

SPOTLIGHT 2

Promoting Women’s Empowerment through Economic Inclusion

The potential to boost the economic empowerment of women takes center stage in many of the programs assessed in this report. Eighty-eight percent of all programs in the survey prioritize female participants, and in 64 percent of these programs, women constitute the majority of participants. Fifteen percent of all programs (and about a fifth of those that reported the number of female beneficiaries) serve only women. Increasing incomes and assets of beneficiaries is a core goal of economic inclusion programs—whether they target women or not—but in addition to pursuing the economic empowerment of women, some programs also seek to empower women in other realms of their lives. These programs use economic inclusion as the starting point, building the skills and confidence of female participants through other interventions such as training and coaching. Seventeen percent of programs in the survey deliberately try to further women’s overall empowerment through economic inclusion.

Leaving women out of the productive economy limits economic growth overall and increases inequality. Gender inequality is associated with lower labor productivity and poorer overall economic growth (Kabeer and Natali 2013). Not only does gender equality have an impact on women’s individual well-being, it also imparts benefits to future generations and communities (World Bank Group 2015).

Bundled economic inclusion interventions are uniquely placed to address the plurality of constraints poor women face and to empower them beyond the economic domain. Each program component plays a role in promoting improved gender outcomes: productive cash transfers can help women take ownership of a sustainable livelihood that increases assets and the ability to earn income; training builds women’s capacity; and coaching helps build social capital through enhanced life skills, self-confidence, and greater awareness of legal rights. The coaching and peer-to-peer exchange that occur during economic inclusion program activities can also help to increase women’s agency—elevating their voice, influence, and decision-making power in the community, the household, and their own lives. Increasing women’s agency can also be achieved through women’s involvement in community institutions and local governance, which can develop their capacity to access and effectively make use of increased economic opportunities, their increased self-esteem, and their increased knowledge about and motivation to exercise their rights (Lazlo 2019).

Key Directions for Gender-Intentional Program Design and Implementation

This section summarizes a range of country experiences to highlight the gender-intentional design and delivery steps in economic inclusion programs. Experience from a range of programs suggests that there is a need to design programs for women that move beyond solely strengthening their economic base to also ensure that program delivery mechanisms are deliberate in addressing the specific constraints of beneficiaries. The observations that follow draw from a portfolio review of World Bank Group operations and the broader literature. Box S2.1 highlights key findings from qualitative and quantitative evaluations.

BOX S2.1 Assimilating the Evidence on Gender and Economic Inclusion Programs

In the review of impact literature in chapter 5, economic inclusion programs were found to hold strong potential for women’s empowerment. Programs strengthened women’s economic opportunities, increasing their contribution to household income, while asset ownership positively impacted social status in and outside the household. Many programs also contributed to subtle shifts in gender norms by increasing women’s mobility. For many women, being able to fulfill parental and community responsibilities helped to increase their self-esteem.

However, impact on women’s control over resources and their agency in the household was mixed and highly context specific (see, for example, Banerjee et al. 2015; Bedoya Arguelles et al. 2019; Bandiera et al. 2017; World Bank 2020; Siddiki et al. 2014). Similarly, the impact on women’s exposure to intimate-partner violence was also mixed and context specific. Although it is possible that women’s participation in economic activities may have exacerbated household tensions when their work was seen as displacing care responsibilities (Holmes and Jones 2013), the limited evidence suggests the opposite, that is, a reduction in violence at least in some contexts (Karimli, Rost, and Ismayilova 2018; Das et al. 2016).

Impacts on women’s empowerment were also muted in contexts where social norms restricted women’s movement and participation outside the home or the community. In Pakistan, for example, few women participated in economic activities outside their homes and thus needed support from male household members (Kabeer et al. 2012).

Similarly, a combination of a cash grant and training for women in two contexts had different short-term outcomes. In Uganda, a combination of finance and human capital interventions was sufficient to create new enterprises and help women grow their businesses (Blattman, Fiala, and Martinez 2014). In Sri Lanka, the same combination helped new entrants but did not help existing entrepreneurs grow, suggesting binding social constraints for women entrepreneurs (de Mel, McKenzie, and Woodruff 2014).

