



# Supporting Rural Community Banks in Western Honduras Project Effectiveness Review

## *Summary Report*



**Oxfam GB**  
**Women's Empowerment Outcome Indicator**  
**Evaluation Date August/September, 2012**  
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## Executive summary

Under Oxfam Great Britain's (OGB) Global Performance Framework, mature projects are being randomly selected each year for a rigorous assessment of their effectiveness. The project 'Linking APROALCE to local, national and international markets' was one of those selected for an Effectiveness Review in the 2012/13 financial year. This project is the latest in a series of projects carried out since 1998 by Oxfam in partnership with the Organización de Desarrollo de Corquín (ODECO), in support of smallholder farmers in a cluster of communities in the municipality of Belén Gualcho. There have been two main interventions carried out by Oxfam and ODECO in these communities: firstly, to establish and support community banks, with the intention of providing community members with a source of credit for productive investments. Secondly, facilitation of the establishment of APROALCE, a producers' association that provides technical support, credit and a marketing channel for vegetable production from the area.

The Effectiveness Review adopted a quasi-experimental impact evaluation design, comparing households that have benefited from the activities of the Oxfam/ODECO-supported community banks and from the activities of APROALCE, to households that had similar characteristics at the baseline in 1998, but which have not received such support. A household survey was carried out with 103 current and former members of the supported community banks (most of whom have also been members of APROALCE in the past), and with 186 households that are members of more recently established community banks in the neighbouring municipality of San Sebastián. 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 in terms of the various outcome indicators. The outcomes assessed included those related to access to credit, agricultural production and sales, household income, food security and wealth status, and measures of women's empowerment. The data from the women's questionnaire, in particular, informs Oxfam GB's global outcome indicator for women's empowerment.

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 that 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 the project area take part in meetings of the community banks at much higher rates than do women in the comparison areas, where there has not been so much emphasis on encouraging women's participation in the community banks. Women in supported households also expressed more positive attitudes towards women's roles in the home. Qualitative follow-up research, carried out approximately 12 months after the quantitative survey, confirmed that women in the project area believed the access to credit and also the training provided by the community banks enabled them to improve their ability to communicate and negotiate with husbands over decisions on production and the management of funds within the household.

Oxfam in general, and the Honduras team and partners in particular, are encouraged to consider the following points to enhance learning from this Effectiveness Review:

- 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.

## Introduction and purpose

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. As part of this framework, modest samples of mature projects (e.g. those closing during a given financial year) associated with each thematic indicator area are being randomly selected each year and rigorously evaluated. One key focus is on the extent they have promoted change in relation to relevant OGB global outcome indicators.

The project 'Linking APROALCE to local, national and international markets' was one of those selected for an Effectiveness Review in the 2012/13 financial year. This is the latest in a series of projects carried out by Oxfam in partnership with the Organización de Desarrollo de Corquín (ODECO) since 1998, in support of smallholder farmers located in a small number of communities in the municipality of Belén Gualcho. There have been two main interventions carried out by Oxfam and ODECO in these communities: Firstly, to establish and support community banks (*cajas rurales*), with the intention of providing community members with a source of credit for productive investments. Secondly, the partners facilitated the establishment of APROALCE, a producers' association that provides technical support, credit and a marketing channel for vegetable production from the area.

Since the community banks and APROALCE have had most of their membership in common for most of APROALCE's existence, it would not be possible through a household survey to differentiate the impact of the two interventions. The Effectiveness Review focused on the changes that the members of the community banks have experienced since their formation in 1999.



**Figure 1: Location of the municipality of Belén Gualcho in Honduras shown in red**

## Evaluation approach

The programme work considered in this Effectiveness Review aimed to improve the livelihoods of producer households through interventions at the grassroots level. The best way to evaluate such an intervention would have been to restrict its implementation to randomly selected geographical areas, leaving others sites for comparative purposes, i.e. as controls. This impact evaluation design is known as a cluster randomised controlled trial. Such a randomisation process would ensure that the producers in the intervention and control groups were comparable in every way, so that the impact of the project could be assessed by directly comparing the data on outcomes between the two groups.

In fact, there was no random element to the selection of beneficiaries for the project: communities and participant households were deliberately selected for participation in the project. Consequently, an alternative impact assessment design was pursued, which attempts to 'mimic' what a randomised control trial does by statistically controlling for measured differences between the intervention and comparison groups.

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 that 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 led to a dataset of 103 households which had been supported by the Oxfam and ODECO programme work, and 186 comparison households. At the analysis stage, propensity-score matching (PSM) and multivariable regression were used to control for measured differences between the supported and comparison producers that were interviewed.

Following the analysis of the findings from this Effectiveness Review, an external consultant was engaged to conduct comparative qualitative research among the communities in Belén Gualcho and San Sebastián, to provide more insight into the mechanisms behind the results achieved. Focus groups among community bank members and APROALCE members in both municipalities were carried out approximately 12 months after the quantitative survey, in August/September 2013. The report from this research is available separately, but key findings are mentioned in the discussion of results later in this report.

