

Oxfam GB Project Effectiveness Review Management Response

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Name of Project reviewed: Supporting Rural Community Banks in Western Honduras

Date: 8/1/2014

Participants in the Management Response: George Redman (OICD), Hector Ortega (Programme Manager)

Summary of contribution scores below



Improved access to credit

Members of supported community banks appeared to be able to access larger loans than members of comparison community banks.



Increased agricultural production and sales

Supported households produced and sold much larger volumes of crops than comparison households.



Increased household income and material wellbeing

Household income was 30 to 50 per cent higher among supported households, with corresponding greater dietary diversity and more positive changes in wealth indicators.

G **Overall index of women's empowerment** Women members of the community banks supported by Oxfam and ODECO demonstrated clearly greater levels of empowerment than women members of comparison communities banks. Overall 23 per cent of supported women reached the cut-off for overall empowerment.

Dimension	Characteristic	Proportion of supported women above cut-off	Evidence of impact
Household decision-making	Involvement in productive decisions	44%	Yes
	Involvement in decisions on use of income	45%	Yes
	Involvement in other household decisions	69%	No
Control over resources	Independent income	68%	No
	Ownership of strategic assets	81%	Yes
	Access to credit	28%	Yes
Public engagement	Influence in community decision-making	79%	No
	Participation in community groups	39%	Yes
Self-perception	Self-efficacy	43%	No
	Attitude to women's economic roles	69%	No
	Attitude to women's domestic roles	45%	Yes
	Attitude to gender rights	79%	No

Applicability: These results apply to the households which were represented among the membership of the Oxfam/ODECO-supported community banks in 2009, and which were available to be interviewed in August/September 2012.

1. What follow-up to the review have you undertaken or planned (if any) e.g. discussion, analysis, workshop?
<ul style="list-style-type: none">• Follow up qualitative research to deepen analysis and understanding of the conclusions of the effectiveness review (final report pending).• Presentation and discussion of results with programme management committee (Oxfam and partners).• Visit from Oxfam Quebec economic justice team to share results of the review and the methodologies which have contributed to the achievements highlighted by the review, to contribute towards the development of similar strategies in Oxfam Quebec’s area of intervention.• Use of the results in the design of the recent campaign on the rights of women farmers to land and credit, as evidence of what can be achieved with an appropriate investment in women’s economic empowerment.• Piloting of the Caring Work methodology in response to the findings of the review.• Increased investment in analysis and learning from the wealth of gender sensitive information forthcoming for the programme’s MEL system to inform programme planning.• Presentation and discussion of results with the participating rural community banks in the study.• Presentation and discussion of results with local governments participating in the study in order to influence them on local policies to support vulnerable communities.
2. Overall, do the findings concur with your own expectations or assessment of the project/programme’s effectiveness?
<ul style="list-style-type: none">• Overall the findings concur with our own assessment of the programme’s effectiveness. The results have been extremely useful to understand areas of strength and weakness, as well as generating evidence to support advocacy initiatives.
3. Did the final results of the Effectiveness Review identify areas that were particularly strong in the project (ie large impact)?
<ul style="list-style-type: none">• Increased agricultural production and sales, increased household income and material wellbeing, access to credit for poor women, and women’s empowerment are areas of strength according to the results of the effectiveness review.
4. Did the final results of the Effectiveness Review identify areas that were weak or very weak (ie no or very little impact)?
<ul style="list-style-type: none">• There are no areas identified as weak or very weak, however there are areas where further improvement and strengthening is required. For example progress on some dimensions of women’s empowerment (e.g. Control over resources, public engagement) has been stronger than other dimensions (household decision making, self perception). There is also room for further improvement in the access to credit component of the project.

- The only exception to the previous point is the component of empowerment related to “involvement in other household decisions” in which there is no evidence of impact. The follow up qualitative research should shed more light on this, what the principal barriers are and how they could be overcome.
- Self-perception of women from rural community banks supported by Oxfam-Odeco about attitudes on some indicators are lower than those not being supported by Oxfam. The qualitative study will find elements to understand this situation.

5. a) Is the reviewed project continuing? If yes, what actions are being taken in response to the weak areas identified in question 4?

- The reviewed programme is continuing. The qualitative research (report pending) will help to inform actions in response to weak areas in relation to empowerment.
- The piloting of the Rapid Care Analysis methodology to ‘uncover’ less-understood barriers to women’s and girls’ participation and benefit from the programme. Two key areas for further action are how to match progress on women’s economic empowerment with equal progress in other dimensions of their empowerment; and how to mitigate the negative impact of women’s economic empowerment on workload by moving towards a more equal distribution of care work between household members.

b) What actions are you planning in response to the Programme Learning Considerations?

Programme Learning Considerations:

- Consider at the design stage how to ensure the sustainability of community-based structures established under a project such as this.
- Seek future opportunities to apply this programme’s positive experience in establishing structures for access to credit which specifically promote women’s involvement and empowerment.
- Evaluation of women’s empowerment interventions should use a transformative approach to provide further insights into the effect of projects in advancing women’s rights and gender equity.
- The study results have generated inputs for learning and influencing local and national public policies in access to credit for women.

6. If the project/humanitarian response is ending or has already ended, what learning from the review will you apply to relevant new projects in the future? How can the Regional Centre and Oxford support these plans?

- N/A

The reports will be published by Oxfam. If you have objections to this, please say so and explain why.

- No objection.