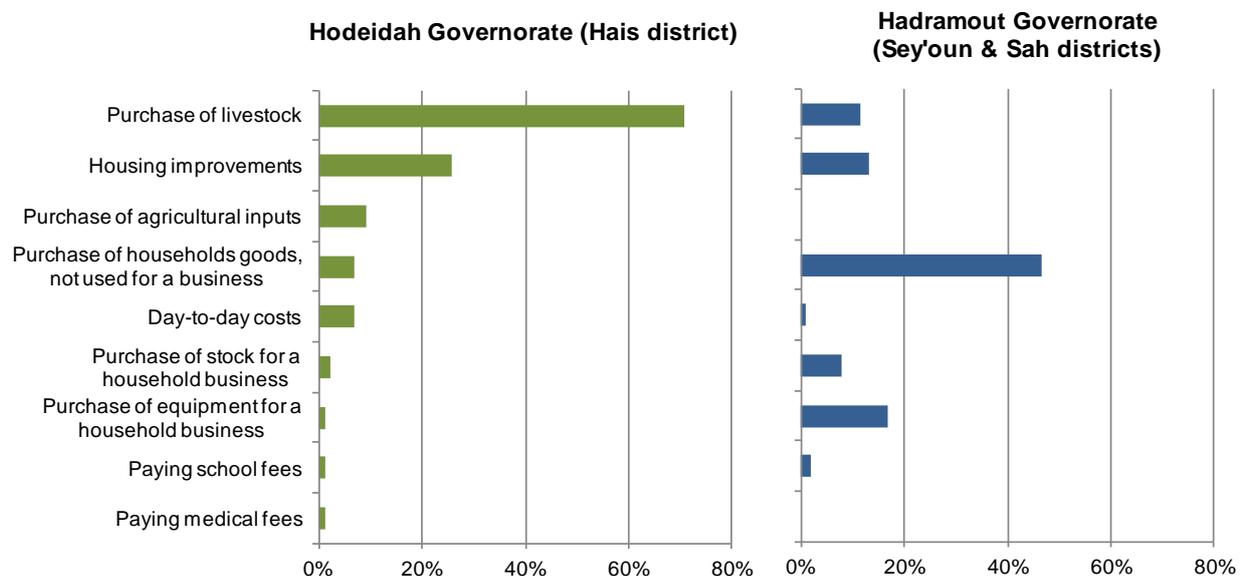
putting credit into the hands of women. Respondents were asked: the last time they borrowed, which member of their household was mostly responsible a) for decisions over whether and how much to borrow, b) for receiving the loan (or the goods in kind) and putting the funds to use, and c) for making reimbursements on the loan.

In Hodeidah Governorate, around a third of respondents in the project district said that they personally were the main person responsible for decisions over borrowing. Another third reported that their husband or another male household member was mainly responsible, and a third said that they were jointly involved in such decisions. Among women in the comparison districts who had borrowed, the proportions were approximately the same. When it came to receiving the loan disbursements, women in the comparison districts were significantly more likely to be involved than those in the project districts: this is presumably because the loans under the SAMWEE project were provided in kind, and it was normally the male household members who would go to the district capital or the market with the representative of the partner organisation to receive the goods. Only a quarter of women in the project districts said that they are solely responsible for making repayments on the loans; another third were jointly responsible, but the remainder (around 40 per cent) said that they were not responsible for the repayments at all.

In Hadramout Governorate, more of the women in the project districts said that they were solely responsible for decision making, for receiving disbursements and for making repayments, but fewer said that they make these decisions jointly with their husbands. As in Hodeidah, around a third said that their husband alone makes decisions over borrowing, and more than 40 per cent said that their husband was the one responsible for the repayments.

Finally, Figure 4 shows the breakdown of the activities that respondents in project districts reported using their loans for. (All the different uses for all the loans taken out since 2006 are included.) In Hodeidah, the most common loan use reported was the purchase of livestock: in particular, just over 50 per cent of the project participants reported that purchase of livestock was the main use of the last loan they took out. Respondents in comparison districts who said that they had borrowed at least once since 2006, were less likely to say they had used their loans for purchase of livestock or housing improvements, and more likely to say they used it for day-to-day expenses or for medical emergencies. In Hadramout, the uses of loans taken out by project participants were quite different: the most common use reported was the purchase of household goods.

Figure 4: Uses of all loans taken out by households of respondents in project districts since 2006