### 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 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: Aspects of women’s empowerment studied in this review**

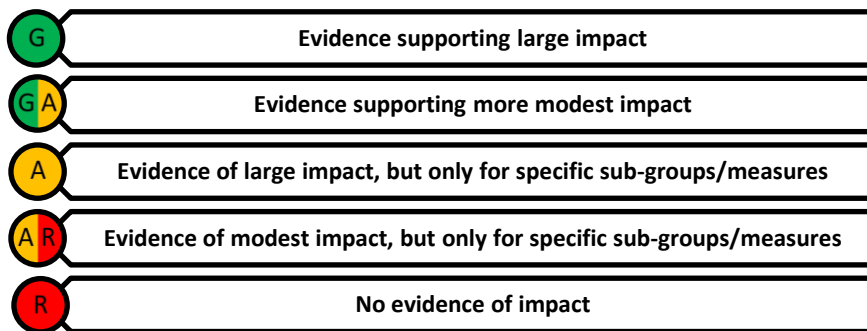


Using the WEAI approach, the index used in this Effectiveness Review assesses four dimensions of women’s empowerment: women’s involvement in household decision-making, access to and control over resources, public engagement and self-perception. Within these four dimensions, 12 characteristics of empowerment were identified, as shown in Figure 2.

For each of the characteristics of empowerment shown in Figure 2, a cut-off was defined, based on what it means for a women to be faring reasonably well in relation to the characteristic in question. The aggregate index of women’s empowerment was then defined to be the proportion of characteristics in which each woman scores positively. It should be noted that in this aggregate measure each of the 12 characteristics is given equal weight. A woman was considered to be empowered overall if she scored positively in at least two thirds of the characteristics.





### Summary results table

The following summary table provides a snapshot of the key findings of the Effectiveness Review – both in relation to the measures of women’s empowerment described above and in changes to household wealth. A short narrative description related to each outcome then follows, to provide more discussion of the result on each indicator. A separate report is also available that provides a more detailed and technical description of the evaluation design, process, and results. The table on the following page summarises the extent to which there is evidence that the project realised its targeted outcomes in the form of a simple five-point ‘traffic light’ system. The key below illustrates what the various traffic lights represent.





## Summary of results

	<b>Improved access to credit</b>	Members of supported community banks appeared to be able to access larger loans than members of comparison community banks.
	<b>Increased agricultural production and sales</b>	Supported households produced and sold much larger volumes of crops than comparison households.
	<b>Increased household income and material wellbeing</b>	Household income was 30 to 50 per cent higher among supported households, with corresponding greater dietary diversity and more positive changes in wealth indicators.
	<b>Overall index of women's empowerment</b>	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
<b>Household decision-making</b>	Involvement in productive decisions	44%	Yes
	Involvement in decisions on use of income	45%	Yes
	Involvement in other household decisions	69%	No
<b>Control over resources</b>	Independent income	68%	No
	Ownership of strategic assets	81%	Yes
	Access to credit	28%	Yes
<b>Public engagement</b>	Influence in community decision-making	79%	No
	Participation in community groups	39%	Yes
<b>Self-perception</b>	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.

## Impact assessment findings

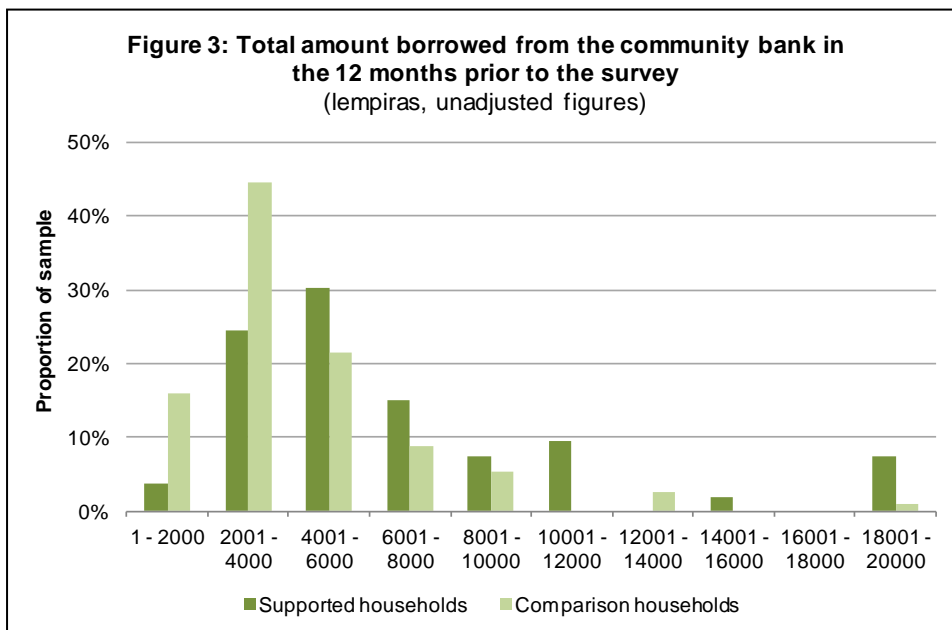
### Improved access to credit



The support to community banks was Oxfam and ODECO’s most longstanding intervention in the project area in the municipality of Belén Gualcho. A first question to consider in the Effectiveness Review, then, was whether the support provided to the four community banks had resulted in improved access to credit for the member households.

