



Promoting Sustainable Livelihoods for Women & Vulnerable Groups in Chiradzulu District

Project Effectiveness Review

Summary Report



Oxfam GB
Women's Empowerment Outcome Indicator

Evaluation date November, 2013
Publication date February, 2014

Acknowledgments: We would like to thank the staff of CAVWOC and of Oxfam in Malawi for their excellent support during the preparation and fieldwork for the Effectiveness Review. Particular thanks are due to Maxwell Kaliati, Smart Mvula, Hyton Lefu, and to the consultant who managed the fieldwork, Jason Nyirenda.

Photo credit: Abbie Trayler Smith

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 'Promoting Sustainable Livelihoods for Women & Vulnerable Groups' project carried out in Chiradzulu District in Malawi was one of those selected for review in the 2012/13 financial year. This project was implemented between 2009 and 2013 in collaboration with the Centre for Alternatives for Victimised Women and Children (CAVWOC), and aimed at empowering vulnerable people – especially women – through engagement in production and facilitating access to markets.

The project's main activities involved facilitating the creation and capacity-building of approximately 180 village savings and loans (VSL) groups in 81 villages. A number of households in the same areas have also been supported in horticulture production, while others formed groups and received support in the breeding of pigs. In addition, the partners have worked to raise awareness and reduce the acceptability of gender-based violence in the project areas.

The Effectiveness Review adopted a quasi-experimental impact evaluation design, comparing a members of a randomly-selected sample of VSL groups with a sample of women in nearby communities where the project had not been implemented. 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, agricultural production, 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 provide clear evidence that the establishment of the VSL groups has led to members making regular savings, and has had a positive impact on the availability of credit in these communities. Many of the loans were reported to have been used for productive purposes – and indeed the survey data show increased engagement among VSL members in petty commerce, as well as an increase in the amount of fertiliser being used. Those supported in horticulture production, as well as the VSL members more generally, produced a wider range of crops than households in the comparison communities, and generated revenue from agricultural production that was several times higher than they would have done otherwise. It appears that this has not translated into major improvements in household wellbeing (or at least, not yet), but there are indications of a small improvement in indicators of food security and dietary diversity.

In terms of women's empowerment, project participants demonstrated greater empowerment than comparison respondents mainly in those characteristics directly connected to the project activities: savings, access to credit, and participation in community groups. However, it also appears that women who have participated in the project activities are more likely to play the main role in household cash management, and perhaps also display more positive attitudes towards women's economic and domestic roles. Strangely, project participants were more likely than comparison respondents to say that marital violence could be justified in some circumstances – though this perhaps reflects greater confidence on the part of these women in voicing their opinions on this sensitive subject. No specific differences could be identified in these results among those who participated specifically in the horticulture or piggyery components of the project.

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

- Seek to understand further the reasons that participation in the VSL groups, as well as the horticulture and piggery activities, have not resulted in significant effects on food security or wealth indicators – and how this relates to women's position in household decision-making.
- 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. This framework requires project/programme teams to annually report output data across six thematic indicator areas. In addition, modest samples of mature projects (e.g. those closing during a given financial year) under each thematic indicator area are being randomly selected each year and rigorously evaluated. One key focus is on the extent to which they have promoted change in relation to relevant OGB global outcome indicators.

The global outcome indicator for the women's empowerment thematic area is the extent to which targeted women demonstrate greater empowerment, against the median (or 'typical') observation in the comparison area. The household survey carried out in Chiradzulu District in Malawi in April 2013 was part of an effort to assess the impact that the work of Oxfam and its partners has had on this indicator.

One of the projects selected for an Effectiveness Review in the 2012/13 financial year was the 'Promoting Sustainable Livelihoods for Women & Vulnerable Groups' project in Chiradzulu District in the Southern Region of Malawi. This project was implemented between 2009 and 2013 in collaboration with the Centre for Alternatives for Victimised Women and Children (CAVWOC), and aimed at empowering vulnerable people – especially women – through engagement in production and facilitating access to markets.

Three main activities have been carried out under this project, all of which have been implemented in two Traditional Areas (TAs) of Chiradzulu District. Firstly, the partners have facilitated the creation of, and provided capacity-building support for, village savings and loans (VSL) groups with almost exclusively female membership. Approximately 180 groups have been established across 81 different villages, each with between 15 and 25 members who meet each week and make savings deposits. The savings deposits are used to make loans to group members, with loan sizes and payment terms decided by the group. The second component of the project involved supporting smaller groups of households in horticultural production (particularly the production of tomatoes), by providing training, technical support and inputs. Fifty households were supported in horticulture production during the first two years of the project's lifetime, with the number expanded to 282 households since November 2011. Finally, the project has supported 56 groups, each consisting of seven to ten households, in establishing piggery units. The partners provided five hybrid pigs for each group, as well as materials for construction of the piggery units and an initial supply of feed. The pigs are intended to be bred for sale in markets; however, epidemics of African swine fever in 2011 and in early 2013 severely affected the local pig population, and are thought to have limited the impact of these activities to date.

Complementing these activities, the partners have also carried out activities to raise awareness and reduce the acceptance of gender-based violence in communities in the project area.

This Effectiveness Review attempted to assess the impact of each of these activities on the livelihoods of VSL members and others supported by the project, and particularly to understand how these have affected women's positions in their households and communities.