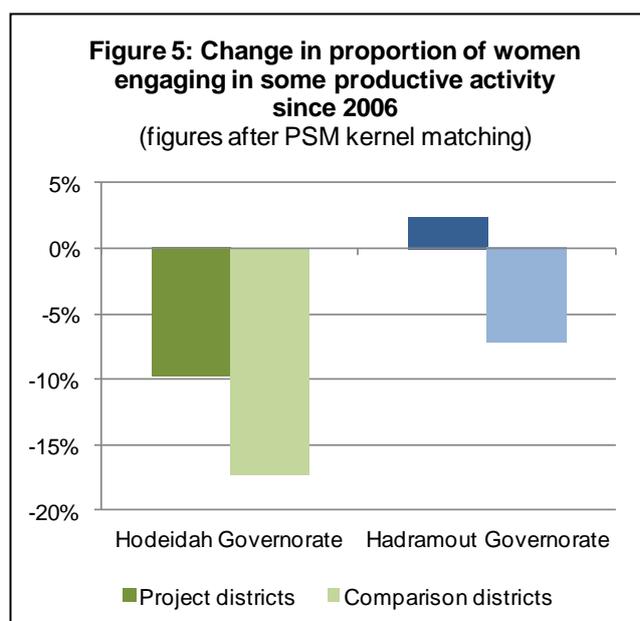


Increased women's economic activity



The primary aim of providing credit and business skills training under the SAMWEE project was to improve opportunities for women to engage in income-generating activities. To investigate the project's success in this respect, the questionnaire asked respondents whether their household – and whether they personally – were engaged in various productive activities, such as farming or fishing, rearing livestock, or running a household business. They were requested to provide this information both for their situation at the time of the survey, and to recall their situation from the 2006 (before implementation of the SAMWEE project).

Just over half of all women interviewed reported having been engaged in some productive activity, and this proportion was higher among women in project districts in both governorates. However, it should be noted that there are also differences between women in the project and comparison districts in terms of the recalled 2006 baseline data. Figure 5 therefore shows the *change* in the proportion of women engaged in productive activities since 2006. It can be seen that the proportion of women engaging in income-generating activities overall decreased since 2006. However, the decrease is smaller among women in the project districts than in the comparison districts. In the project districts in Hadramout there is no decrease at all.



A related question in the survey asked women about the extent to which their productive activities contribute to household income, estimated as a proportion. The majority of women interviewed in Hodeidah Governorate (62 per cent) reported making some contribution to household income, but only 27 per cent in Hadramout did so. While these proportions were higher among women in the project districts than in the comparison districts, there was no indication that the *change* in these figures since 2006 differed significantly between the project and comparison districts.

It was not feasible to collect detailed data on household business activity in this survey, but one indicator examined was the number of household members who are involved in the business. It was assumed that if women had been able to use credit to invest in and grow their household business then, in general, the number of household members who engage in these businesses would also grow. Approximately half of households with some petty commerce or household business reported that more than one household member was engaged in these activities. In fact, significantly more household members were engaged in business activities in the project districts than in comparison districts – but again, this difference was also present in 2006, according to the information respondents were asked to recall from that time. There is no evidence that the number of household members engaged in a household business increased more in the project districts since 2006 than in the comparison districts.

In summary, the data provide some evidence that women in the project districts were more likely to have continued engaging in productive activity since 2006 than those in comparison districts. But there is no evidence that they were personally generating any more income as a result, or that their household business had grown significantly. Given the small numbers of respondents who reported having used any of their loans to invest in a household business, it would anyway be surprising if the scale of household businesses had increased substantially.

Improved material wellbeing

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The Effectiveness Review also sought to identify whether the project had resulted in any effects on household material wellbeing. Five types of wellbeing indicators were included in the questionnaire:

- Food security
- Dietary diversity
- Housing conditions, ownership of land, productive assets and household goods
- School attendance
- Expenditure on medical emergencies.

On food security, the questionnaire included a module based on the Household Food Insecurity Access Scale developed by USAID's Food and Nutrition Technical Assistance Project and the 'reduced' version of the Coping Strategies Index. Respondents were asked on how many days out of the past seven days any household member had experienced the following:

- Reduced the size of meals because there was not enough food.
- Had to eat fewer meals in a day than normal because there was not enough food.
- Reduced the amount eaten by adults, so that children could eat.
- Had to borrow food or rely on help from a friend or relative because there was not enough food.
- Went to sleep at night hungry because there was not enough food.
- Went for a whole day and night without eating because there was not enough food.

As expected, the food security situation was reported to be particularly severe in Hodeidah Governorate. Around 70 per cent of women interviewed in Hodeidah reported that their households had experienced at least one of these situations during the past seven days; this compared to only 43 per cent in Hadramout. An indicator of whether a household was experiencing severe food security problems was created and defined to be positive if the respondent reported that a) some household member went to sleep hungry or went for a whole day and night without food at least once during the past seven days; or b) some household member had to eat fewer meals than normal or borrow food in the past seven days. On this basis, half of households interviewed in Hodeidah Governorate reported experiencing severe food insecurity, but only 16 per cent in Hadramout did.

Surprisingly, households in the project districts in both governorates reported experiencing significantly more food security problems than those in the comparison districts.

In a separate section of the survey, respondents were asked about the *diversity* of food types eaten in their households during the seven days prior to the survey. On this basis, households in the project district in Hodeidah Governorate reported having a more diverse diet than those in the comparison districts. For example, an indicator of positive dietary diversity was created based on whether each household had consumed a source of protein (eggs, dairy products, pulses, meat or fish) on at least four of the past seven days, green leafy vegetables on at least three of the past seven days, and some other fruit or vegetables also on at least three of the past seven days. Thirty-four per cent of households in the project district in Hodeidah Governorate met this standard, but only 14 per cent did in the comparison districts. There was no indication of a difference between households in project and comparison districts in Hadramout.

