



BEYOND INCOME

A Critical Analysis of
Agency Measurement in
Economic Programming

2018

Market Development Facility

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Table of Contents

Acknowledgements	i
Table of Contents.....	ii
List of Figures	ii
About the Authors	iii
1. INTRODUCTION AND PURPOSE OF THE PAPER	1
1.1 Background	2
1.2 Structure of the Paper	4
1.3 Audience	5
1.4 Women's Economic Empowerment at MDF	5
1.5 Methodology	7
2. WHY GRAPPLE WITH AGENCY	9
2.1 Diagnosing spheres of financial control in the family/household economic unit.....	11
2.1.1 Contribution to household fund.....	11
2.1.2 Influence over household income allocation	12
2.1.3 Control over expenditure categories.....	13
3. MEASURING AGENCY FOR ECONOMIC EMPOWERMENT.....	17
4. FROM ACCESS TO AGENCY: TRIGGERS AND CASES.....	29
4.1 Triggers.....	30
4.1.1 Access to information.....	30
4.1.2 Access to goods and services	33
4.1.3 Access to economic opportunities	36
4.1.4 Access to markets	39
4.2 When only income increases without movement in any other triggers	42
5. EARLY LEARNINGS FOR PROGRAMS.....	47

List of Figures

Figure 1 The Six WEE Domains.....	3
Figure 2 The MDF WEE Continuum.....	6
Figure 3 Household Expenditure Categories	13
Figure 4 Gender Dynamics on Household Expenditure.....	14
Figure 5 WEE Measurement Radar Diagram Concept.....	27
Figure 6 Improved Access to Information	32
Figure 7 Improved Access to Goods and Services	35
Figure 8 Improved Access to Economic Opportunities.....	38
Figure 9 Improved Access to Markets.....	40
Figure 10 Increased Household Income Alone Example 1	43
Figure 11 Increased Household Income Alone Example 2	44



About the Authors

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1 INTRODUCTION AND PURPOSE OF THE PAPER



1.1 Background

“ *Investing in women’s economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth.*”¹

Long relegated to the sphere of ‘women’s issues’, Women’s Economic Empowerment (WEE) is now recognized as a critical outcome in poverty reduction and successful economic programs.

Interventions that ignore gender and women’s economic empowerment by adopting a gender-blind “do no harm approach” may exacerbate the entrenched discriminatory status-quo; socio-economic changes that are ‘gender-neutral’ are rare. Gender blindness often results in failing to engage women in areas where they should have been engaged, while further shifting power dynamics towards men. This in turn can prevent women from fulfilling their potential, or worse, weaken their position as the gender gap expands and men move even further ahead through better information, connections and opportunities.

Even when WEE is achieved through the dimensions of both access and agency, it remains a difficult concept to integrate and measure. For economic development programs, ‘access’ is the traditional entry point, while ‘agency’ has proven more complex to grasp and target. However, both access to economic resources and agency are mutually reinforcing and present entry points for creating economic advancement and changing social norms. As a result, understanding and measuring impact across access and agency is crucial to effective programming. Without an understanding of agency, identifying effective ways of bringing about change

is a challenge: there is a risk of oversimplifying approaches, ignoring potentially useful ones, or at worst, causing harm.

This paper explores the effect of increased household income on women’s economic empowerment in the context of complex household dynamics, and seeks to understand how access to economic inputs, information, opportunities or services impacts agency. It extrapolates learnings from data gathered by the Australia-funded Market Development Facility (MDF) which has been operational for six years across five Asia-Pacific countries.

This report establishes a foundation framework for understanding agency and lays the foundations for a tool to be developed that will allow projects to measure agency in a range of contexts. The extensive evidence used to build this model has been gathered by MDF teams in the field, and will be used to ensure that it can be practically embedded into Monitoring and Evaluation (M&E) systems.

While the intended audience includes practitioners, implementers and programs looking to understand the impact of their interventions on agency and strengthen their WEE programming, the authors nevertheless feel that the paper’s relevance extends beyond the development field and encourages engagement, feedback and discussion from all interested parties and professions.