Evaluation approach

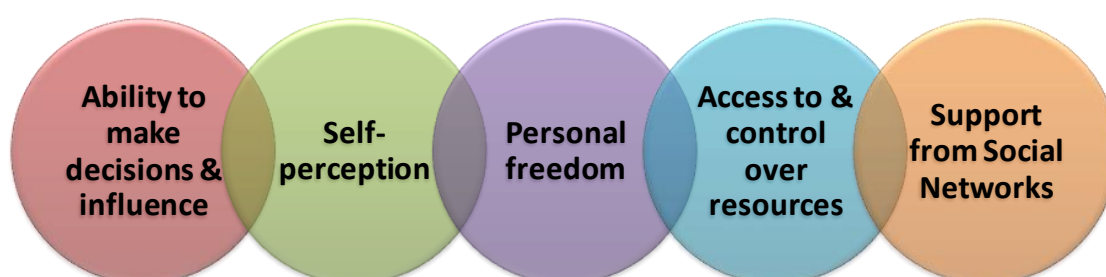
The programme work considered in this Effectiveness Review aimed to improve the livelihoods of producer households through interventions at the community level. The approach adopted to evaluate the success of this work was a 'quasi-experimental' design, where women who had participated in VSL groups and other project activities in seven of the group-village headman areas (GVHs) were compared to women with similar characteristics in nearby GVHs. Within these seven GVHs, 38 VSL groups (across 26 villages) were selected at random; within each of those 38 groups, individual group members were randomly selected to participate in the survey. This led to a total of 185 VSL members being surveyed. All women who had participated in the horticulture component of the project within those same 26 villages – a total of 42 women – were also interviewed. In the comparison GVHs, a total of 377 randomly-selected women were interviewed across 23 villages.

The questionnaire included questions relating to households' (and specifically women's) access to and use of credit, engagement in household businesses, agricultural production and sales, 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 that 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 1: 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 in Figure 1, and identifying various characteristics under each dimension that are important for women's empowerment in the context in Malawi. 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.

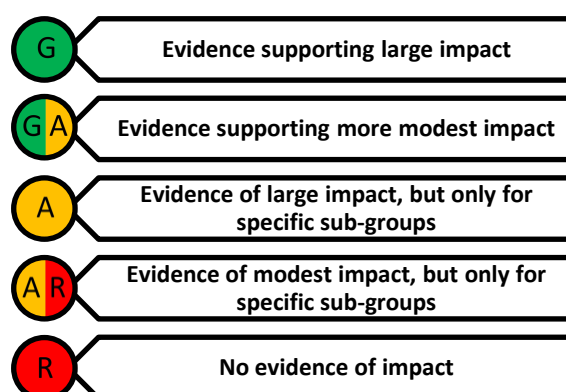
The full list of characteristics considered is shown in the table on page 7. Some of these characteristics – including literacy and the ability to realise land and property rights – are closely linked to the project interventions. Other characteristics were not directly linked to the objectives of the 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 table on page 7, 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 empowerment 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. The key to the right 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 full report is also available that provides a more detailed and technical description of the evaluation design, process, and results.

Summary of results

	Increased savings	VSL group members report saving regularly and have much greater accumulated savings than women in comparison communities.
	Improved access to credit	Large difference between VSL members and women in comparison communities in their ability to access loans, and in the sizes of loans that are available.
	Increased agricultural production and sales	VSL members applied more fertiliser on average and brought approximately twice the value of crops to market than comparison respondents. Those included in the horticulture component have applied improved techniques, produced a wider range of crops, and made sales much larger than comparison respondents.
	Improved household income and food security	Indications of slightly improved food security and dietary diversity among VSL members in general and horticulture participants specifically – but the evidence is not conclusive. No evidence of an improvement in other indicators of material wellbeing.
	Overall index of women's empowerment	VSL group members display significantly more positive characteristics of empowerment than do comparison respondents.

Dimension	Characteristic	Proportion of VSL members scoring positively	Evidence of impact	
Ability to make and influence decisions	Involvement in decisions on productive activities	79%	No	
	Involvement in household spending decisions	73%	No	
		Involvement in other household decisions	85%	No
		Influence in community decision-making	79%	No
Self-perception	Attitude to women's economic roles	52%	Yes	
	Attitude to women's domestic roles	29%	Yes	
		Opinions on women's rights	52%	No
		Self-efficacy	69%	No
		Psycho-social wellbeing	54%	No
Personal freedom	Personal autonomy	41%	No	
		Attitude to violence against women	54%	No
		Experience of violence	40%	No
Access to and control over resources	Personal savings	41%	Yes	
	Access to credit	66%	Yes	
		Independent income	75%	No
		Role in cash management	72%	Yes
		Control over strategic assets	43%	No
Support from social networks	Social connectivity	46%	No	
		Group participation	74%	Yes

Applicability: These results apply to members of the 38 VSL groups that were randomly selected from among all the groups within seven of the eleven GVHs where the project was implemented, and to horticulture participants in those same villages. The remaining four GVHs where the project was implemented were not included in the Effectiveness Review.

Impact assessment findings

Increased savings

G

As discussed in the introduction, the key intervention made under this project was the establishment of village savings and loans (VSL) groups, in order to provide women with a secure and usable savings facility and to mobilise those savings in the form of credit for group members. The first indicator of the success of this work was the savings deposits held by members. As expected, all of the VSL members interviewed reported having some savings, compared to only half of the comparison respondents. Respondents were not asked directly about the value of their savings, but instead were asked for how many days their household could live from those savings, if there were an emergency and no other funds were available. On average the VSL group members said that their savings would support their households for just over two weeks (with a median figure of seven days). In contrast, the women in comparison communities stated that their savings would last for only five days on average, with a median of just one day.