It is difficult to reconcile the apparently better dietary diversity situation among households in the project district in Hodeidah Governorate with the higher reported incidence of food security problems. The most plausible explanation is, perhaps, that there was a systematic difference between the project and comparison districts in the way people responded to the food security questions. That section of the questionnaire was considered to be particularly sensitive, and it

is possible that those in the project districts – who have a relationship with the partner organisations, the representatives of which were often accompanying the survey teams in the field – felt more comfortable responding to these questions than did those in the comparison districts. If so, then responses to the food security questions would give a biased impression of differences between the districts in terms of the real food security situation. Little weight will therefore be given to these results in this analysis.

The next indicator used to assess the project's effects on household wellbeing is an aggregate of indicators of material wealth. In the survey, data were collected on the household's ownership of various assets (including livestock, productive assets, agricultural tools and household goods), as well as on the conditions of the family's house. Respondents were asked these questions relating to the date of the survey and also to recall the answers for the time before the project started in 2006. Data from these various indicators was then combined to create an overall wealth index for each household. There is no evidence of a relative change in these wealth indicators in Hodeidah Governorate: that was the case even when livestock was considered separately from other types of asset. However, in Hadramout Governorate, households in the project districts did increase their ownership of some durable goods (bicycles, motorcycles, gas stoves, mobile phones, clocks and watches) relative to those in the comparison districts. This finding is consistent with respondents' reports that the most common use of loans in Hadramout was the purchase of household goods.

Survey respondents were also asked about the school attendance of children in their households. Approximately three quarters of respondents surveyed had at least one school-age child living in their household – defined for the purposes of this survey as being aged between six and 16 years. In Hodeidah Governorate, approximately half of households with some school-age children said that none of them had attended school in the past month; only in a quarter of cases were all the school-age children in the household reported to be attending school. School attendance was found to be generally higher in Hadramout, where nearly two in five households reported that they were sending all of their children to school. In both governorates, the proportions attending school are slightly higher in the project districts than in the comparison districts. These differences are, however, only marginally statistically significant, so it cannot be stated with any confidence that they represent an effect of the project activities.

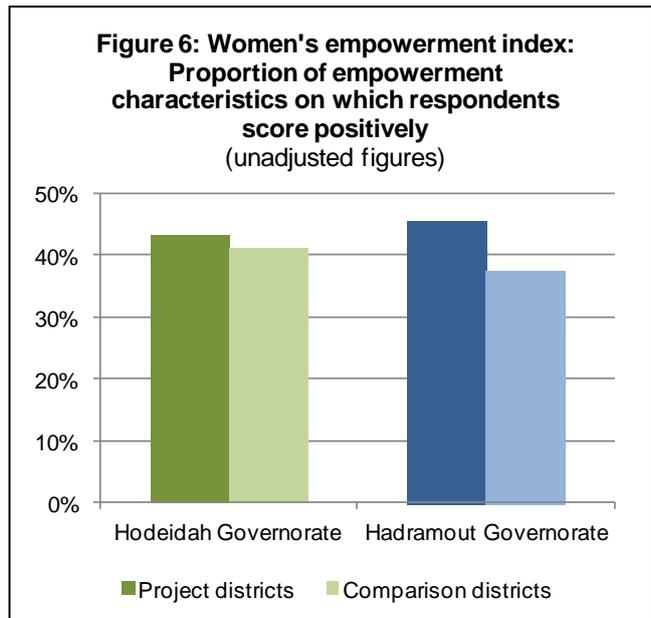
Finally in this section, respondents were asked about times during the past 12 months when some member of the household had become ill or had an injury, and were asked whether medical treatment was sought. Around 65 per cent of respondents in Hodeidah Governorate and 40 per cent in Hadramout reported that there was at least one case in which a household member required medical treatment during the past 12 months. In most cases, the household was able to procure treatment from a clinic or hospital. There were no clear differences between the project and comparison districts in terms of the proportions able to attend a clinic or hospital, nor in the amount they expended on treatment.

Overall index of women's empowerment

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Women's empowerment was assessed in this Effectiveness Review by considering 19 different characteristics thought to be important contributors to empowerment. From the responses to the survey, each respondent was identified as having scored positively or negatively in terms of each of these characteristics, based on benchmarks that are described in detail in the following sections of this report. An overall index of women's empowerment was then created as the proportion of characteristics in which each respondent scored positively.

Figure 6 shows the proportion of characteristics in which women in the project and comparison districts scored positively. It can be seen that, on average, respondents scored positively in around 40 per cent of the characteristics. In Hodeidah Governorate, there is no significant difference between results for women in the project district and comparison districts. On the other hand, in Hadramout there is a clear difference between women in the project districts (where surveyed women scored positively on average in 45 per cent of the characteristics) and comparison districts (where on average they scored positively in 38 per cent of the characteristics). This difference is found whichever of the various statistical models is used to estimate it, and is thought to be moderately robust to potential sources of bias in the survey data.



It should be remembered that the women’s empowerment index is a composite of some characteristics related to the expected outcomes of the project in question, and other characteristics, which are not. To understand the effectiveness of the project, it is therefore necessary to examine the results under each of the characteristics individually. The analysis of each characteristic is carried out in the sections that follow.