The questionnaire used in the Effectiveness Review asked households for details of their borrowing behaviour in the 12 months prior to the survey. The results showed clearly that community banks are the primary source of credit available to households: more than 80 per cent of all respondents reported that they would be able to borrow 2,000 lempiras (about US\$100) from a community bank if necessary, compared to only 15 per cent for the next most commonly-cited source, borrowing from neighbours. It should be noted that the fact that the respondents probably knew themselves to have been selected for interview from the community bank membership list may have ‘primed’ them to mention the community bank in response to this question – but even so, the result is so clear that it probably does reflect a real difference in the availability of credit from the community banks as opposed to other sources.)

Since the Oxfam and ODECO-supported community banks have existed for several years longer than others in the region, and these community banks were named as the most important source of credit, this suggests that their members have had better access to credit over a longer time period. At the time of the survey, there were no differences to be observed between the members of the supported and comparison community banks in terms of their access to credit (fewer of the supported group had taken a loan during the 12 months prior to the survey, but this was to be expected, since some of those households were former rather than current members of the community banks, whereas all of the comparison households were current members). However, when examining the amount borrowed, an interesting pattern emerges, shown in Figure 3: while the majority of the loans taken out were small, some members of the Oxfam/ODECO-supported community banks appear to have accessed larger loans than were available to members of the comparison community banks. It can be seen that very few of the members of the comparison cooperatives took loans of more than 10,000 lempiras, whereas nearly 20 per cent of those who borrowed from the supported community banks did. (Note that one respondent reported taking a loan of 40,000 lempiras



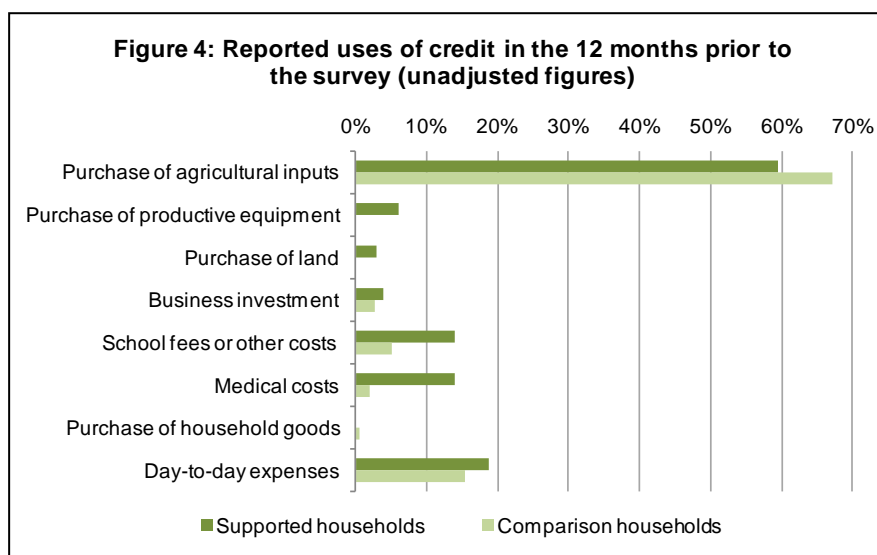
from an Oxfam/ODECO-supported community bank; this is not shown in Figure 3.)

There are two potential explanations for this difference between the members of the supported and comparison community banks. Firstly, it is possible that the comparison community banks



are restricted in the size of loans they can issue by their capital base; this explanation is consistent with what the leaders of the comparison community banks informally reported to the survey team. Alternatively, it may be that, since the community banks supported by Oxfam and ODECO have existed for longer than the comparison community banks, members have had more time to build up a credit history, and so are eligible for larger loans. Given that community-bank meetings involve the members in making decisions over granting loans to other members and others in their communities (most of whom are probably well known to them), the credit history dimension is perhaps less important. This would suggest that the capital injections made to the community banks by Oxfam and ODECO over the years have had some effect in increasing the credit available to members.

The partners' main objective in enabling households to gain greater access to credit has been to encourage more investment in agricultural activities. It is interesting to note, then, that purchasing of agricultural inputs was by far the most common reason cited for taking out a loan during the 12 months prior to the survey – as shown in Figure 4. Among those who had used credit from a community bank,



the numbers reporting that this was used for investment in agriculture were greater than 90 per cent. (However, it should again be noted that responses to this question may be biased to some extent by the respondents knowing that the survey team were associated with their community bank, whose loans are intended to be for agricultural use.)

There did not appear to be a difference overall in the interest rates charged by the supported and comparison rural banks, which – according to the survey respondents – ranged between 12 per cent and 36 per cent annually.

In addition, respondents were asked about the money they had deposited as savings during the month prior to the survey. Only four per cent of households mentioned having made any deposits at all. The average amount saved was lower among former community bank members than among current members, but did not appear to vary significantly between the supported and comparison community banks.

**Increased agricultural production and sales**



If a significant proportion of the credit provided over the community banks' lifetimes has been used to finance investment in agriculture, then it is reasonable to look for whether there are indications of a positive effect on agricultural outcomes. At the same time, the activities of APROALCE from 2006 onwards meant that many of the members of the Oxfam/ODECO-supported community banks received some additional support, in the form of training on the production of vegetables, provision of credit, and the purchase of produce at prices favourable to members. Although most of the members of the supported community banks were no longer members of APROALCE by the time of the survey, many of them had received the

benefits of membership of APROALCE in earlier years, and this may be expected to have had some lasting effect on their agricultural activities.

Detailed data about agricultural production and sales were not collected in the survey, but the questionnaire did ask respondents about the types of crops that they had grown and the types they had sold during the 12 months prior to the survey, as well as an estimate of the volume of their overall sales.