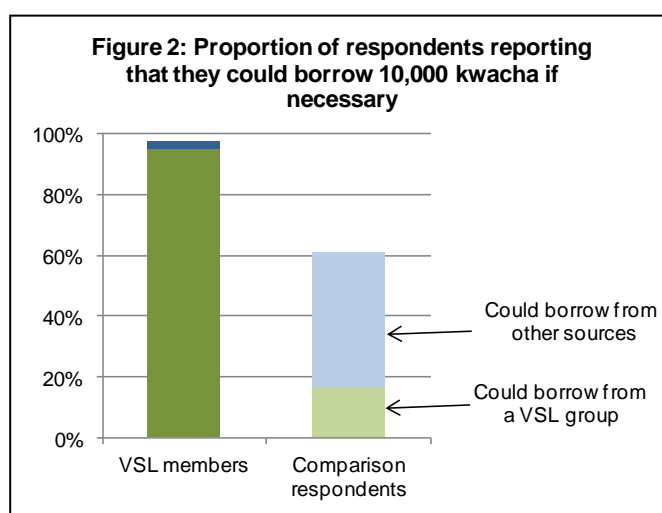
In a separate set of questions, respondents were asked whether they had made any savings during the month prior to the survey. Approximately 45 per cent of respondents reported that they had saved cash at home, and this figure did not differ between the VSL members and comparison respondents. Nearly all the VSL members had made some deposits in a VSL group during the previous month. Only 13 per cent of women in comparison communities reported having made any savings deposits during that month (either in a group or by giving money to a friend or neighbour to take care of, or – in a very small number of cases – making deposits at a formal financial institution).

Improved access to credit

G

To assess the VSL groups' effect on access to credit, survey respondents were asked to imagine that they needed 10,000 kwacha (approximately US\$30) to make a business investment, and were asked whether and from which sources they would be able to borrow this sum. Almost all of the VSL group members reported that they would have access to some source for this credit, against just over 60 per cent of women in comparison communities. Overall, VSL members said that they had access to 1.4 sources of credit on average, compared to only 0.9 sources among the comparison women. Interestingly, VSL group members were much less likely to mention relatives or neighbours as potential sources of credit than were women in the comparison communities.

Respondents were also asked about the loans that they or other household members had borrowed during the 12 months prior to the survey. Almost all of the VSL members reported having borrowed at least once from the VSL group during that 12-month period, with them borrowing three times on average. In the comparison communities, only a third of respondents reported that their household had taken out any loans during the past 12 months. (It should be noted that nine per cent of the women



**Promoting Sustainable Livelihoods for Women & Vulnerable Groups in Chiradzulu District –
Summary Review**

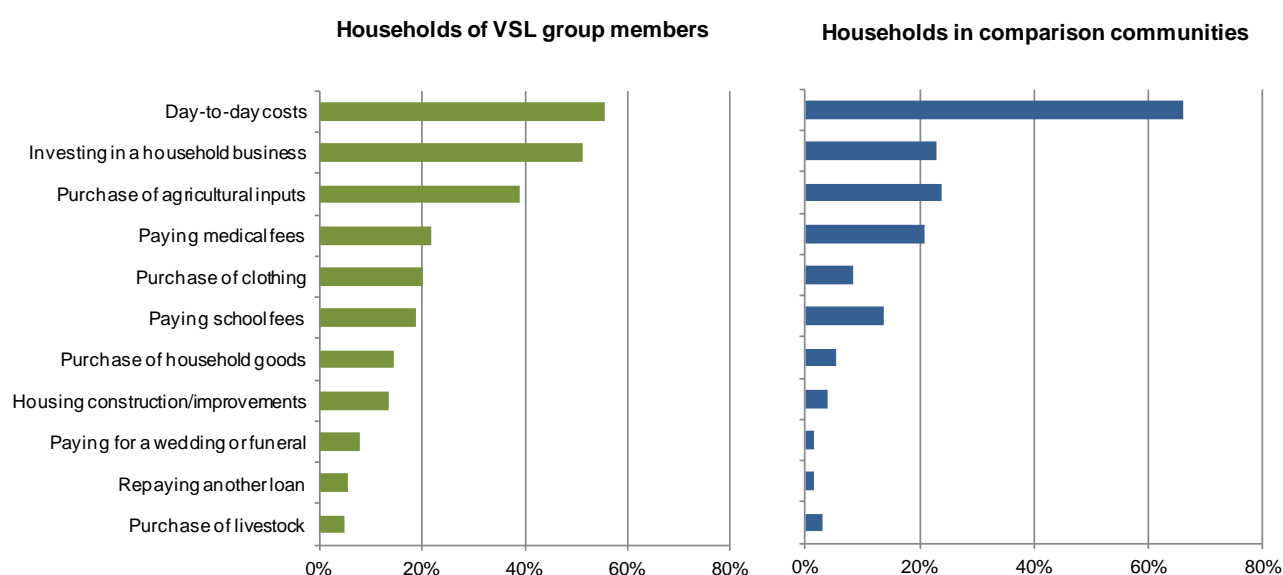
interviewed in comparison communities reported being a member of, and having borrowed from, a VSL group. This may reflect membership of some other kind of village-based savings and loans group, perhaps introduced in order to replicate those created under this project.)