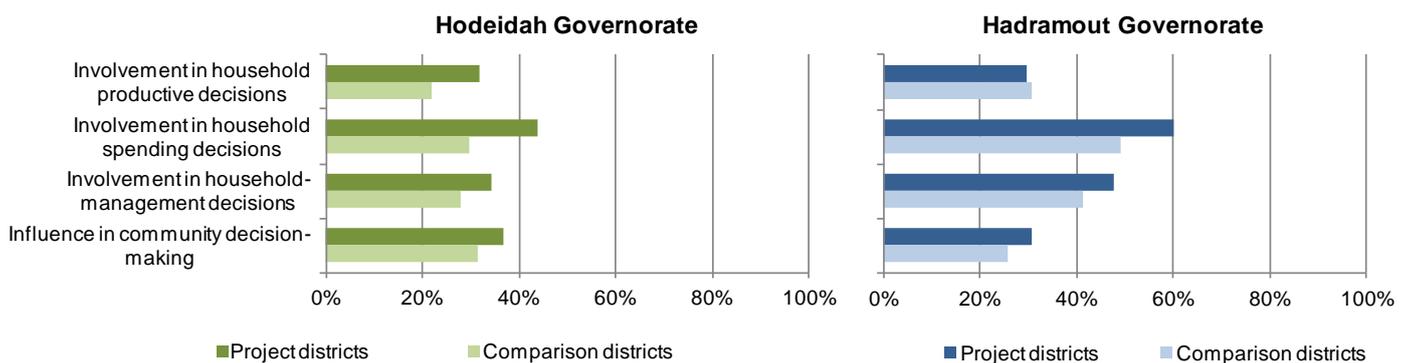
Dimension 1 – Ability to make and influence decisions



The first dimension of women’s empowerment considered in the Effectiveness Review focused on women’s influence in decision-making, both at household and at community level. Four characteristics were examined under this dimension, three of them relating to decision-making in the household, and one to decision-making at a community level. The results are shown graphically in Figure 7. While the proportions scoring positively are seen to be higher in several cases among women in the project districts than those in the comparison districts, the only one of these differences of which we can be confident is that of involvement in household spending decisions in Hadramout Governorate.

The results on women’s involvement in household decision-making are based on questions from the survey in which respondents were asked who in their household is normally responsible for each of 16 different types of decisions. If the respondent stated that she was not the sole decision-maker in any particular area, she was also asked to what extent she

Figure 7: Proportions of respondents scoring positively on characteristics of ability to make and influence decisions



would be able to influence a decision she disagreed with.

The 16 different types of decision were divided into the following three areas:

- **Decisions on productive activities:** Decisions relating to agricultural activities, livestock rearing, and other income-generating activities.
- **Spending decisions:** How income gained from each of the household's income-generating activities is spent.
- **Household-management decisions:** Decisions over respondent's travel, education and marriage of children, and what to do when a household member falls sick, and what to give as gifts during festivals.

In each of these three areas, a woman was considered to score positively if she said that she is either the main decision-maker or has a large amount of influence over at least half of the types of decisions made in the household. In Hadramout there is some indication that involvement in household spending decisions is higher among the women in the project communities. However, the statistical evidence for this is not conclusive, so this finding should be not treated with confidence. In Hodeidah Governorate, although more of the women in the project districts score positively on each of the characteristics than do women in comparison districts, none of these differences is statistically significant. It is not clear, therefore, that these represent systematic differences between women in project and comparison districts, rather than being an artefact of the particular sample selected for the survey.

To evaluate women's influence on decision-making at community level, respondents were presented with the following four statements, and were asked to state the level of their agreement or disagreement with each:

- If you wanted to voice your opinion in community meetings, people would allow you to do so.
- Women are represented in all the important committees in this community.
- Women are able to influence the important decisions which are taken in this community.
- You are able to influence important decisions in this community.

Each respondent was deemed to have scored positively on community influencing if she agreed with at least three of those four statements. On that basis, around a third of women scored positively – with the proportion being higher in Hodeidah Governorate than in Hadramout. There is no indication of a difference between women in the project and comparison districts on this indicator.

Overall, then, although the women in project districts in Hadramout tended to score positively on a higher proportion of the characteristics of ability to make and influence decisions than did matched women in the comparison districts, there is no single characteristic in which they are clearly doing better.