The first result to note is that supported producers were cultivating a significantly smaller area of land than were comparison producers; both groups had increased their land area under cultivation (by approximately half a *manzana* on average) since 1998, but the increase had been slightly smaller among the supported group. There was no clear difference between supported and comparison households in the range of crops being farmed. However, a far greater proportion of the supported households reported having been engaged in crop sales. Eighty-seven per cent sold some crops during the 12 months prior to the survey, compared to only 59 per cent of the comparison households, and the range of crop types they sold was also greater. Examination of the breakdown for specific crop types confirms that this difference comes mainly from differences in the production and sales of vegetables: carrots, cabbage, broccoli, lettuce and so on are all grown and sold by significant numbers of households in the project area, but by very few households in the comparison area.

On average, households represented among the current and former members of the Oxfam/ODECO-supported community banks reported having made sales of 3,300 pounds of agricultural produce, against only 800 pounds among the average comparison household. Even when using logarithmic transformation to reduce the weight on the few households that made very large volumes of sales, it is still estimated that typical supported households sold twice or two-and-a-half times as much agricultural produce during the 12 months prior to the survey as the comparison households.

It is interesting to note that the positive results on the range and volumes of crops sold were particularly concentrated among the 18 households in the project area that reported having sold some crops to APROALCE during the 12 months prior to the survey. However, some positive effect on these outcomes is present even among those households that had *not* sold to APROALCE during that period. The quantitative results cannot be interpreted as implying that APROALCE support specifically led to an increase in the range and volumes of crops being sold. It is equally possible that those who were already producing at a larger scale are those who chose to make sales to APROALCE. However, the qualitative follow-up work, conducted the year after the survey, confirmed that people in the project communities see APROALCE as a key factor that has contributed to income generation in the area. It was also stressed that APROALCE's presence has produced some other, indirect, benefits for the area – such as in advocating with the municipal authority to repair roads in the area.

## **Increased household income and material wellbeing**

**G**

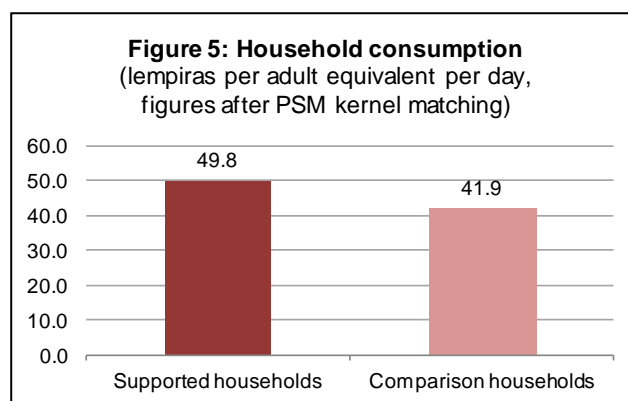
The previous two sections revealed that households represented among the current and former membership of the Oxfam/ODECO-supported community banks were able to access larger loans, and were producing much greater quantities of crops at a commercial level, than the members of the comparison community banks. These factors do not by themselves imply that there were corresponding increases in household wellbeing. For example, the discussion on agricultural production did not consider whether the cost of inputs, or the prices being obtained for produce may also have varied between the supported and comparison households. Additionally, in an environment where households generally have multiple livelihoods activities, it is possible that making farming more efficient could have diverted resources from other productive activities. It is important, therefore, to evaluate the differences between the supported and comparison groups on household wellbeing as a whole.

One of the key measures of a household’s overall economic situation is the level of household expenditure. In low- and medium-income contexts, expenditure is usually found to be closely correlated with household income. The survey asked households to make estimates of their recent expenditure, including:

- The value of all food that had been consumed in the household in the previous seven days.
- The amount spent on most common types of regular expenditure (including transport, communications and cosmetics) in the month prior to the survey.
- The amount spent on less-common expenditure types, such as health costs, school costs, and investments over the 12 months prior to the survey.

This information was aggregated and divided by the number of household members (with adjustments made for children and some allowance for economies of scale) in order to calculate per-person per-day expenditure for the household.

The resulting figures show considerable differences between the supported and comparison households – household expenditure is estimated to be 30 to 50 per cent higher among supported households than among comparison households. While there is wide variation in these figures across households in both groups, the overall difference does not rely only on those households with a commercial relationship to APROALCE. Nor is that result restricted to those who had been making sales to Aldea Global, another organisation that provides technical support and collective marketing of horticulture produce in the area.



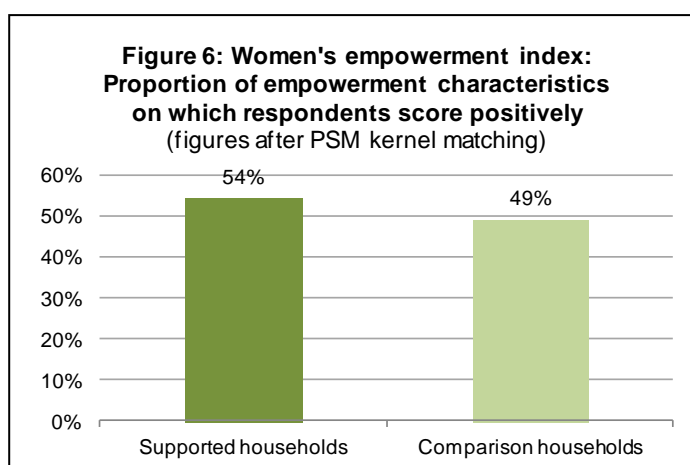
The details collected in the survey on food consumption were also used to examine the diversity of food types being consumed in the household. Households in the project area were consuming a significantly greater variety of food types than were those in the comparison communities. This difference was mainly due to consumption of a wider range of fruit and vegetables among the supported households – a factor that may be linked to their higher probability of growing vegetables, or which may simply be a result of the higher household income providing the means to a more diverse diet.