Household endowments and relationship dynamics also influence a program’s impact on women. Women cannot avail themselves of opportunities if they do not have the resources or support from family or community members to balance paid work and unpaid family care work. For instance, in Haiti women with cooperative partners who provided them support as they engaged with the program were better able to take advantage of opportunities the program offered than women with no partners. Also, women with partners who were uncooperative fared poorly in the program (Shoaf and Simanowitz 2019). In West Bengal, participants who had early success in the Trickle Up graduation program, “fast climbers,” had more adult males in the family or in their extended network than “slow climbers.” The slowest climbers were women with uncooperative husbands, who were a drain on household resources (Kabeer et al. 2012).

Gender-Sensitive Program Design

Targeting women as the primary recipient of economic inclusion programs does not automatically ensure female control over assets. Evidence shows that simply providing access to resources will not lead to meaningful change in a woman’s life if she does not have the power to make decisions about the use of resources. The potential for enhanced access will not translate into improved well-being (Bardasi and Garcia 2014). Deliberate targeting is coupled with intentional female-focused design in the Targeting

the Ultra Poor program implemented by the Microfinance Investment Support Facility for Afghanistan. The program is open to male-headed households, but targeting criteria place more weight on the selection of female-headed households, that are more vulnerable. However, regardless of whether the primary program beneficiary is female or male, the program makes a substantial effort to ensure that women are the main recipients of the consumption support stipends in order to increase their influence and bargaining power in the household. The women are also actively engaged in the technical training for the productive activity, even if they are not the direct recipients of the program. These strategies have helped begin to increase the voice and status of women in the household despite the fact that the program operates in a very challenging and fragile context (Bedoya Arguelles et al. 2019).

The training and coaching components of economic inclusion programs are effective for increasing the life skills, self-confidence, and agency of women. Among survey respondents, programs that predominantly serve women have a stronger emphasis than those programs that do not on life-skills building (72 percent versus 40 percent) and financial training (82 percent versus 60 percent). The coaching component can also be adjusted to strengthen outcomes for women: programs that primarily serve women, when compared with programs that do not, tend to include more health and nutrition guidance (63 percent versus 27 percent) and discussions around social issues affecting the family, such as child marriage and intrahousehold dynamics (68 percent versus 27 percent).

Gender-sensitive economic inclusion programs can help reduce the gap in access to financial services in developing countries.¹ Among survey respondents, 74 percent of the programs serving a majority of women link them to financial services as compared to 59 percent for programs that do not predominately serve women. Some programs, such as India's Tejaswini Socioeconomic Empowerment of Adolescent Girls and Young Women program and the São Tomé and Príncipe's Social Protection and Skills Development Project, also draw attention to addressing literacy constraints, especially for older adolescent females.

Livelihoods are not gender neutral, and different livelihoods have specific time and physical labor requirements. Gendered market analysis helps programs develop livelihoods options most suitable for women. In particular, programs need to ensure women have appropriate access to information about prices and exert control over the sale of their goods (de Montesquiou and Sheldon 2018). In places like Coastal Sindh in Pakistan, restrictions on women's mobility in the public domain significantly limit their ability to engage in certain livelihoods and make them dependent on intermediaries both to provide inputs and sell outputs (Hashemi, de Montesquiou, and McKee 2016; and Kabeer et al. 2012). Home-based activities such as raising poultry or producing honey involve low-intensity tasks, and both allow for time for other activities such as household chores and childcare, although they may also reinforce gender norms with women taking on low-productivity activities that can be done at home.

Engaging men while implementing programs for women is essential to ensure their buy-in and facilitate behavior change. Preexisting social, economic, institutional, and environmental conditions are essential factors to consider when supporting women's empowerment, especially favorable gender norms and the quality of spousal relationships (Kabeer et al. 2012). Increasingly, programs are working with men to influence how women are viewed and treated in the household, redistribute care and income-generation responsibilities, reduce the risk of gender-based violence, and challenge accepted gender roles. For example, some programs hold focused discussions with male household members around the role of women and the importance of shared housework and financial decision-making. In Malawi, Concern Worldwide is trying to better understand how programs can improve intrahousehold decision-making with a couples' empowerment training that is being evaluated through a randomized

controlled trial implemented by the Trinity College Impact Evaluation Unit. In Zambia, the government has partnered with BRAC to incorporate interventions for engaging men, such as a community gender dialogue, into its economic inclusion program for rural women. The Eastern Recovery Project in the Democratic Republic of Congo also uses sensitization to ensure program adaptations are not met with resistance by male household members and do not create community animosity.