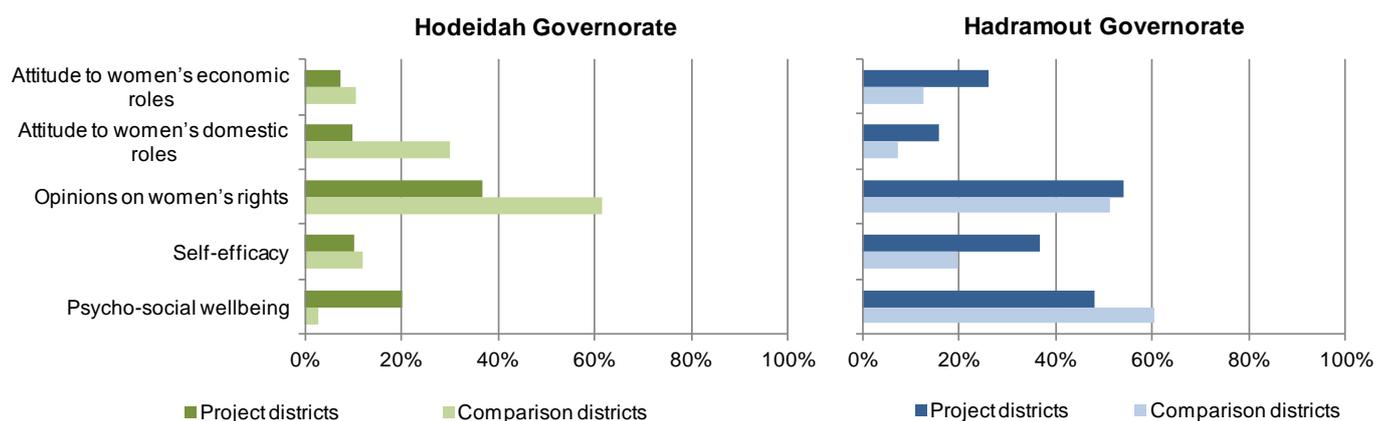
Dimension 2 – Self-perception

A

The 'self-perception' dimension includes an assessment of respondents' attitudes and opinions towards women's rights and traditional economic and domestic roles, as well as measures of self-confidence and 'psycho-social' wellbeing. The breakdown of the results for the various characteristics considered is shown in the chart on the following page. In terms of the overall index of self-perception, the women in project districts in Hadramout score significantly higher on the index than women in the comparison districts; this is not the case in Hodeidah Governorate.

Each of the characteristics under this dimension was assessed (like that for community influencing discussed in the previous section) by presenting various statements to the

Figure 8: Proportions of respondents scoring positively on characteristics of self-perception



respondents and asking them about the extent to which they agreed or disagreed.

Firstly, a respondent's **attitude towards women's economic roles** was assessed by examining her agreement or disagreement with the following statements:

- A man's job is to earn money; a woman's job is to look after the home and family.
- Wives should be more concerned with their duties of childbearing and housework, and leave earning income to men.
- Men are more important than women in ensuring that the food and income needs of the family are met.
- Women are just as capable as men of contributing to household income.
- A man should provide his wife with everything she needs, even if she is able to earn income for herself.

All but the penultimate of these statements are expressed in a negative form, so the responses were inverted during analysis. Each respondent was then deemed to score positively if she expressed positive responses in at least three of the five statements. On this measure, respondents in project districts in Hadramout had clearly more positive scores than those in comparison districts. For example, 30 per cent of women in project districts disagreed with the first statement above, compared to only 16 per cent of women in comparison districts. In Hodeidah Governorate, 16 per cent of women disagreed, and there was no clear difference between the project and comparison districts.

Four statements included in the survey were intended to elicit respondents' **opinions on women's domestic roles**:

- A wife should obey her husband, even if she disagrees with him.
- A husband, rather than his wife, should be the overall boss of the home.
- A wife should never question the decisions made by her husband.
- A man should have the final word about decisions in the home.

Each respondent was deemed to have scored positively on this indicator if she disagreed with at least three of these four statements. Again, significantly more of the women scored positively in the project districts than in the comparison districts in Hadramout, but the same was not true in Hodeidah.

A further six statements were used to assess each respondent's **opinions on women's rights**. (Note that some of these statements were also used to derive the results on attitudes to safe age of marriage, discussed above.)

- Boys and girls should be given equal opportunities to learn how to read and write.
- Education for boys is more valuable than for girls.
- If a girl makes a good marriage, then her education is not important.
- Women should leave politics to men.

- A good marriage is more important for a girl than a good education.
- It is important that a girl is old enough to make her own decision before she can be married.

Again, responses to the second, third, fourth and fifth statements were inverted during analysis. Each respondent scored positively on this indicator if she agreed with at least four of the six statements. As was found for attitudes to early marriage, there were no clear differences between women in project and comparison districts in either governorate in terms of this indicator.

Respondents' **self-confidence** was assessed by means of four questions derived from the General Self-Efficacy Scale:

- You are confident that you can deal effectively with unexpected events.
- If you are in trouble, you can usually think of a solution.
- You can always manage to solve difficult problems if you try hard enough.
- You can usually handle whatever comes your way.

For this indicator, a respondent was considered to have scored positively if she agreed strongly with at least three of the four statements. On this basis, there was a clear difference in Hadramout between the women in project districts (37 per cent of women scored positively) and those in comparison districts (of whom only 20 per cent did), while there was no such difference in Hodeidah Governorate.

Finally under this dimension, respondents were also asked questions about their **psycho-social health** – specifically whether they had experienced any of the following during the past two weeks:

- Lost much sleep over problems
- Felt constantly under stress
- Been able to enjoy your normal day-to-day activities
- Been feeling unhappy and depressed
- Been losing confidence in yourself
- Been thinking of yourself as a worthless person

Respondents were scored positively if they did not respond 'yes, often' to experiencing any of the problems, did not respond 'no' to being able to enjoy day-to-day activities, and only responded 'sometimes' to one or two of the problems. On this measure, Figure 8 shows a large difference between women in the project district and those in the comparison districts in Hodeidah Governorate, though again the evidence that this represents a systematic difference between the two groups is weak.