One complication in interpreting these results is that (as has been found in other contexts) respondents may be reluctant to discuss borrowing behaviour with people outside the household. Potentially, membership of the VSL groups may have encouraged women to regard the use of credit as more socially acceptable, and so would have made them less reluctant than women in comparison communities to discuss their borrowing during the course of the survey. However, it seems unlikely that this effect could account fully for all the differences found between VSL members and comparison households – for example, it is probably less likely to affect responses on the sizes of loans borrowed. When VSL members were asked for the size of the largest loan borrowed by their household during the past 12 months, they mentioned an average of 8,500 kwacha; the average among comparison households who reported having borrowed at all was only 4,300 kwacha. This implies that not only do far fewer of the comparison women report having borrowed at all than among the VSL members, but the size of the loans available to them was considerably smaller. There does appear, then, to be strong evidence that the VSL groups have had a significant effect on their members' access to credit.

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 for decisions over whether and how much to borrow, from each source. In the majority of households that had borrowed at least once during the past 12 months, the respondents said that they personally (or another female household member) was the main decision maker: this applied both in the cases of VSL members and in comparison respondents that had taken out some loan. However, it is important to note that the proportion of VSL members who said that they were personally responsible for decisions over borrowing in their households was only 71 per cent. That is, in more than 28 per cent of cases, the female VSL members said that their husbands (or other male household members) were taking the decisions about borrowing from the VSL group.

Figure 3 shows the breakdown of activities respondents reported they and other household members have used credit for in the 12 months prior to the survey. Although using credit for day-to-day costs (such as buying food) was cited by more than half the members of VSL groups interviewed, only 20 per cent of them said that this was the *main* use of their last loan

Figure 3: Uses of all loans borrowed by respondents' households during past 12 months



– compared to nearly half of those in comparison communities who had borrowed. Those in the comparison communities were also more likely to report that they had used credit for medical emergencies, or to make housing improvements. Members of the VSL groups were significantly more likely to say that they had used their loans for productive investments, such as in household businesses or in purchasing agricultural inputs.

Support for the use of loans for productive investments is provided by other sections of the survey. For example, respondents were asked about their involvement in various livelihoods activities, both at the time of the survey and before the project began in 2009. Many more of the VSL members reported that they were already engaged in petty commerce in 2009 than did the comparison households, but it is interesting that a significantly larger proportion of them have also taken up petty commerce since that time than have the comparison respondents. (Also of interest is that there is no indication of a difference between the households of VSL members and comparison households in the numbers who have taken up running larger household business, such as a grocery shop. This is perhaps not surprising, since the credit available from the VSL groups would likely not be sufficient to invest in starting a larger business like this.) Evidence that loans from the VSL groups have also been used for agricultural investments comes from the quantities of fertiliser reported to have been used by households during the 12 months prior to the survey: the comparison households had used 1.4 bags of fertiliser on average, while households of VSL members had used 2.3. (All types of fertiliser are added together here, to give an approximate indication of the level of investment. Almost all respondents reported having used some fertiliser during the past year.)

Increased agricultural production and sales

G

The project intended to have an effect on participants' agricultural activities in two different ways. Firstly, as noted above, at least part of the credit made available to women through their participation in the VSL groups was invested in agricultural inputs. Secondly, a subset of the project participants received direct support to horticulture production. It is therefore important to consider the effect that these activities have had on agricultural production and sales.

Firstly, the survey asked for information about the crops grown by respondents' households during the 12 months prior to the survey. The results provide some evidence that households supported specifically by the horticulture component of the project increased the total area of land under cultivation by approximately quarter of an acre, on average, relative to households in the comparison communities. As would be expected, these participants were producing a greater variety of crops than those in the comparison communities. In particular, nearly all the horticulture participants (95 per cent) reported producing tomatoes during the year prior to the survey, with large proportions also producing onions, cabbage, green maize and nsawawa. Each of these crops was farmed by only small minorities of households in the comparison communities (for example, only 17 per cent reported having produced any tomatoes in that year). There may also be some evidence that crop diversity increased among the VSL members who were not specifically supported by the horticultural component of the project, though this is less clear.

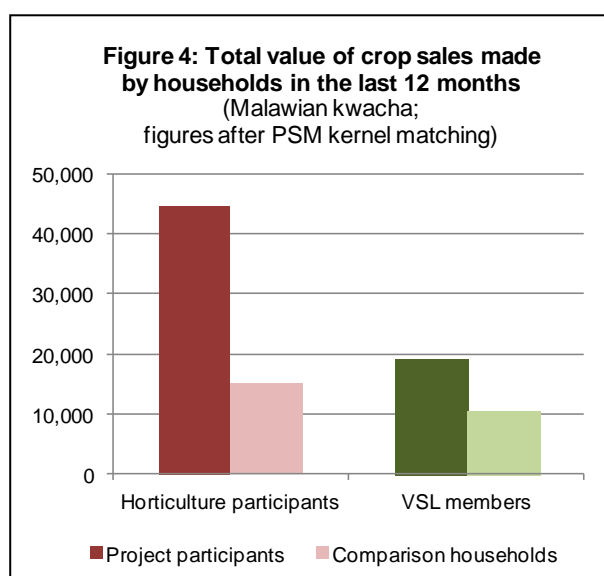
Respondents were also asked whether their household used various improved agricultural techniques: crop rotation, mixed cropping, improved seeds, production and application of manure, use of pesticides, irrigation, and the use of ridges and flat beds. With the exception of crop rotation, very large majorities of the horticulture participants reported applying each of these different techniques; comparison households were much less likely to be using pesticides, irrigation, or to be making or using manure. Although some of these differences between the project and comparison households were also evident in 2009 (according to the information that respondents recalled about their use of these techniques at that time), statistical analysis confirms that the horticulture participants did increase their adoption of

these techniques relative to the comparison households over the course of the project. There is no clear evidence that there has been any corresponding increase in adoption of these techniques among VSL members more generally.

