What affects a woman’s ability to control her own circumstances and fulfil her own interests and priorities?

- Ability to make decisions & influence
- Self-perception
- Personal freedom
- Access to & control over resources
- Support from Social Networks

Figure 1: The figure presents the different dimensions and characteristics of women’s empowerment assessed in this effectiveness review.

Supporting Rural Community Banks: Honduras 2012/13

The project “Linking APROALCE to local, national and international markets” (HONB69), was a project continuing the support which Oxfam, in partnership with the Organización de Desarrollo de Corquin (ODECO), has provided to an association of smallholder vegetable producers, APROALCE, since 2006. This project is part of an engagement which Oxfam and ODECO have had in the Municipality of Belén Gualcho since Hurricane Mitch caused severe destruction in the area in late 1998. In 1999, Oxfam and ODECO facilitated the establishment of four community banks (cajas rurales de ahorro y crédito) with the aim of improving livelihoods for smallholders in communities located in particularly high-altitude and relatively inaccessible parts of the municipality. Since that time, these community banks have received support in the form of capacity building and financial capital from Oxfam and ODECO. From 2008 to 2011, the partners provided a line of credit to the banks which specifically required them to lend to women.

The producer association APROALCE was established in 2006 from the membership of the community banks. APROALCE has since cut down its membership to the core group of 35 households which produce vegetables at a significant scale; at the same time, its commercial activities have expanded so that it now purchases from selected producers over a wide geographic area and sells on to national supermarket chains.

It was clear that assessing the impact of APROALCE on members of the communities where it operates could not be distinguished from the impact of the community banks: the two types of association until recently had common membership, and both provided credit to members for agricultural activities. For that reason, the effectiveness review considers the impact on households from participation in both the community banks and APROALCE, together.
Evaluation method

To implement the evaluation design, the survey team identified community banks in communities neighbouring those covered by the Oxfam and ODECO projects, in the municipality of San Sebastián. These community banks in San Sebastián had been established under a Honduran government programme in recent years, but had only received a small capital injection and minimal training. It was considered that those who joined these community banks would have reasonably similar characteristics to those who joined the Oxfam and ODECO-supported community banks. A questionnaire was designed and administered to, as far as possible, all of the households which were represented among the membership of the Oxfam/ODECO-supported community banks in 2009, as well as to all the households currently represented in the membership of the comparison community banks. After some adjustments at the analysis stage, this lead to a dataset of 103 households which had been supported by the Oxfam and ODECO programme work, and 186 comparison households.

Results

The results provide clear evidence that current and former members of the Oxfam/ODECO-supported community banks have been able to access larger loans than members of the comparison community banks. The supported households are producing a wider range of crops at a commercial scale, and selling much higher volumes of agricultural produce (around two or two and a half times the volume by weight) as comparison households. Correspondingly, supported households have income which is between 30 and 50 per cent higher on average than comparison households. They also reported having a more diverse diet, and have increased in terms of asset ownership and other wealth indicators since 1998 at a greater rate than the comparison households. Women in supported households overall demonstrate significantly higher levels of empowerment than do women in comparison households. The components of the women’s empowerment index show that supported women are better off in terms of their involvement in decision-making on productive activities and the use of income (though not on some other types of household decisions), and their ownership of strategic assets and their access to credit. Women in supported households also expressed more positive attitudes towards women’s roles in the home.

Outcome Rating Commentary

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Rating</th>
<th>Commentary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved access to credit</td>
<td>🟢🟢</td>
<td>Members of supported community banks appeared to be able to access larger loans than members of comparison community banks.</td>
</tr>
<tr>
<td>Increased agricultural production and sales</td>
<td>🟢🟢</td>
<td>Supported households produced and sold much larger volumes of crops than comparison households.</td>
</tr>
<tr>
<td>Increased household income and material wellbeing</td>
<td>🟢🟢</td>
<td>Household income was 30 to 50 per cent higher among supported households, with corresponding greater dietary diversity and more positive changes in wealth indicators.</td>
</tr>
<tr>
<td>Overall index of women’s empowerment</td>
<td>🟢🟢</td>
<td>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.</td>
</tr>
</tbody>
</table>

Going forward

Oxfam commissioned a consultant to carry out qualitative work to follow up on the results of this Effectiveness Review, to gain a better understanding of what changes women in the programme area have seen, and how these have come about. The results of the Effectiveness Review have also been discussed with community members and with municipal governments in the programme and comparison areas. The programme team are now building on this experience to include more indicators of women’s empowerment and gender-sensitive information in the monitoring, evaluation and learning system, and are also carrying out pilot research on whether and how women’s care responsibilities act as a barrier to participation in programmes such as this.

Photo credit: Gilvan Barreto/Oxfam