Agency and Access in WEE

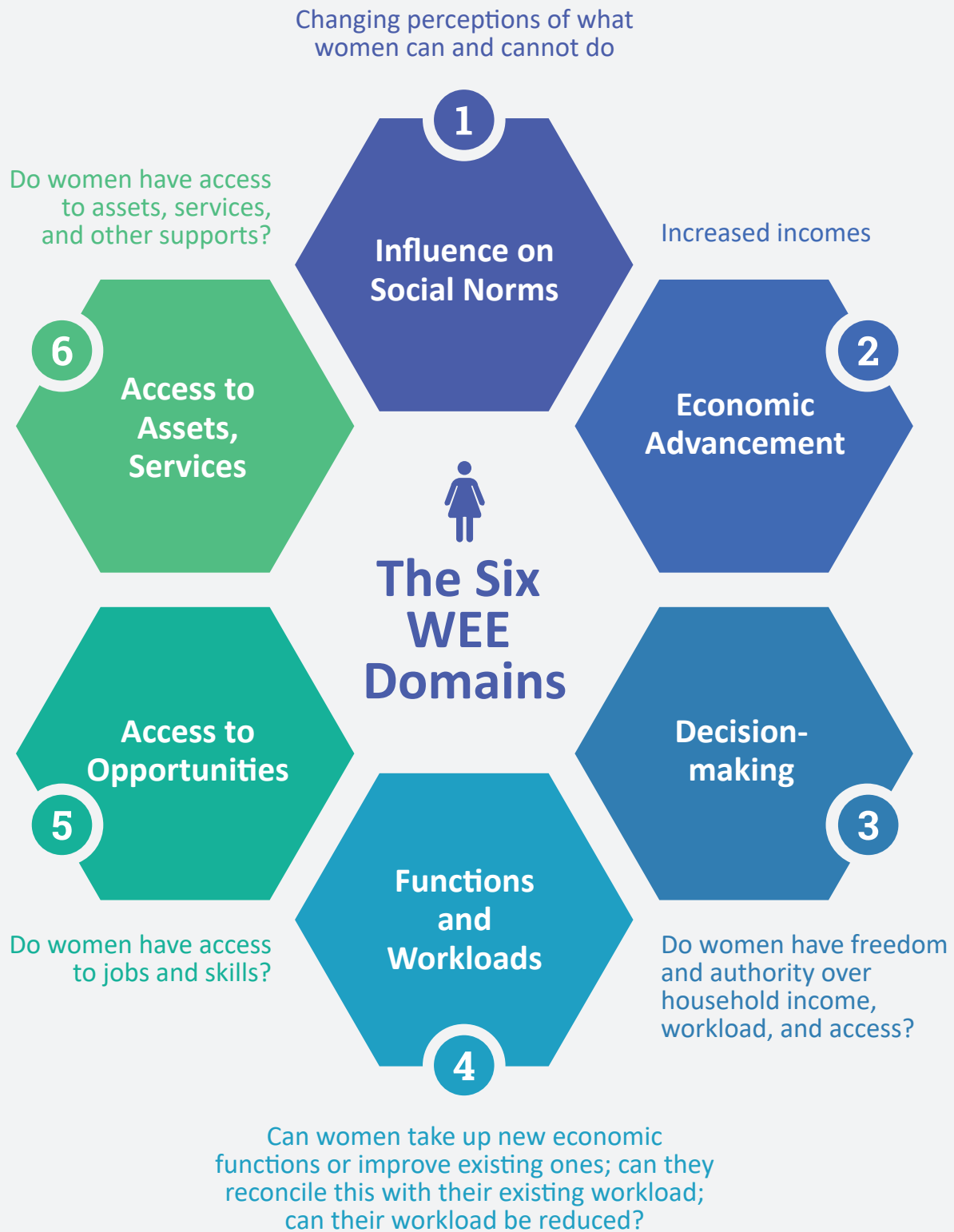
👉 **Agency** is typically defined as a woman’s power to make and act on economic decisions.

👉 **Access** is typically defined as a woman’s ability to access opportunities, goods, information, networks etc.

¹ “What We Do: Economic Empowerment.” *UN Women*, 15 Dec. 2017, www.unwomen.org/en/what-we-do/economic-empowerment.

Figure 1: The Six WEE Domains

The Market Development Facility integrates six women's economic empowerment dimensions into each program.





1.2 Structure of the Paper

section 1

The **first section** of the paper explores MDF's approach to Women's Economic Empowerment (WEE). The MDF team has made a conscious effort to integrate WEE to the core of its programming and has actively contributed to global education on the topic of WEE in market systems-type development programs. Figure 1 outlines the six domains of WEE on which MDF focuses.

section 2

The **second section** reviews the importance of understanding agency, including in situations where program interventions only target access. It also explores spheres of household financial management and shifts the focus of economic activity from the household to the individual.

section 3

The **third section** presents an early iteration of an agency conceptual framework that outlines early development of a measurement model, which evaluates women's power to make and act on economic decisions across seven dimensions. When analysing the project data, the authors of this paper were confronted with the need and challenge to better understand and measure agency across diverse interventions and countries. The MDF team looked at a few tools that are already in place², but none were found to be applicable to the range of countries and sectors targeted by MDF, prompting them to conceptualize a new one. Built on existing tools, literature and primary research findings, this data analysis device remains in an early conceptual stage but has been successfully tested for the purpose of this paper. MDF will continue to refine and test this conceptual framework to develop an applicable agency evaluation tool. The authors encourage the global WEE community to apply, adapt and share any experiences they may have with this measuring system in other programs and contexts.

section 4

The **fourth section** of this paper presents cases and findings from MDF's experience. It applies the conceptual framework to identify the impact of access interventions in the program on agency. This segment explores four access-oriented interventions (identified in this paper as "access-triggers"): access to information, access to goods and services, access to opportunities and access to markets. The framework's application captures changes in agency, resulting from increased household income, triggered by these economic project interventions. Finally, this section ends with an evaluation of the impact on agency when only a change in income at the household level is experienced (in other words, no other triggers are present).

section 5

The **last section** outlines the results and what MDF has learned thus far to benefit other economic development programs, particularly those applying market systems approaches.

² For example, the "Women Empowerment in Agriculture Index" (USAID, 2012), or "Measuring Women's Agency" (World Bank, 2016), or "Understanding and Measuring Women's Economic Empowerment" (ICRW, 2011).