Household expenditure is normally considered to be a good indicator of current household income, but it may not reflect long-term changes in households’ economic status. As an alternative measure of households’ status, an index of households’ material wealth status was created, based on their ownership of livestock, household goods and other assets, and on their housing conditions. Supported households were found to have higher indicators of wealth at the time of the survey, and to have increased in terms of these wealth indicators at a higher rate since 1998 than had the comparison households. These results lend some weight to the conclusion that the higher income among the supported households is not a recent, temporary phenomenon, but has been sustained for some time.

## Overall index of women's empowerment

G

As discussed on pages 5 and 6, women's empowerment was assessed in this Effectiveness Review by considering 12 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, which 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.



Overall, women interviewed in the project area scored positively on 54 per cent of the characteristics of empowerment – significantly higher than the average of 49 per cent among women in the comparison areas. Thirty-nine per cent of women in the project area reached the benchmark for overall empowerment (meaning that they scored positively on at least two thirds of the characteristics), whereas only 18 per cent in the comparison areas did.

While this overall measure provides evidence of a positive effect on women's empowerment overall, it is clearly important to understand in more detail the nature of this apparent change, and what factors have driven it. In the qualitative follow-up work, participants attributed the improvements to the systematic training provided by project partners – focused both on rights and on technical skills for men and women – as well as to the increased opportunities provided through access to credit. The following sections examine the results relating to each of the 12 different characteristics that make up the overall index of empowerment, with discussion of some complementary findings from the qualitative work.

## Dimension 1 – Women's involvement in household decision-making

G A

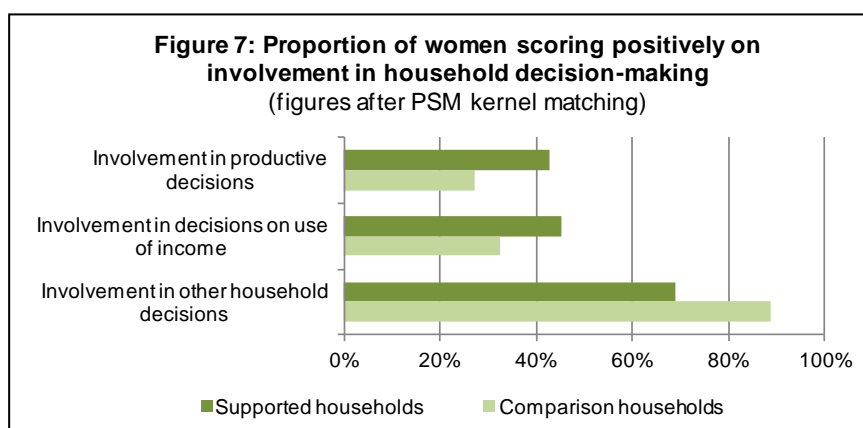
The first dimension of women's empowerment considered in the Effectiveness Review focused on women's influence in household decision-making. The results in this dimension are based on questions in the survey that addressed household decision-making in 12 different areas, specifically:

- **Decisions on productive activities:** Decisions relating to the conduct of a household's farming activities, to cultivation of a kitchen garden (*huerto familiar*) specifically, and to household businesses.
- **Decisions on transactions made by the household:** Decisions over the sale of crops, buying and selling of livestock, the purchase of household assets, land or property, and savings.
- **Decisions on household management:** Decisions over routine purchases such as food and other consumables, decisions over participation in community events, and decisions about the education of children and how to respond when a household member becomes ill.

For each of these decision-making areas, the respondent was first asked whether she was involved in some activity related to each of the areas and then, if so, to what extent, on a scale

from ‘not at all’ to ‘a large extent’. A woman scored positively on the measure of involvement in productive decisions if she reported being involved to at least a medium extent in all of the productive decision-making areas in which she is active. The same applies to the indicators for involvement in transaction decisions and household-management decisions.

The results for these three measures of involvement in household decision-making are shown in Figure 7. It can be seen that approximately a third of women reported having positive involvement in productive and transaction decisions, but that these proportions were larger in the project areas than in the



comparison areas. This finding agrees with that of the qualitative follow-up work, where female members of the community banks highlighted that skills and confidence acquired through participation in those groups improved their ability to communicate and negotiate with husbands and other household members. It was said that being held individually responsible for loans taken from the community banks enabled women to influence the expenditures and investments that were made with those funds. However, it was stressed that, despite these advances, men still tend to have the final say over decisions in these areas; indeed, in the quantitative survey, fewer than half of the women interviewed reported positive involvement in these types of decisions, even in the project area.