Engaging the community, particularly social networks, is important in the effort to challenge social norms. Many programs utilize existing community groups or create new ones to provide a safe place for women to interact and build social capital. Groups can include village organizations, savings or producer groups, or affinity groups, and each can serve as a platform to deliver key program components, such as training and coaching, making programs more efficient by delivering their interventions to groups and drawing on the strength of mutual support. At JEEViKA in Bihar, India, women’s village organizations are used to help programs identify ostracized and excluded households. Some programs engage with community leaders, local governments, and other key actors in the community to raise awareness about women’s issues. For example, a Trickle Up project in India promoted gender justice through collective action by mobilizing women’s groups, training participants in gender rights, and encouraging them to develop and strengthen culturally relevant gender justice initiatives. Trickle Up assisted them in documenting their own gender justice experiences to share with and motivate others in their communities. Trickle Up also promotes sexual and reproductive rights for girls and young women and rights to girls’ education in Guatemala and other countries (Arévalo, Kaffenberger, and de Montesquiou 2018). Cambodia’s Livelihood Enhancement and Association of the Poor project prioritizes women in the formation of thrift groups, which allow women to collectively save money while building social capital.

Gender-Sensitive Program Delivery

It is important to make it easier for women to participate in programs by delivering components in a manner that addresses the specific constraints they face. The following touches on particularly salient factors.

Staffing. Economic inclusion interventions require significant capacity building of staff at all levels and the endorsement of leadership, especially when implemented through existing government structures. Making women’s empowerment a key objective of a program adds a layer of complexity and training in order to increase staff’s capacity to handle gender issues. It is important to train local staff to recognize their own biases and help them understand how gender barriers intersect with other forms of discrimination based on race, ethnicity, sexual orientation, religion, and other aspects of identity. In certain contexts, cultural norms can make it difficult for women to interact with male program staff. In Afghanistan, the Targeting the Ultra Poor program is making a deliberate effort to hire females, although this is challenging in a fragile country with strong patriarchal culture where few women are qualified to take on this type of job. In Mauritania, the Adaptive Safety Net program also found it difficult to hire female staff because travel was challenging, either because the women had small children or because their travel was not culturally sanctioned.

However, hiring women as frontline staff is often critical given the broader coaching role they are expected to play and the engagement with sensitive subjects they often must deal with, such as gender-based violence or family planning. While the importance of having female frontline providers is clear, recruiting them is not without challenges in contexts where female literacy levels are low or their ability to work outside the home might be limited. In order to mitigate the challenges of recruiting female staff members, the Girls’ Education and Women’s Empowerment and

Livelihoods Project (GEWEL) program in Zambia is setting up a network of women volunteers in communities to deliver life and business skills training and to coach beneficiaries, thus removing the imperative to travel.

Payments and delivery mechanisms. Digitization of transfers, access to digital financial services, and e-coaching may make it easier for women to access services and content from home, easing mobility and time constraints. However, in delivering program components, there is a need to factor in women’s limited ownership and access to key assets, including phones and bikes. The GEWEL program in Zambia is adapting the delivery of program components to better serve women. It has developed a unique payment system to deliver the grants, and women can choose the delivery option that suits them best. Fundación Capital in Latin America is ensuring that women have ownership by providing the digital delivery of funds into digital accounts opened in their names. Digital financial services can help foster women’s financial inclusion in places where women have access to phones but bank accounts are still often held by men. The confidentiality that digital transfers enables may increase the prospect for women to have control over the resources and mitigate the risk of having funds appropriated by other family members (Chamberlin et al. 2019).

Childcare and flexibility. Childcare can constrain participation in economic inclusion programs for many women. Organizations operating in Afghanistan, India, Pakistan, and Zambia adapt their program delivery to accommodate women by providing sessions near beneficiaries’ homes and allowing flexible arrangements to increase participation. For example, the Tejaswini program in India provides training closer to women’s houses so that they can attend with their children. In some cases, providing childcare facilities, or compensation for childcare, can also help alleviate constraints (de Montesquiou and Sheldon 2018).

The Challenges

There is growing recognition that the decades of focus on women’s economic empowerment have failed to bring about significant structural improvements in women’s broader autonomy, voice, and agency. Mainstream approaches to women’s economic empowerment improve access to resources but fail to acknowledge that social, political, and market systems are structured in a way that reflects and reinforces the societal inequalities that shaped them (Razavi and Miller 1995; Kabeer 2005; Cornwall 2014).