1.3 Audience

The technical notes and conceptual framework proposed in this paper are aimed at practitioners and technical specialists (implementation, MRM and WEE experts) who are responsible for understanding and capturing the changes in women's agency as triggered by economic development initiatives or programs. The ability to guide program direction will improve with a more profound understanding of WEE measurement.

While the case studies used in this data collection set focus on economic activities where women play a support role or are beneficiaries through the household income increase

process, all of the information in this compilation can be applied to other types of programs and sectors.

This highly conceptual paper challenges the hypothesis that women may enjoy greater empowerment and well-being triggered by an overall household income increase alone, even if they are not at the transaction point or they play a support role to the economic activity. Alongside questioning basic assumptions, the paper also shares MDF findings on how to gather information to best understand the more nuanced aspects of agency.



1.4 Women's Economic Empowerment at MDF

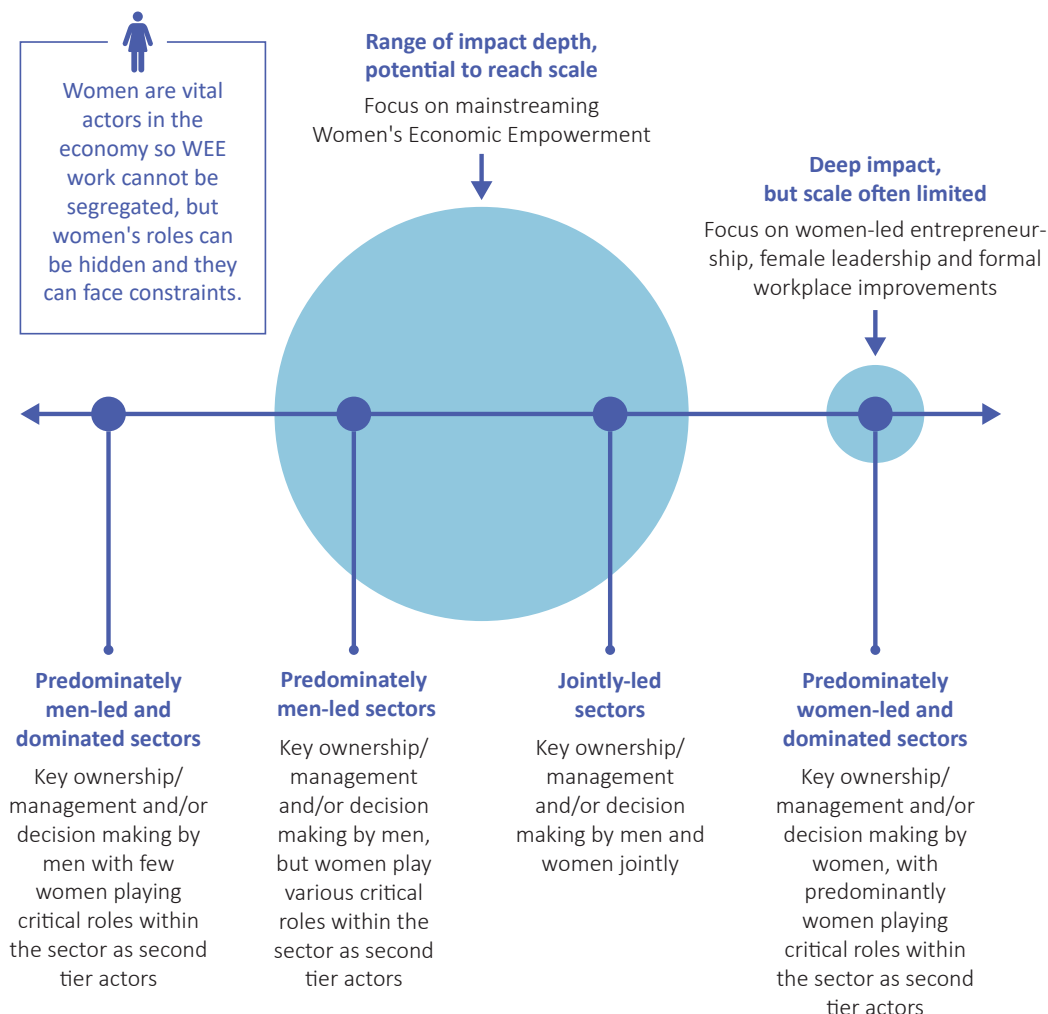
The Australian government-funded Market Development Facility (MDF) stimulates investment, business innovation and regulatory reform to create additional jobs and increase the income of poor women and men in rural and urban areas in the Indo-Pacific region. MDF currently works in Fiji, Timor-Leste, Pakistan, Sri Lanka and Papua New Guinea.

To achieve its aims, MDF negotiates partnerships with strategically positioned private and public-sector organisations in its countries of operations. Each partnership is comprised of a tailor-made package of activities that enables the partner to innovate, invest or undertake reforms such that small farms and firms benefit from better access to production inputs, services and end markets. This increases productivity and growth and, in turn, creates jobs and raises the income and standard of living for poor women and men.