In the quantitative survey, female respondents – as might be expected – reported much greater involvement in household-management decisions than in decisions on production and spending. Surprisingly, however, women in the comparison areas scored more highly on this measure than did those in the project areas. This may be partly due, as mentioned during the qualitative follow-up, to women in the comparison area using credit and income generated for day-to-day household expenditures; in the project area, some of the responsibilities at the household level were said to have been transferred to other household members as women focused more on income-generating activities. A change in men’s attitudes towards their involvement in some domestic and care work was also reported. Another factor contributing to this result is a quirk in the way the quantitative indicator is constructed. More of the women in project areas reported that they personally participate in some community activities (54 per cent, against 46 per cent in comparison areas), but that not all of these women reported being fully responsible for *making decisions about* their involvement – meaning that they were more likely to be scored negatively than those who said they were not involved in community activities at all.

**Dimension 2 – Women’s access to resources**

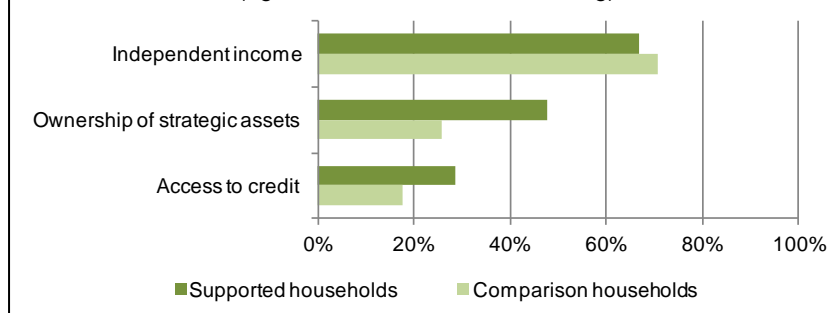


Three different indicators were examined in the survey to assess women’s access to and control over resources. The results are shown graphically in Figure 8.

The first indicator considered was whether a woman has **access to some independent income**, that is independently from her spouse. To assess this, respondents were asked to estimate the proportion of income that they personally contributed to household income and resources, and were considered to score positively on this basis if they reported that they personally contributed more than a third. Approximately two thirds of women met this benchmark, but this did not vary between women in the project and comparison areas.



**Figure 8: Proportion of women scoring positively on characteristics of access to resources**  
(figures after PSM kernel matching)



In contrast, in the qualitative follow-up work, women’s involvement in generating household income was identified as an important driver of women’s empowerment in the project communities (this is evidenced by the contrast with the comparison area, where no such change was identified). Specifically, women said that skills and

confidence acquired through their participation in community banks contributed to their increasing their participation in household business activities, such as vegetable production, gathering berries for sale, and the production of wine. In the comparison area, the involvement in these types of activities – and hence access to some independent income – seemed to be lower. That these patterns were not reflected in the quantitative work is surprising, and implies that their size and significance should be treated with caution.

The second characteristic examined was women’s **ownership of and control over strategic assets**, such as land, livestock and agricultural equipment. Respondents were asked about their household’s ownership of various types of assets. They were then further asked to specify whether they considered those assets to be owned primarily by the female or the male household member, and (as a confirmation) which household member could make decisions about whether to sell, trade or give away an item if need be. This information was used to examine which types of assets women themselves have access to. Asset types included in this measure are:

- Livestock
- Cart
- Large agricultural investments: silos, tunnels, or greenhouses
- Modern oven or stove
- Fridge
- Television
- Bicycle
- Motorcycle
- Vehicle
- Generator

Almost three-quarters of supported women reported at least joint ownership of one strategic asset, compared to only around half of the comparison women. Women in supported households reported owning or having control over 1.8 assets on average, compared to 0.8 assets among women in the comparison group. A woman was considered to score positively on this measure if she reported having at least joint ownership and joint participation in decisions relating to at least two of the asset types listed above. As is clear from figure 8, there is therefore a large difference between the project and comparison areas in terms of the number of women who scored positively on this indicator.

We have already observed that *households* in the project areas generally had greater asset ownership at the time of the survey than did households in the comparison areas. These results show, further, that women in project areas are more likely to report that they have at least joint control in decisions over many of these asset types (especially livestock) than are those in the comparison areas. This seems to be in accordance with the evidence of greater involvement in household decisions relating to production and investment, as noted under Dimension 1 above. However, in the course of the qualitative work, women reported that even though they may be participating more in these decisions, their husbands may typically still



have legal ownership and overall control over important assets.

The third indicator considered under this dimension is **women’s access to credit** and their involvement in decisions regarding its use. Respondents were asked to provide details of the sources of credit available to the household. In the part of the questionnaire addressed specifically to women, they were asked about their involvement in decisions regarding how much to borrow, and from which sources. For a woman to score positively on this measure, her household had to have access to at least one source of credit, and she personally must have participated to at least a medium extent in the decisions regarding whether to borrow or what to do with the money/items borrowed.

As has already been noted (on page 7), a large majority of respondents (in both the project area and the comparison area) reported that their household would be able to take a loan from their community bank if necessary, and many had in fact taken loans over the past 12 months. However, relatively few women report that they have been involved in decisions over credit: only 21 per cent overall report being involved at least to a medium extent in such decisions. This may suggest that male household members generally have most influence over these decisions.