In contrast, as noted above, the quantity of fertiliser used during the 12 months prior to the survey was clearly higher among households of VSL members than in comparison households. There is no significant difference in the quantity of fertiliser used between VSL members overall and horticulture participants.

Data was also analysed on the yields of maize and pigeon peas, the two crops that were grown by the majority of households in both project and comparison communities. (In the cases of horticultural products and other crops, too few of the comparison group grew these crops to make for a meaningful comparison of yield.) In neither case is there clear evidence of an increase in yields, despite the greater use of fertiliser among households supported by the project.

Respondents were also asked about their sales of crops during the 12 months prior to the survey. Just under two-thirds of comparison households had sold some crops, whereas almost all (98 per cent) of the horticulture participants had done so. There is also some evidence that the proportion of VSL members' households that had made some sales was larger than that among comparison households, but this is not completely clear. Households of VSL members do, however, appear to have brought a wider range of crops to market than have the comparison households. What is very clear is that horticulture participants and VSL members generated much greater revenue from crop sales than did corresponding households in comparison communities.



Figures for overall sales are shown in figure 4: in each case the darker-coloured bar represents the sales made by households supported by the project, while the lighter-coloured bar represents those of matched households in the comparison communities. Sales made by the horticulture participants were estimated to be three or four times larger than those made by corresponding comparison households; sales made by VSL members in general were around double.

These results imply major increases in the revenue being generated by crop sales for households that have been supported by the project. It is important to note at this point that these figures for revenue do not take account of costs of production, nor of the cost of the producer's time. A full analysis of the project's effects on overall household income would require a more detailed survey to be carried out; but the following section will examine some indicators of household material wellbeing.

Improved household income and food security



This section will examine whether there is any evidence that the project had an impact on indicators of material wellbeing. The four types of indicators collected in the survey were:

- Food security
- Dietary diversity
- Housing conditions, ownership of land, productive assets and household goods
- Children's school attendance.

Starting with food security, the questionnaire included a module based on the Household Food Insecurity Access Scale developed by USAID's Food and Nutrition Technical Assistance Project¹ and the 'reduced' version of the Coping Strategies Index.² Respondents were asked about their experience of food security during the previous lean season (roughly the period December to February), and specifically how often household members had experienced any of 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.

Three quarters of women interviewed reported that their households had experienced at least one of these situations during the past lean season. An overall score for food security was created, depending on the frequency with which households reported that each type of problem had occurred: there was some (though not conclusive) evidence that households interviewed in the project communities had experienced fewer difficulties than had those in comparison households.

To complement this analysis, an indicator of severe food security problems was also created. For this purpose, severe food insecurity was defined as having: a) some household member going to sleep hungry or going for a whole day and night without food at least occasionally during the December–February period; or b) some household member having to eat fewer meals than normal or borrow food from others at least four times per week at that time. On this basis, a little more than half of households reported experiencing severe food insecurity during the December–February period, and this proportion did not differ between those supported by the project and those in comparison communities.

Respondents were also asked about the *diversity* of food types eaten in their households. Specifically, they were asked for the number of days during the past seven days on which the household had eaten each of 14 different food types. This information was used to create a food diversity score for each household. As in the case of food security, there was some evidence that food diversity was slightly higher among the households in project communities than in the comparison communities – but again, the evidence for this is not completely clear.

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 condition of the family's house. The respondent was first asked to provide details about various items currently owned by their household (e.g. number of radios or the material of their roof), and were then asked to recall this information for their

¹ http://www.fantaproject.org/publications/hfias_intro.shtml

² http://www.fsnnetwork.org/sites/default/files/coping_strategies_tool.pdf

situation in 2009. This data was used to construct a wealth index for each household, both at baseline and at the time of the survey. The results did not provide any clear evidence that households supported by the project had increased in terms of their material wealth, relative to those in comparison communities.

Finally in this section, 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. School attendance was reported to be nearly universal: 85 per cent of households had sent all of their school-age children to school in the last four weeks. Again, there was no difference in this proportion between the households interviewed in project and comparison communities.

In summary, then, there is some (albeit weak) evidence that households of VSL members and horticulture beneficiaries experienced fewer food security problems during the last lean season, and were eating a slightly more diverse diet at the time of the survey. However, it is important to note that VSL members and horticulture participants were significantly more wealthy than the comparison respondents in 2009 (according to the recalled baseline data). While the various statistical models control for these baseline differences to some extent, it seems likely that the observed differences in food security and food diversity may be consequences of the baseline differences rather than of outcomes of the project activities. In terms of the wealth index, where we can use the recalled baseline data to derive a (more robust) difference-in-difference measure, it is not clear that there is any difference between the supported and comparison households.