Although the original MDF design aims to include both men and women living in poverty, the development of MDF's WEE framework in mid-2015 spurred the strong focus on women's economic empowerment (WEE) found in the program today. The document translated WEE theory into practical concepts, which in turn helped program teams integrate new perspectives into their individual work. Many WEE projects aim to promote women in the work that they currently do (women-led sectors) or strive to shift the boundaries of where women can operate in traditionally male-led sectors. This has been a positive and powerful shift in the way programs consider women's involvement and an important step towards helping to reduce gender-based inequalities. Still, the majority of working women in these developing economies are not found in the two extremes of this spectrum, but in the center. See Figure 2 where women-led and dominated sectors are on the far right and men-led and dominated sectors are on the far left.

Figure 2: The MDF WEE Continuum

Gender-based boundaries limit women's employment opportunities. MDF incorporates women into men-led work sectors to help challenge the status quo.



MDF took up the challenge to look beyond (though not excluding) women-led industries and attempted to move the needle on women's economic empowerment in sectors where women carry out crucial support functions (see the two middle sectors in Figure 2). MDF seeks to unlock constraints in areas where there are poverty reduction potential and growth opportunities; these are often sectors where women are significantly involved in support or invisible roles. The rationale is rooted in the acknowledgement that women are found working in multiple lead and support roles in a variety of sectors that may be male or jointly-led and are key to economic growth. As a market development program, it

is pertinent to work with these women and take advantage of growth opportunities.

A prime example of this type of sector is the household enterprise (here defined as agricultural or non-agricultural), of which a large proportion of poor individuals are members, particularly in the agricultural sector. In this type of enterprise, both men and women contribute labour and may have different spheres of influence. The income from the activity is often remitted in part or in whole to a common household fund which is then divided into various spending categories over which either men, women or both have control.



1.5 Methodology

This paper is underpinned by knowledge collected from partnerships across all five countries of MDF operation. The information comes from a mix of historical data, gathered over years of intervention management as well as new data gathered through in-depth interviews in the fall of 2017.

Given that the purpose of the paper is to understand in detail the qualitative nuances household income changes has on agency, this data set relies on in-depth interviews rather than large sample data more applicable for verification surveys. The following steps were taken as part of the analysis:

1 Step One

For the purpose of the research hypothesis, MDF selected partnerships and interventions for evaluation in which both men and women participate in the economic activity and the two function as a household economic unit. MDF analysed data from fourteen interventions, divided as follows:

- Three partnerships from Fiji (Bula Coffee, Charan Jeath Singh and Devesh and Bharos Farm)
- Three partnerships from Timor-Leste (Café Brisa Serena, Acelda and Agi Agricultura)
- Three partnerships from Papua New Guinea (New Guinea Fruits, NKW Fresh and CHFML)
- Two partnerships from Sri Lanka (Divron and Pasanka), supplemented by an in-house analysis conducted on female staff from select private sector MDF partnerships

- Three partnerships from Pakistan (Pioneer, Shakarganj and Servis).

The interventions all focus on household enterprises where both women and men are involved either in the economic activity or in decision-making for the household and/or farm. In most of these interventions, men dominate at the point of transaction and are regarded as the leader compared to female family members. However, while women may not have a pronounced role in the economic activity, any change in household income will impact them. Evaluating these cases will help further explore the impact of interventions on women who take a support role in economic activity but have a decision-making role in the household.

2 Step Two

Researchers took stock of all available information gathered from previous in-depth interviews, focus group discussions and key informant interviews to evaluate the existing data

set, consider what the findings indicate and identify the research gaps.

3 Step Three

Given the identification of information gaps, the team developed a plan to conduct further primary research focused on household activity participation, such as decision-making

and control over household finances, influences on workload and norms and non-financial changes as triggered by the partnerships.

As part of the research effort, staffers conducted a total of 75 in-depth interviews across these five countries. Beyond the interviews, the analysis utilized research from country specific poverty and gender studies as well as 16 previous monitoring visits and assessments over the course of two to three years. For example, the information gathered on Pakistan utilized initial assessments conducted on nearly 50 households from two previous monitoring visits. Sri Lanka data collection relied on Focus Group Discussion (FGD) findings on 10-15 households coupled with internal research on approximately 24 female staff of selective partners. Timor-Leste researchers analysed information collected over the course of three years, using early impact assessments for a baseline. Therefore, this research paper is based on substantial data gathering more thorough than the primary research conducted for this agency measurement study alone.

A team of MDF staff from various country offices undertook the analysis and design for a period of over three weeks in the last quarter of 2017, supported by the MDF Director of Quality and Inclusion and the external technical consultant. The initial intention of the paper was not to develop a tool, but rather to perform an analysis of the impact of access interventions on agency.

While conducting the analysis, the team concluded that there were no adequate devices to measure and critically analyze changes in agency, which prompted MDF to develop a conceptual framework leading to a preliminary tool which could respond to the need. The group analysed qualitative and quantitative data to identify the dimensions of agency, which will be detailed in this paper.





2 WHY GRAPPLE WITH AGENCY?

In the context of development programs, empowerment, rooted in and closely related to agency³, has traditionally been the domain of human rights programming, while economic projects focused on economic advancement alone (often measured as increased income). The emergence of women's economic empowerment forces a merger of these two with a recognition that both must be present to meaningfully improve the lives of poor women. Economic program managers often find it challenging to integrate agency, typically defined as a woman's power to make and act on economic decisions⁴, particularly when projects use a facilitative approach.