Dimension 3 – Personal freedom

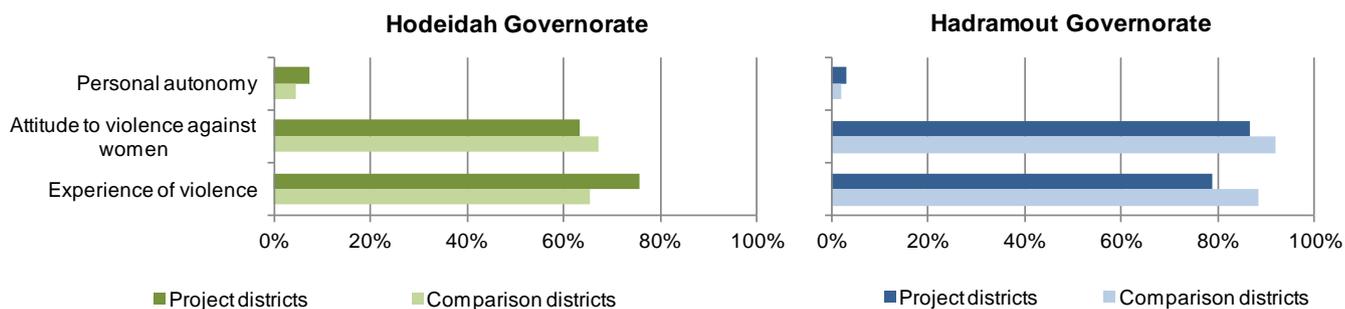
R

The survey included questions relating to three characteristics of personal freedom. Figure 9 shows the breakdown of the numbers of women who scored positively in terms of each of these characteristics.

The first characteristic considered under this dimension was the degree of **personal autonomy** that the respondent has in her life and work. The indicator was constructed by presenting two statements and asking whether each of these was true for her:

- You are the one who decides how to carry out your day-to-day work; nobody else controls how you do your own work.
- You have to seek permission from someone (e.g. husband) if you wanted to travel in a group to visit relatives outside the community.

Figure 9: Proportions of respondents scoring positively on characteristics of personal freedom



Each respondent was scored positively on this characteristic if she agreed with the first statement and disagreed with the second. This applied to only a small proportion of women, and there was no indication of a difference between women in project and comparison districts in either governorate.

Respondents were also asked for their **opinion on the acceptability of violence against women**, as well as on their actual **experience of violence** in the 12 months prior to the survey. Firstly, women were asked whether they believe it is acceptable for a man to hit his wife, in various situations. Overall, 18 per cent of respondents said that there are some situations in which this is acceptable, but this proportion was much greater in Hodeidah Governorate (where nearly a third of respondents agreed) than in Hadramout (where less than 10 per cent did). The most commonly cited situation in which violence against a wife was said to be acceptable (especially in Hodeidah Governorate) was if she refuses to have sex with her husband. These proportions did not appear to vary systematically between the project and comparison districts.

To investigate the prevalence of violence against women in these communities, respondents were not asked directly about whether they had suffered violence themselves. Instead, they were asked whether any 'woman close to them' had suffered from various forms of violence during the past 12 months. These were simple yes/no questions: no further details were asked about the frequency of the incidents or the identity of the victims or perpetrators. Thirteen per cent of women in Hadramout Governorate and 27 per cent in Hodeidah reported that they were aware of some cases of violence against women around them. (This difference in responses between the two governorates may reflect differences in respondents' openness to discuss these issues or differences in the degree of trust in the enumerators, so should not be treated as unequivocal evidence of a higher level of violence against women in Hodeidah.)

Worryingly, the proportion of women who reported being aware of some violence against women around them was significantly higher in the project districts than in the comparison districts in Hadramout. This was particularly so for cases of theft, insults or humiliation, but (although less clear) may also be true for forms of physical violence too. However, caution should be exercised before concluding that the support provided under the project has resulted in increased violence against women in Hadramout Governorate. A potential explanation is that women in the project districts in Hadramout were more willing to report incidents of violence in the course of the survey than were women in the comparison districts. Since this analysis has found that women in the project districts in Hadramout score positively on various of the other characteristics of empowerment considered in this review, it is possible that they also felt more confident in discussing the incidence of violence with outsiders. In-depth follow-up research would be required to make a judgement about which of these explanations is the correct one.

Dimension 4 – Access to and control over resources



A further five characteristics were identified and measured corresponding to women's access to and control over resources. The first of these is women's **access to credit**. The detailed results on households' borrowing behaviour and on women's involvement have already been discussed under the first outcome section. In considering the contribution of access to credit to women's empowerment, respondents were considered to score positively if both a) their household had taken some loan since 2006 and b) they reported that they personally had at least joint involvement in making decisions about the last loan taken out. In this regard, there are significant differences between the women in project and comparison districts in both governorates – but this is mainly because of differences in households' access to credit, rather than differences in the degree of women's involvement.