Without directly confronting the issues of power and social justice—that is, transforming the political, social, and structural dimensions of gender inequality—gender injustice will continue to exacerbate poverty and hinder social development (Kabeer and Natali 2013; UN Women 2013; Cavalcanti and Tavares 2016; World Bank 2019). In Kenya, the BOMA project includes interventions to address men and boys, reduce community-level sociocultural barriers, and address the gender-based division of labor, unequal control over political and economic resources, and domestic and public violence (Arévalo, Kaffenberger, and de Montesquiou 2018). In Bangladesh, BRAC encourages village community organizations that bring women together to exercise their collective voice and action and achieve empowerment in their communities to enable women to organize and mobilize in the public space. Meanwhile, JEEViKA, in Bihar, India, has created a federation of self-help groups.

Economic inclusion programs can have unintended adverse impacts. By making women primary beneficiaries, some programs may reinforce traditional gender roles or increase women’s work burden by requiring them to attend project activities and manage microenterprises on top of their usual care responsibilities (Yoong, Rabinovich, and Diepeveen 2012, World Bank 2014, Van den Bold, Quisumbing,

and Gillespie 2013). Program design and delivery may exacerbate tensions among household members (Pavanello et al. 2018). In Zambia, for example, interviewed beneficiaries complained about the challenge of balancing training attendance with care and income-generating activities. As a result, the project adjusted the timing of program activities to ensure time-consuming activities, such as life and business skills trainings, did not overlap with intensive agricultural periods, such as planting or harvesting. However, “time poverty” among women is a deeply contextual issue. In Afghanistan, both the primary women beneficiaries and other women in the household were found to have an excess amount of available time. The increased labor for women that came from Afghanistan’s Targeting the Ultra Poor program had positive employment outcomes without generating additional stress for the women involved (Bedoya Arguelles et al. 2019).

Although not a common risk, cash transfers can in some cases increase intimate-partner violence due to the women’s engagement in economic activities being perceived as a threat to traditional masculinity and gender roles in the household (Prevention Collaborative 2019; Buller et al. 2018). It is as crucial to engage men to mitigate this risk as it is to change cultural norms more broadly. The GEWEL program in Zambia is partnering with BRAC to incorporate proven interventions in this space, including couples training and gender dialogue at the community level. Putting in place gender-sensitive grievance redress mechanisms, such as multiple reporting channels, including anonymous reporting and reporting through trusted focal points. A gender-based violence referral system can also play an important prevention and response role.

Measuring women’s economic empowerment is challenging. In Afghanistan, an early evaluation of the Targeting the Ultra Poor program was found to have no impact on gender outcomes when using an index focused on household finances and expenditures, such as that used in the original graduation research per Banerjee et al. (2015). However, after constructing a broader index, the program was found to lead to significant increases in women’s empowerment. Women’s power over decision-making about their own bodies and over how they use their time was stronger, and there was an increase in their participation in income-generating activities as a result of participating in the program. They had greater political involvement and improved social capital as represented by their having identity cards and reaching out to community leaders (Bedoya Arguelles et al. 2019).² This is an important argument for the need to broaden the scope of measurement tools to include different empowerment dimensions in addition to financial decision-making when assessing the gender impacts of economic inclusion programs. A new generation of impact evaluations is in the pipeline that will use a broader set of indicators to examine different dimensions of women’s empowerment, including intrahousehold decision-making, self-esteem, psychosocial well-being, and social capital.

Future Directions

Significant efforts to build women’s economic empowerment are already under way, and early evidence suggests that when carefully designed with a gender-sensitive lens, economic inclusion programs can improve women’s access to income, help them better manage their assets, and enable them to improve their status in the household. Going forward, greater attention is required to track and monitor the effect and impact of program design choices. Getting households to work better together may help increase women’s empowerment. There is also strong potential to mobilize local community groups to further the collective strength of female beneficiaries.

Notes

1. There is still a gap of 7 percentage points between men and women when it comes to owning a bank account (Demirgüç-Kunt et al. 2018).
2. In Afghanistan, women's empowerment is driven by an increase in women's decision-making power over their own bodies and time, an increase in their participation in income-generating activities (which follows from the program), and an increase in political involvement and social capital (for example, having an ID, reaching out to community leaders). See Goldstein (2019).

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