Facilitation projects tend to focus on developing business cases to encourage market actors to alter their behaviour. In situations where household or community-level norms are disadvantageous to women, it can be difficult to identify actors with the incentives to push back against those norms. However, the time has come to acknowledge that creating changes in the way the economy works (e.g. by broadening access) does influence agency and norms and can create a 'new normal'. For example, by increasing access to factory jobs for women in Pakistan, the cultural norm which discourages women from working outside the home is challenged and may begin to shift.

Agency is difficult to deconstruct and measure, particularly when considering the complexity of household enterprises and household dynamics. For example, what does decision-making mean? Is it over an economic activity, one component of an economic activity, over whether to give an allowance to a child? If a project impacts only one of those components, is that meaningful? How do we track these impacts? We know that violence can be correlated with a woman's increased economic empowerment⁵, and therefore could limit the emergence of economic empowerment⁶. On the other hand, reduced economic distress can mitigate the risk of violence. How do we capture this dimension in our

assessment of agency? Similarly, time poverty is a significant factor of consideration when addressing women's economic empowerment. The triple burden of work which women face significantly impacts their ability to take advantage of, or contribute to, economic opportunities⁷.

Similarly, decision-making has often been simplified to mean whether women have "money in their hands", defined as women at the point of transaction and receiving the income from an economic activity combined with the decision-making power to choose how to spend that income.

This often ignores household dynamics as well as the prevalence of household enterprises in much of the developing world. How do we account for household economic activity in which both men and women are involved, which represent the major source of income, but where we find that the man is at the point of transaction? If we know that the income is not simply coopted by men in the household (although that does occur) but is mostly spent on household expenditures including food, education, health, household assets etc., how do we account for women's decision-making?

In most households, either one or both spouses may be at the point of transaction and the income is in part or in whole remitted back to the household fund. This fund is allocated across a variety of spending categories. These categories, once allocated, are often controlled by either men or women, while some of the larger ones are controlled based on joint decision-making.

From the data sample across MDF's five Asia-Pacific countries, it is often the women who manage (not necessarily control) the overall household fund and remit to men the allocated amount based on their categories of control. There are also cases where women may not be at the point of transaction but are largely responsible for deciding on expenditures and investments, as suggested in interviews from northern Sri Lanka.

³ Buvinik, Mayra (2017). "Measuring Women's Economic Empowerment: Overview". Data 2X0. Obtained from: http://www.data2x.org/wp-content/uploads/2017/06/Measures_Overview.pdf

⁴ Golla, Anne Marie, et al. (2011). "Understanding and measuring women's economic empowerment." ICRW. Obtained from: <https://www.icrw.org/wp-content/uploads/2016/10/Understanding-measuring-womens-economic-empowerment.pdf>

⁵ Vyas, S., Mbwapo J., & Heise, L. (2015). Women's Paid Work and Intimate Partner Violence: Insights from Tanzania, *Feminist Economics*, 21:1, 35-58, DOI: 10.1080/13545701.2014.935796

⁶ Georgia, T. (2015). DFID Guidance Note on Addressing Violence Against Women and Girls (VAWG) Through DFID's Economic Development and Women's Economic Empowerment Programmes – Part A, London: VAWG Helpdesk.

⁷ Asia Development Bank (2015). "Balancing the burden? Desk review of women's time poverty and infrastructure in Asia and the Pacific". Obtained from: <https://www.adb.org/sites/default/files/publication/177465/sdcc-balancing-burden.pdf>

Agency is difficult to quantify for projects because it is complex and multi-dimensional. It attempts to capture aspirations, well-being, as well as power relations, autonomy and even satisfaction⁸. It is seemingly both internal to the individual (well-being, satisfaction) and external to the individual (power relations, autonomy). It is both subjective and qualitative. This is compounded by the fact that agency often initially emerges in household or family dynamics (although agency is not limited to the household sphere but also manifests in women's market positions or the state⁹). In the economic sphere, if women get more recognition for economic participation due to better access to resources, for example, the reactions of other members of the economic units are the first to have an impact on some aspects of agency.

It is for these reasons that changes in agency are hard to capture. First, the economic activities people undertake

as members of an economic unit often consist of shared functions. Second, the benefits of better access and economic advancement will, at least to some extent, accrue to the economic unit rather than only the individual. Third, the increased ability to exercise a degree of control derived from better access, a bigger contribution to the household financial pot or keeping reserves aside, will need to be negotiated or claimed at the expense of the control of other unit members.

The next section unpacks the meaning of agency in the household enterprise environment. It will explain what control over income means, what implications it has on women's economic empowerment and how to measure this control. The report highlights examples from MDF project experience to illustrate the diversity of contribution to the household unit and the degrees of influence/control by women over the allocation of resources.



2.1 Diagnosing spheres of financial control in the family or household economic unit

To begin, one must differentiate between the various factors of financial control within the household. The spheres of financial control in a household are comprised of three factors:

1. Contribution to household fund
2. Influence over household income allocation across various expenditure categories
3. Control over those expenditure categories

2.1.1 CONTRIBUTION TO HOUSEHOLD FUND

How, and by whom money is earned can impact how the cash is remitted to the household fund. Below are a few examples of models adopted by households across the MDF portfolio countries.