There is no indication that there was any additional impact on these various indicators of material wellbeing from those who were supported in the horticulture component of the project. This suggests that the large increases in sales of agricultural products being made by the horticulture participants have not (or at least not yet) translated into improvements in overall household income. Since most of these individuals have been supported by the horticulture component of the project only since 2011 (and some of them since 2012, less than a year prior to the survey), it is possible that they are still at a stage of investing any available resources in these activities, so have not yet had time to make significant improvements to their living conditions.

These outcomes on household wellbeing were also examined specifically for those who participated in the piggery groups established under the project. Unfortunately, there is some evidence that the small improvements in food security realised by the VSL members in general did not apply to those participating in the piggery groups. However, the evidence for this conclusion is weak, so this should not be treated with confidence.

Overall index of women's empowerment



As discussed on pages 5 and 6, 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 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.

Members of the VSL groups were found to score positively in approximately 60 per cent of the characteristics of women's empowerment, compared to 54 per cent among the comparison households. A woman was considered to be empowered overall if she scored positively on at

least two-thirds of the characteristics: around a quarter of women interviewed met this benchmark, but the proportion is clearly considerably larger among the VSL members than among women in comparison communities – the difference is estimated to be around 15 percentage points.

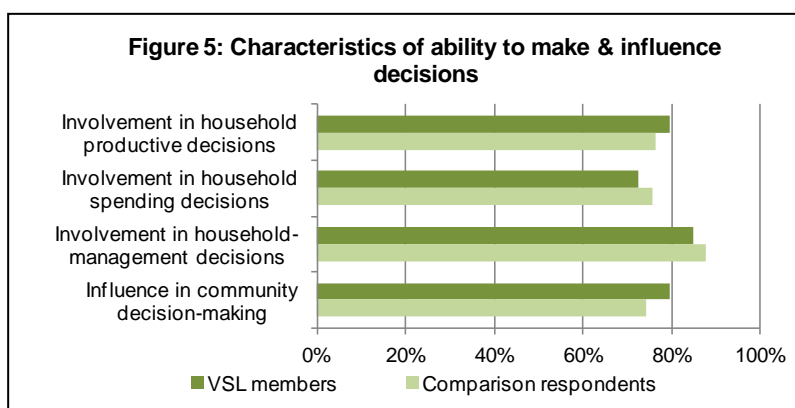
It should be remembered that the women’s empowerment index is a composite of some characteristics that are related to the expected outcomes of the project in question, and other characteristics that are not. To understand the effectiveness of the project, it is therefore necessary to examine the results 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 5.

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 15 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 would be able to influence a decision she disagreed with.



The 15 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, children’s education, what to do when a household members 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. As can be seen in figure 5, respondents generally had positive involvement in household decision-making, with at least three quarters of them scoring positively in each of the three household decision-making areas. There are no indications that these proportions differed significantly between the VSL members or horticulture participants and the comparison respondents.

Promoting Sustainable Livelihoods for Women & Vulnerable Groups in Chiradzulu District – Summary Review

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

- More women are now holding positions in development committees than before.
- 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.
- Community leaders now take the opinions of women into account more than they used to.
- Women are able to influence the important decisions which are taken in this community.
- Women are just as good as men in making decisions in community development committees.
- Women have become more active in decision making in this community in the last few years.

Respondents were asked for the extent to which they agreed or disagreed with each of these statements, on a four point scale: ‘strongly agree’, ‘partly agree’, ‘partly disagree’ or ‘strongly disagree’. A woman was deemed to have scored positively on community influencing if she strongly agreed with at least six of the seven statements. As with household decision making, the majority of respondents (76 per cent) met this criterion. There are no indications of any difference between the supported and comparison respondents.

Dimension 2 – Self-perception



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 Figure 6.

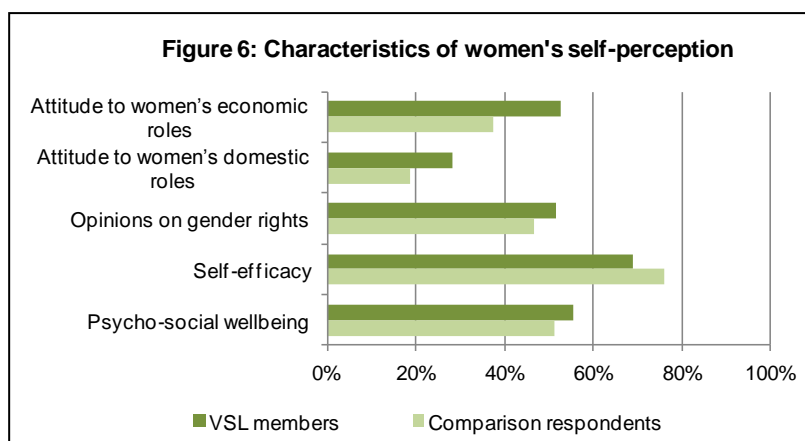
Each of the characteristics under this dimension were assessed (like that for community influencing discussed in the previous section) by presenting various statements to the respondents and asking them the extent to which they agreed or disagreed.

Firstly, a respondent’s **attitude towards women’s economic roles** was

assessed by examining her agreement or disagreement with the following statements:

- Wives should be more concerned with their duties of childbearing and housework, and leave earning income to men.
- A man’s job is to earn money; a woman’s job is to look after the home and family.
- A man should provide his wife with everything she needs, even if she is able to earn income for herself.