Despite the overall low figures, involvement in decision-making over credit was found to be considerably higher among those women who were personally members of the community banks, compared to those who were married to male community bank members. In the course of the qualitative follow-up work, women confirmed that the fact of being formally responsible for the loan has given them the right to participate to some extent in decisions over the use of the credit – particularly for the part of the credit used for day-to-day expenses rather than for productive activities – and this seemed to have happened more in the project areas than in the comparison areas. One reason for this is that more of the women interviewed in the project areas were personally members of the community banks (50 per cent) than in the comparison areas (38 per cent). However, it should also be noted that women’s involvement in borrowing decisions was higher in the project areas even among those women who were themselves members of the community banks. This probably reflects that the community banks in the comparison areas have existed for less time and that the women have not had the same opportunities to benefit from the training that those in the project areas reported as valuable.

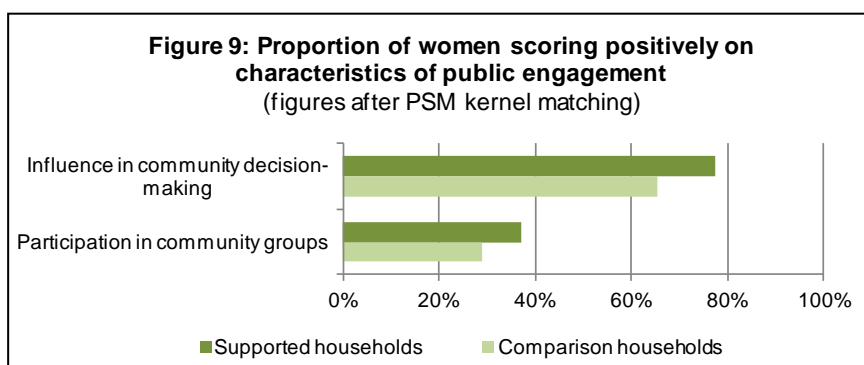
Overall, then, women’s reported involvement in decisions over credit is considerably higher among women in households represented among membership of the Oxfam/ODECO-supported community banks (28 per cent) than among women in households included in the membership of the comparison community banks (17 per cent).

### Dimension 3 – Women’s public engagement



The public engagement dimension of women’s empowerment is concerned with how much women are able to participate in and influence community life. The first of the two indicators considered in this

dimension assesses the extent to which the respondents perceive they are able to **influence decision-making in their communities**. To investigate this, respondents were asked to state the extent to which they agree or



disagree with a series of ten statements about their ability to participate in and influence community affairs. Women were deemed to score positively on this indicator if they agreed with at least six of the ten statements.

Overall, 75 per cent of women surveyed scored positively on this characteristic. There is no indication that women in the project areas scored systematically higher on this characteristic than did those in the comparison areas.

The second indicator of women's public engagement was the **involvement of respondents in various community groups**, such as agricultural producer groups, savings groups, local government forums, civic groups and religious groups. Each respondent was scored positively for this indicator if she participated in meetings of at least two groups, and was involved to at least a medium extent in decision-making in at least one group.

Figure 9 shows that there is a positive difference between women in the project and comparison areas. Supported women are estimated on average to participate in between 0.3 and 0.6 more community groups than comparison women. As would be expected, this result is driven by the difference in participation in the community banks: 44 per cent of women in the project area reported that they participate in meetings of a community bank, but only 19 per cent of those in the comparison area. This difference is even greater when it is considered that many of the respondents in the project area are former – rather than current – members of the community banks. Among the households currently represented in the membership of supported community banks, 51 per cent of women report participating in meetings (as do 35 per cent of women who are recorded by ODECO as no longer formally being members of the community banks).

There was little or no difference between the supported and comparison community banks in the involvement in decision-making among women who report attending meetings: 70 to 80 per cent said that they were involved in decision-making at least to a medium extent. However, in the qualitative follow-up research, women in the project areas said that they were increasingly assuming leadership positions at community level as result of their communication skills and self-perception.

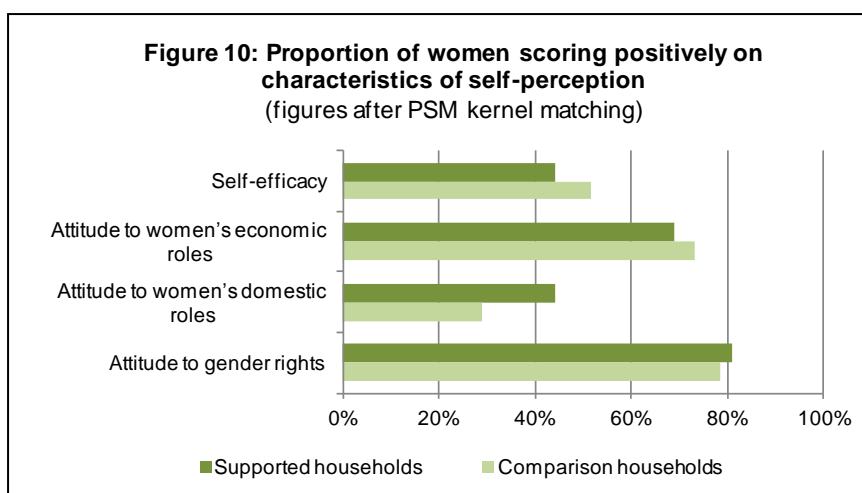
Another important dynamic revealed in the course of the qualitative work was that women interviewed in San Sebastián – the comparison area – were found to be participating in a wider range of civil society groups than those in the project area. In particular, they seemed to be have better links to local-government structures.