Across a range of contexts in Pakistan, men are typically at the point of transaction due to limits on women's mobility. Men will often purchase inputs while they are in the market and remit the difference to the household fund. In Punjab, it was found that women often manage the overall fund (management is not necessarily correlated with control).

While in Khyber Pakhtunkhwa (KP), men typically keep full management control of the household fund¹⁰.

In Sri Lanka, women are typically the money managers within the household. However, their participation in the formal economy lags far behind that of men. Therefore, men will often remit the earned income to the women, who then have strong negotiating power over how it is spent¹¹. As in the Pakistan example, men contribute cash to the household fund which is then jointly managed.

⁸ Some work has been done to attempt to measure Agency including USAID's WEAI index, ICRW's on "Understanding and Measuring Women's Economic Empowerment" (Golla et al),

⁹ Sarah Gammage, Naila Kabeer & Yana van der Meulen Rodgers (2015). Voice and Agency: Where Are We Now?, *Feminist Economics*, 22:1, 1-29, DOI: 10.1080/13545701.2015.1101308

¹⁰ From MDF Pakistan project data: 2016-2017

¹¹ From MDF Sri Lanka project data: 2016-2017

In PNG, both men and women are actively involved in economic activities, often have independent sources of income and pool income for the household management. In case of independent income sources, both can choose to remit all or part of this income to the household fund and women often keep some earnings back for savings or personal expenditures, before remitting the balance to the household fund¹². In the absence of independent income sources, women provide labour to the common household economic activity and may keep aside part of the sales

proceeds as secret savings. Women take a leading role in common household fund management, but men need to be kept informed or consulted on expenditures (particularly for larger assets/expenses).

These three examples demonstrate different ways in which money is earned, held and remitted to the household fund. These models are context specific and provide critical insight for implementing interventions which could alter the balance of power in household financial management.

2.1.2 INFLUENCE OVER HOUSEHOLD INCOME ALLOCATION

Influence on household income allocation explores the **household negotiation process** to decide where income should be spent. One or both spouses will typically remit some or all earned money to a household fund (literally or figuratively). The fund is divided across a variety of expenditure categories, such as food, education, health, economic investment, etc.

The decision-making process involved in dividing the household fund across expenditure categories is a key area of control, as each decision has an opportunity cost. For example, if a new economic asset is purchased this month, maybe food expenditure is reduced for the following months. As income increases, the family will choose whether to shift children to a better school or purchase a new roof. The influence of either spouse in this process indicates degrees of control. For example, if a couple jointly decides to allocate all the increased income generated from a new household activity to an economic asset, which is an expenditure category controlled by men, it does not imply that women lack decision-making ability over the income simply because the categories that she controls have not increased.

Inversely, consider an increase in health expenditure because a family member is ill where the category is controlled by the wife. If the husband unilaterally decides to allocate the funds and does not account for his wife's opinion on how to reallocate the household finances in order meet the increased health obligations, she cannot be said to have decision-making ability over the household income even if she has control over the health category. It is therefore important to understand whether the involvement of women means having an opinion, having power of veto, having the ability to act on the decision or simply being involved by way of being informed of the choice.

The process of allocation, or the control over income in the household, can be tracked along a spectrum ranging from

no influence, to equal influence. On the no-influence part of the spectrum, women control some of the expenditure categories but do not have the power to negotiate how the household fund is allocated across these categories. When their expenditure categories grow, it is only because a husband or other family member increases that category and remits more to the woman, rather like an allowance increase.

On the equal-influence part of the spectrum, women and men can negotiate on an equal footing for the division of the household fund. For completely equal negotiation to occur, the power position of both parties must be the same. This state of equality is rare in most countries of intervention. This is an 'ideal' situation which will require slow moving cultural changes beyond the scope or timeline of the project.

Most examples lie between the two extremes. Somewhere along this spectrum, control over income by women can be said to be strong enough to genuinely label an increase in income as a contribution to economic empowerment. As increased income represents increased access, and the woman has decision-making power over the allocation of this income, we can speak of access and control. Below a certain threshold, power to influence is likely too weak to speak of economic empowerment, although an increase in income would still likely provide a net benefit to the household and the women themselves.



The distinction here is between an increase in general benefit and a contribution to increased empowerment. We do not know, at this point, where that threshold lies.

¹² From MDF Papua New Guinea project data: 2016-2017.