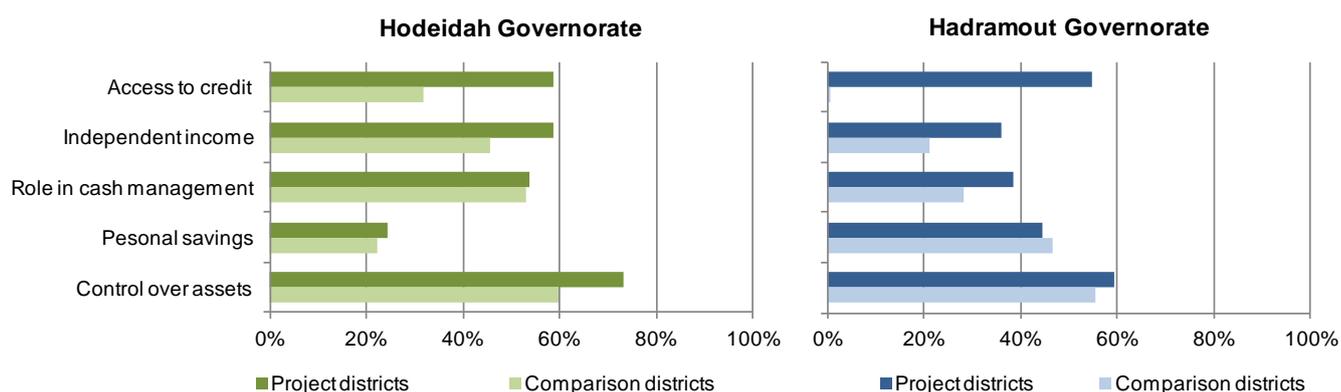
Whether a woman has **access to some independent income** was another characteristic considered in this dimension. The data underlying this indicator has already been discussed, on page 10 above. Each respondent was considered to score positively if she reported that she engages in some productive activity, and is able to make some contribution to household finances. In Hodeidah Governorate, approximately 59 per cent of women met this criterion, with no apparent difference between the project and comparison districts. In Hadramout, fewer women overall reported that they had some independent income, but there was a clear difference between the project and comparison districts.

Respondents were also asked who in their household plays the main role in **keeping and managing the family's cash**. Approximately half of women in Hodeidah Governorate and a third in Hadramout reported that the responsibility is theirs or is shared with their husband or another household member. There is some indication that this proportion was higher among households in the project districts in Hadramout – but again this difference is not statistically significant under all the different estimation techniques, so cannot be treated with confidence.

The existence of **personal savings** is an additional characteristic that may indicate whether a woman has some degree of autonomy in accessing financial resources. Survey respondents were not asked directly about the amount of their savings, but were instead asked to estimate how long their household would be able to manage in an emergency, using only those savings. Approximately two thirds of respondents reported that they have some personal savings, but the number of days they estimated their household could live from those savings was generally greater in Hadramout. There did not appear to be any difference between women in project and comparison districts in terms of this characteristic.

The final characteristic considered under this dimension was the woman's **ownership or control of assets**. For each of the types of livestock, land, property, or major productive equipment owned by their household, respondents were asked which household members

Figure 10: Proportions of respondents scoring positively on characteristics of access to and control over resources



have control over that asset – meaning who would make the decisions to sell or dispose of the asset if necessary. Nearly three quarters of respondents in Hodeidah and 57 per cent in Hadramout reported that they have at least joint decision-making control over some important assets. Again, this figure did not differ significantly between project and comparison districts.

Dimension 5 – Support from social networks

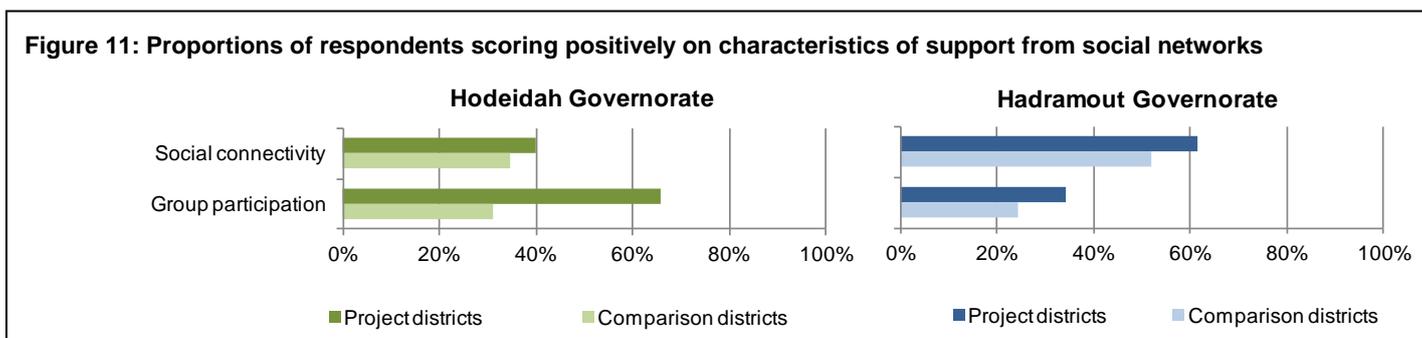


The final two characteristics included in the Effectiveness Review attempted to evaluate the strength of respondents' social networks. The first characteristic did this by presenting five further statements, and asking respondents the extent to which these apply to them:

- You are usually invited if there is a celebration (e.g. wedding) in the community.
- You are regularly invited to participate in important meetings in your community.
- You would be able to ask others in the community for advice or support if you needed it.
- Other people in the community often ask you for advice or support when they need it.
- You regularly visit your neighbours and friends in the community for tea.