### Dimension 4 – Women's self-perception

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The final dimension of women's empowerment considered in this report includes four different elements of women's self-perception. The first of these is **self-efficacy** – a person's belief in their own competence. An adapted version of the General Self-Efficacy Scale (GSE) was included in the questionnaire, in which the respondent was asked to state the extent to which she agreed or disagreed with each of the following statements:

1. You can always manage to solve difficult problems if you try hard enough.
2. It is easy for you to stick to your aims and accomplish your goals.
3. You are confident that you could deal efficiently with unexpected events.
4. Thanks to your resourcefulness, you know how to handle unforeseen situations.
5. You can remain calm when facing difficulties because you can rely on your coping abilities.
6. You can usually handle whatever comes your way.
7. You can solve most problems if you invest the necessary effort.
8. If you are in trouble, you can usually think of a solution.
9. When you are confronted with a problem, you can usually find several solutions.



Each respondent was scored positively on this measure if she agreed with all of these statements, and agreed strongly with at least three of them. Approximately half of respondents scored positively, with no indication of any difference between women in the project and comparison areas. In the qualitative work, women of the project areas said

that learning about their rights and opportunities provided by community banks contributed significantly to the recognition of qualities they didn't know they had.

The remaining three indicators examine women's attitudes towards women's and men's roles and rights, both in and outside the home. Each of these indicators is informed by the respondent's answers to a subset of statements that were presented to her in the questionnaire. Again, women were asked to state the extent of their agreement or disagreement with each of the statements, on a four-point scale.

The first indicator looks at the extent women agree or disagree with the following statements relating to **women's role in productive activities**:

1. A woman can be a good wife and mother, even if she is working outside the home.
2. Women are as important as men in ensuring that the basic needs of families are met.
3. A man and woman should share responsibility for both earning money and caring for the home and family.

Respondents were deemed to have scored positively on this measure if they agreed with all three of these statements. This applied to nearly 70 per cent of women surveyed, and there was no indication that women in the project areas were more likely to score positively than those in comparison areas. In the qualitative follow-up, women in the project area said that being involved in productive activities has led them to have a better perception of their capabilities, as well as a change in men's attitudes to women's roles that has led to an improved position in the household.

Five statements were used to assess respondents' **opinions on women's domestic roles**:

1. A woman's role is taking care of her home and family.
2. A man should have the final word about decisions in his home.
3. It is not right for a woman to spend the whole day working outside the home.
4. A wife should obey her husband, even if she disagrees with him.
5. If a child falls sick, it is the responsibility of the woman, not the man, to take care of him/her.

It will be noted that all of these statements are expressed in a negative sense. Respondents were scored positively in terms of attitudes to women's domestic roles if they disagreed with at least three of the five statements. In this respect, there was a clear difference between the women in the project areas (of whom 45 per cent scored positively) and those in the comparison areas (of whom only 28 per cent scored positively). According to the qualitative research, the training from ODECO/Oxfam has been instrumental in opening women's minds and changing their attitudes to domestic roles. It was also highlighted that similar attitudinal changes have happened among men, which has facilitated women's ability to communicate

and negotiate on household responsibilities. It was also said that even though there was evidence of this attitudinal change, there is still a way to go, as women are the ones who are assuming the cost of their participation in productive activities in terms of longer working days and/or transferring household responsibilities to their older daughters.

Finally, two statements were used to assess respondents' **opinions on gender rights**:

1. Women should leave politics to men.
2. It is important that sons have more education than daughters.

Women were scored positively if they disagreed with both of these statements. This applied to approximately 80 per cent of respondents, but again there was again no indication of a systematic difference between the women in project and comparison areas.

## **Programme learning considerations**

- ***Consider at the design stage how to ensure the sustainability of community-based structures established under a project such as this.***

A concern raised in the course of the qualitative follow-up work was that the community banks established in the project areas were initially too reliant on the support provided by ODECO and Oxfam. With the gradual draw-down of the capacity building and monitoring provided by the partners over the past years, the membership and activities of two of the four community banks was also seen to be declining (though it should be noted that the creation of UNICEMOC, an umbrella organisation for the community banks, is part of the partners' efforts to promote their sustainability). In contrast, the community banks in the comparison area, having not received such intensive support from external organisations, were thought to have generated a greater sense of ownership on the part of their members. Importance should be given at the design stage of projects to how to ensure ownership and sustainability of community-level initiatives.

- ***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.***

Access to credit was, according to the qualitative research, a key determinant in achieving positive results in terms of women's empowerment. The implementation of a credit policy specifically intended to benefit women (with preferential rates, financial products targeted at women's requirements, and so on) is thought to have promoted their participation and engagement in community banks. The access to funds linked with training on fund management, and the investment of credit in productive activities provided an opportunity for women and men to work together. This was seen to have been an important factor in building women's influence in decision-making at the household level. Future programmes supporting community-based credit activities should learn from this experience by establishing structures specifically to promote women's 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.***

While the range of characteristics of women's empowerment considered in this Effectiveness Review was more wide-ranging than in previous reviews, some important characteristics were missed. In particular, a more comprehensive investigation of empowerment would include examining women's ability to engage in collective action, and changes in attitudes to and the prevalence of gender-based violence as well as changes in attitudes and distribution of responsibility for care.