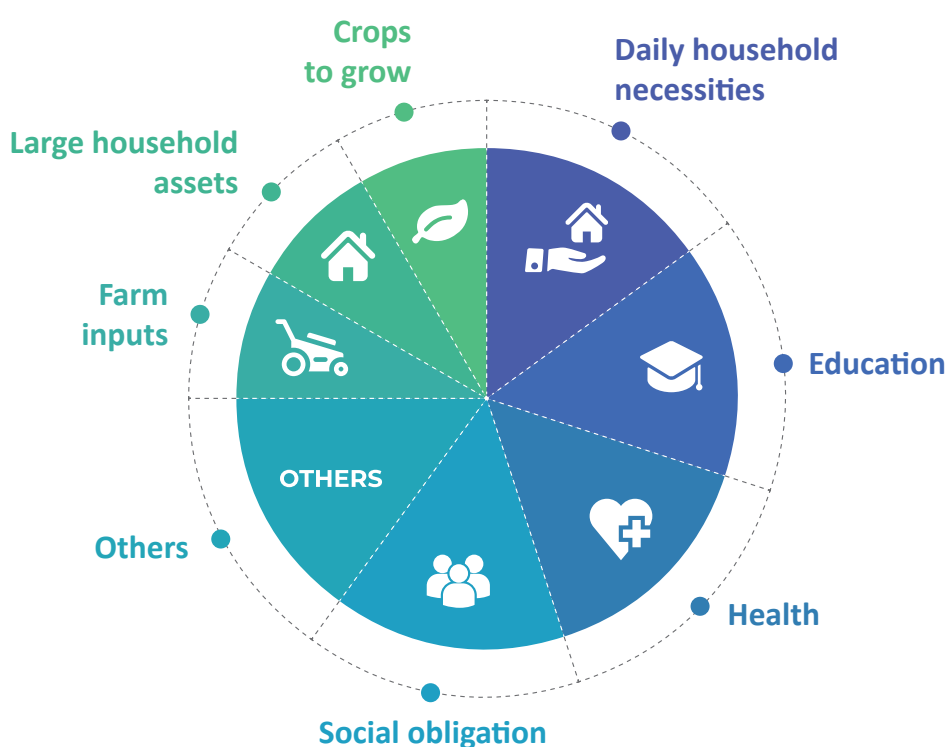
2.1.3 CONTROL OVER EXPENDITURE CATEGORIES

Figure 3 portrays a household fund divided across multiple expenditure categories. This graphic helps to visualize the household fund as a pie and each expenditure category as a slice of that pie.

Each expenditure category (or slice of the pie) is generally controlled by women, men or jointly. Larger expenditure categories, such as household assets, are more often controlled by both, whereas food, daily household necessities and education is typically controlled by women. Men often control economic asset purchases.

Figure 3: Household Expenditure Categories

Family budgets break down into groupings controlled by men, women or in combination.



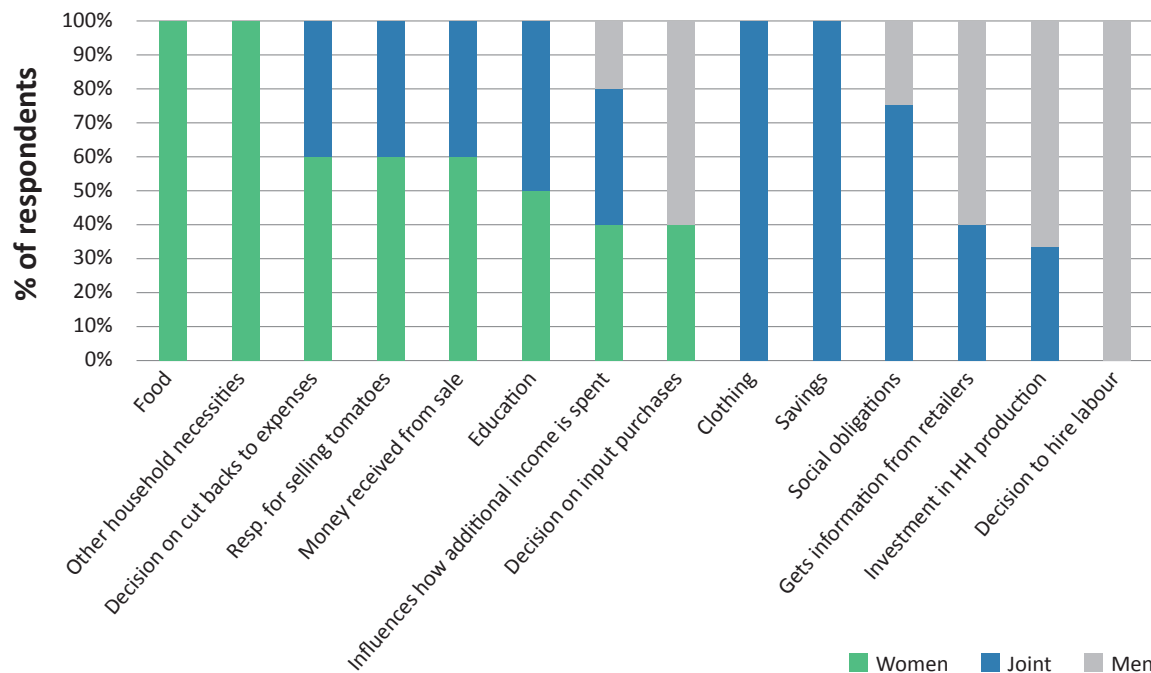
The bar chart below outlines an example of household allocation. The respondents were women in Timor-Leste who are involved in household vegetable farming¹³. Both men and women are involved in the production and sale of vegetables. Women are exposed to information on the use of inputs either directly by input suppliers or through their

husbands. Interestingly, although women are highly visible in receiving the payment on sale of inputs, they continue to be the key member responsible for decisions on food and necessities, while expenditures on large assets, social obligations and investments (e.g. in agriculture) is either led by men or done in consultation, as displayed in Figure 4.