Each respondent was deemed to score positively on this characteristic if she disagreed with at least two or these three statements. There is some reasonably strong evidence of a difference



between VSL members and women in project communities in terms of this characteristic. However, there is no indication of such a difference between horticulture participants and comparison respondents.

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

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

Each respondent was deemed to have scored positively on this indicator if she disagreed with at least three of these four statements. Again, there is evidence of a difference between VSL members and comparison respondents in this regard.

A further three statements were used to assess each respondent's **opinions on gender rights**:

- If a young girl objects to getting married, her parents should not listen to her, and should go ahead with the marriage anyway.
- A good marriage is more important for a girl than a good education.
- Men are better suited than women for making decisions in development meetings.

Each respondent scored positively on this characteristic if she disagreed with each of these three statements. Forty-five per cent of respondents met this criterion, but there did not appear to be any clear difference between VSL members and women in comparison communities.

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

- If you are in trouble, you can usually think of a solution.
- When you are confronted with a problem, you can usually find several solutions.
- You can always manage to solve difficult problems if you try hard enough.

For this indicator, a respondent was considered to have scored positively if she agreed strongly each of these three statements. Approximately two thirds of respondents scored positively, but again there was no indication of a difference between women interviewed in the project and comparison communities.

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 you couldn't overcome your difficulties.
- Been feeling unhappy and depressed.
- Lost confidence in yourself.
- Been feeling reasonably happy overall.

Respondents were scored positively if they did not respond 'yes, often' to experiencing any of the problems listed, did not respond 'no' to feeling happy overall, and only responded 'sometimes' to one or two of the problems. Just over half of women interviewed scored positively, but again with no indication of a difference between those in the project and comparison communities.

Dimension 3 – Personal freedom

R

The survey included questions relating to three characteristics of personal freedom. Figure 7 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 is the degree of **personal autonomy** 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 the respondent:

- You are the one who decides what work to do and when to do it.
- If you wanted to participate in a group in the community, you would not have to seek permission from anyone.
- You can go to the maize mill without asking permission.

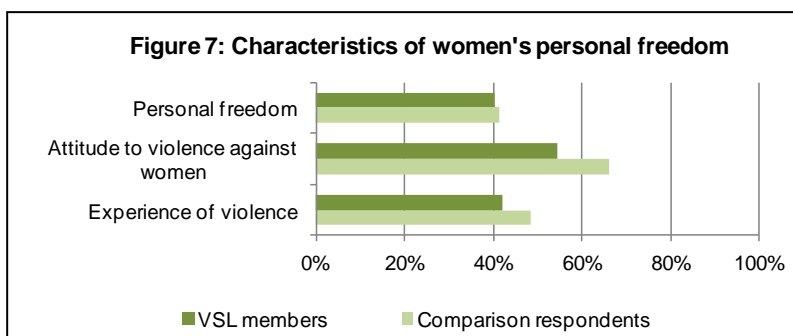
Each respondent was scored positively on this characteristic if she agreed strongly with each of these statements. This applied to approximately 40 per cent of respondents, a proportion which did not differ significantly between project and comparison communities.

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 believed it is acceptable for a man to hit his wife, in various situations. Overall, 40 per cent of respondents said that there are some situations in which this is justified; the most commonly cited situations in which violence against a wife was said to be acceptable were if she disobeys her husband or if he suspects her of having been unfaithful. In both of these respects, larger proportions of VSL members said that violence would be acceptable than did women in comparison communities – producing the negative (and statistically significant) difference shown in figure 7.

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 about the frequency of the incidents or the identity of the victims or perpetrators were requested. Half of the women interviewed reported at least some cases of violence against women close to them. The most common incidents mentioned were being subjected to insults or humiliation (reported by a third of women) and actually being hit (again reported by a third). One in seven respondents said that there had been cases where serious physical harm had been inflicted to a woman known to them, and one in eight mentioned cases of rape.

Unfortunately, the proportions of women who reported each type of violent incident were higher among VSL members and horticulture participants than among comparison respondents. Although the overall difference is not statistically significant, this is still a worrying pattern.

It may be unlikely that the project could have resulted in both an increase in violence and an increase in the acceptability of violence against women among women themselves. One potential explanation may be that participants in the project activities were more willing to report incidents of violence in the course of the survey than were women in the comparison districts – especially since the activities had included awareness-raising on gender-based



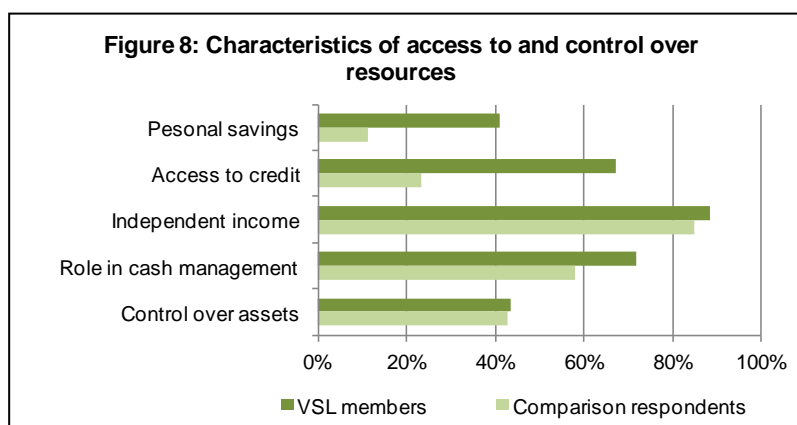
violence in the communities. Since this Effectiveness Review has found that project participants – at least the sample of VSL members – scored more positively on other characteristics of empowerment than did those in the comparison districts, it is possible that they also felt more confident in discussing gender-based violence with outsiders. In-depth follow-up research would be required to make a judgement about whether this is the right conclusion to draw.