Each respondent was scored positively on this indicator if she agreed strongly with at least three of these four statements. More women in Hadramout responded positively to these questions than did women in Hodeidah, with no indication of a difference between women in project and comparison districts in either governorate.

Respondents were also asked which **community groups they participate in**, such as savings or credit groups, agricultural cooperatives, parent/teachers associations or water committees. Respondents were considered to have scored positively if they reported participating in any community group. The number of women interviewed in project districts who participate in some community group was clearly larger than in comparison districts, across both governorates. The largest differences were, as expected, in the proportions reporting that they participate in a credit or savings group in the community.



Attitudes on safe age of marriage

The three districts included in the survey where the microlending activities had been implemented were also districts that had been targeted for local campaign activities promoting safe age of marriage. This meant that attitudes towards early marriage on the part of survey respondents could be compared between the project and comparison districts, to see whether there is any indication of an impact from those activities. It should be noted that the women who were engaged in the microcredit activities were not specifically targeted by the safe-age-of-marriage campaigns, but that these campaigns were intended to cover the whole population of the three districts. Knowing whether the campaigns had some effect among this group of women may at provide an indication of whether there may be an impact of these campaigns among the wider population.

To that end, 15 statements about early marriage (specifically among girls) were presented to respondents in the questionnaire, and respondents were asked to state their level of agreement or disagreement with each of them. The statements addressed what specific age was seen as acceptable for a girl to be married, as well as potential health impacts, educational impacts and cultural and economic factors surrounding early marriage.

Unfortunately the results do not provide any indication of a systematic difference in attitudes to early marriage between the project and comparison districts in either governorate.

However, these results should not be taken to imply a complete lack of impact on attitudes towards early marriage. One important factor to bear in mind is the possibility of 'spillover' effects: given that there is probably significant communication between people resident in the project and comparison districts, it is possible that messages about early marriage could have passed between them. If so, any effects of the project on early marriage derived from a comparison between them would be underestimated.

The questionnaire also asked about marriages of household members that had taken place during the past three years. In Hadramout 17 of the 33 women who were married in the past 3 years were aged under 18, and in Hodeidah 12 out of the 37 women who married were aged under 18. (There were only three cases where men were reported to have been married at less than 18 years of age.) These numbers are too small to permit any analysis of whether the age of marriage has been influenced by the project activities.

Programme learning considerations

- ***Consider whether disbursing loans in kind undermines women's ability to take ownership and control of those loans.***

The end of the current project within the coming months perhaps presents an opportunity to review the lending activities of the local partner organisations. The results of the survey questions on decision-making about credit particularly call into question the methodology through which the loans are issued. Even though this project was providing credit specifically with the aim of promoting economic empowerment for women, around a third of women who had received loans from the project partners reported that their husbands alone made the decisions about whether and how much to borrow. More than 40 per cent of women said that the responsibility for making repayments on the loans lay solely with their husband. An obvious factor that may restrict women's ability to take ownership and control over the credit process is that the loans have been issued in kind, requiring male household members to visit the market or district capital in order to receive the item being purchased with the loan proceeds. In the comparison districts in Hodeidah Governorate, where most loans received by the households were made in cash, women themselves were normally the ones involved in the disbursement process (though it should also be noted that the proportions involved in decision-making and making repayments were no different between the project and comparison districts).

The policy of issuing loans in kind was, of course, originally intended to increase the likelihood that loan proceeds would be spent on useful investments, rather than on day-to-day expenditure. It is true that we would not want a change in lending methodology to undermine the apparent modest gain made by the project in encouraging women to continue engaging in some productive activity. Since there are three local partner organisations operating in three different geographic areas, it would be possible to trial any change in one of those districts first, and monitor the effects before making a decision on whether to implement similar changes in the other districts.

- ***Carefully monitor the potential for women's economic empowerment activities to increase the incidence of violence against women.***

A clear and worrying result from the survey data is that women in the project districts in Hadramout were more likely to report the occurrence of incidents of violence against women around them in their communities. This was particularly so for cases of theft, insults or humiliation, but (although less clear) may also be true for forms of physical violence. No questions were asked on the details of the incidents or on the identities of the perpetrators or victims. There are reasons to doubt that the increased reporting of violent incidents is a result of the project activities: in particular, women in those same districts demonstrated greater empowerment in various characteristics considered than did women in the comparison districts, so it is possible that they simply felt more confident in discussing violence against women with the survey staff. However, the possibility of an effect from the project activities on incidence of violence should be treated seriously, and perhaps warrants more in-depth study with the women in Sey'oun and Sah districts. Certainly if the microlending activities are to be continued after the end of the current project period, the incidence of violence against women will be an important factor to monitor carefully.