Dimension 4 – Access to and control over resources



Five characteristics were identified and measured corresponding to women’s access to and control over resources. Some of these characteristics are directly related to the project activities, and – as can be seen in figure 8 – there are some large differences observed between the VSL members and the respondents in comparison communities. The existence of **personal savings** is one characteristic that may indicate whether a woman has some degree of autonomy in accessing financial resources. As has already been seen in above, members of the VSL groups reported having considerably larger reserves of savings than did women in comparison communities. For the purposes of assessing this as a characteristic of women’s empowerment, respondents were scored positively if they estimated that their savings would allow their household to live for at least two weeks in an emergency. This applied to 41 per cent of the VSL members, but only 12 per cent of women in comparison communities.

The second characteristic considered under this dimension is women’s **access to credit**. Again, the detailed results on households’ borrowing behaviour and on women’s involvement have already been discussed above. In considering the contribution of access to credit towards women’s empowerment, respondents were considered to score



positively if both a) their household had taken some loan during the past 12 months and b) the respondent herself was the main decision maker in borrowing from at least one source. Two thirds of VSL members met this criterion, against only a quarter of comparison respondents.

Whether a woman has **access to some independent income** was another characteristic considered in this dimension. Each respondent was asked to estimate the proportion that she personally contributes to the household’s income and resources, and was scored positively if she estimated that her contribution amounted to more than a third. The majority of women interviewed met this criterion, but there is no evidence that this differed between VSL members and women in comparison communities. There is some indication that the horticulture participants were more likely than the corresponding comparison respondents to score positively – but this is not completely clear.

Respondents were also asked who in their household plays the main role in **keeping and managing the family’s cash**. The majority of respondents responded that they personally take on this role, and this proportion was significantly higher among members of the VSL groups than among women in comparison communities.

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 have control over that asset – meaning who would make the decisions to sell or dispose of the asset if necessary. Just under 40 per cent of respondents reported that they have at least joint decision-making control over at least three types of important assets. This figure did not differ significantly between project and comparison communities.

Dimension 5 – Support from social networks

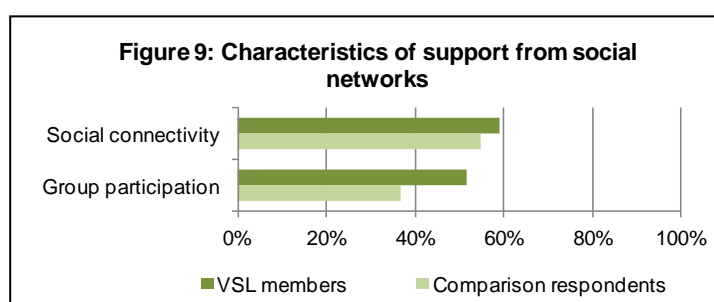
G

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 two further statements, and asking respondents the extent to which these apply to them:

- 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.

Each respondent was scored positively on this indicator if she agreed strongly with both of these statements. This applied to just over half of respondents, but the proportion did not appear to be any higher among women in project communities than those in comparison communities.

Respondents were also asked which **community groups they participate in**, such as agricultural cooperatives, parent/teachers associations, water committees or village or area development committees. Respondents were considered to have scored positively if they reported participating in at least three types



of community group, and to be involved to at least a medium extent in at least one of them. This applied to 54 per cent of the VSL members (and to an even larger proportion of the horticulture participants), but to only 27 per cent of women in comparison communities. Examining the underlying data shows that this difference in group participation is accounted for almost completely by women's involvement in the VSL groups and the piggery units: women in the project communities do not participate significantly more in other types of groups that were not established under this project.

Programme learning considerations

- ***Seek to understand further the reasons that participation in the VSL groups, as well as the horticulture and piggery activities, had not resulted in significant effects on food security or wealth indicators – and how this relates to women's position in household decision-making.***

The project activities have clearly had very positive impacts on savings behaviour and the availability of credit, but this did not appear to have resulted in clear increases in food security or wealth indicators by the time of the survey. It is recognised that the size of loans available from the VSL groups is modest, but they do appear to have been enough to produce significant increases in agricultural investment. One possible explanation is that there is a tension between making productive investments and the use of funds for immediate needs. In supporting further interventions of this kind, it will be important to examine in more detail whether this is a tension that is actually felt by households, how it is resolved, and how this

relates to women's involvement in household decision-making. This could be particularly important given that nearly a third of VSL members reported that their husbands were the main decision-makers over borrowing from the group.

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

It is concerning that the women in the project area were more likely than those in the comparison area to say that violence against women could be justified in some circumstances. There are also indications that they were more likely to say that they had been subject to violence – though these differences are not completely clear. It is possible that the women in the project area, having been exposed to the partners' campaigning on these issues, felt more confidence in discussing this issue and in giving their true opinions in the course of the survey. However, the possibility of an effect from the project activities on incidence of violence should be treated seriously, and warrants closer monitoring or in-depth investigation, either in this project or in others that promote access to credit and improved livelihoods opportunities among women.