¹³ Data comes from one-on-one interviews (further validated by focus group discussions) with women impacted by MDF's partnership on improving vegetable farm productivity and input access in Timor-Leste. The questions focused on the role of women in farming, their access and use of information, workload, decision-making and control over household expenditures and finances and the perception of status in the household.

Figure 4: Gender Dynamics on Household Expenditure

The gender-specific breakdown of family budget categories is complex and tends to incorporate varying degrees of control for each expenditure.



As income increases in the household, this pattern of influence may or may not shift while the pie gets larger. Increased income does not typically increase the size of each spending category evenly; rather need or preference will see some categories increase (with an increase in the slice of the pie) while others remain the same, or even potentially decrease (particularly to offset punctual investments). Increased income may lead to women having more say on other slices. This state is rarely static as households navigate the poverty line, responding to economic shocks or windfalls. More work needs to be done to understand household decision-making behaviour when circumstances change dramatically and to what extent women have the influence to decide on cutbacks.

Anecdotally, MDF found that in Sri Lanka, women are largely involved in managing household finances and influence how the money will be spent if there are cutbacks. However, further analysis revealed these key cutbacks to be on food expenditures, which is largely managed by women. Interviews revealed a similar situation in Timor-Leste. One of the interviews in PNG showed that the entire household went into

economic shock as a result of the poor health condition of the female member who was the key contributor to economic remittance. Despite her inability to contribute any longer to the economic roles, her importance as a valuable economic member to the HH continued to sustain her influence over household decision making¹⁴.

As described in previous sections, how the process of negotiation unfolds to arrive at the allocation decision, is more indicative of control by women than their control over distinct expenditure categories. The more influence women have in the allocation process, the more likely it is that increased income will be redirected to spending that benefits the household as a whole, and children in particular¹⁵. Primary research conducted by MDF within the scope of this paper and as part of regular program monitoring activities further supports these findings. Therefore, how increased income impacts control over expenditure categories or tracking where the increase is allocated can be a proxy indicator for bargaining power.

¹⁴ Information from MDF project monitoring data in Sri Lanka, Timor-Leste, Pakistan and PNG: 2016-2017.

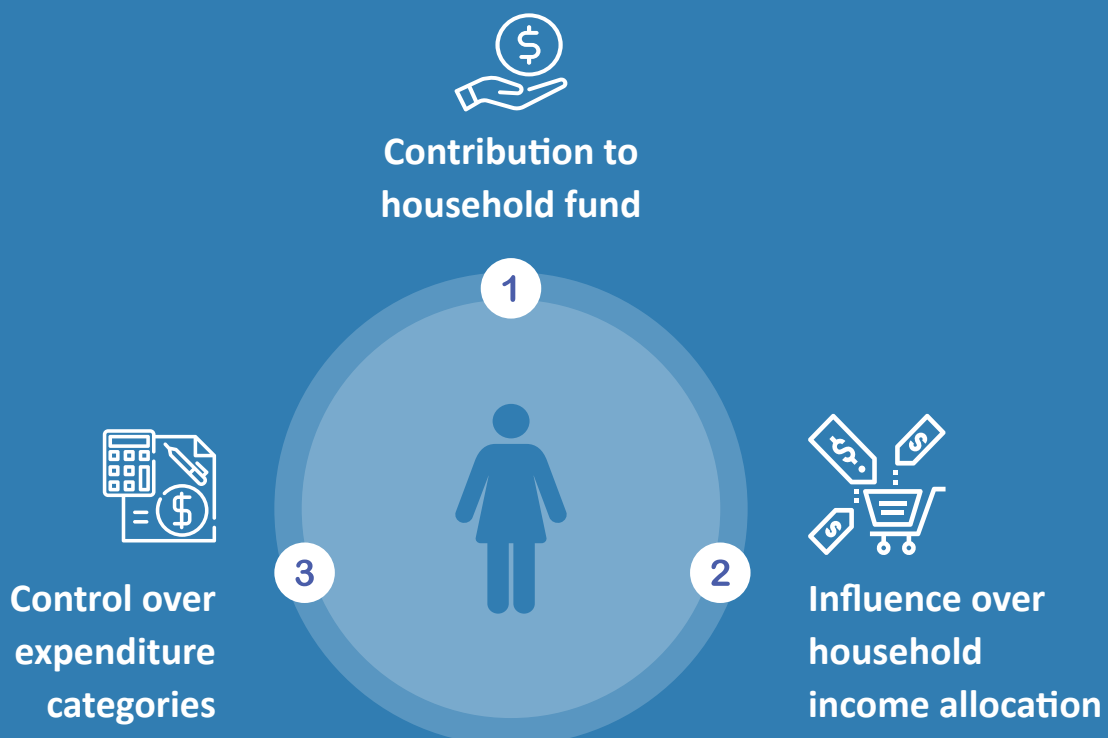
¹⁵ United Nations (2009). "World Survey on the Role of Women in Development Women's Control over Economic Resources and Access to Financial Resources, including Microfinance".



Key Message

Agency is complex and multi-dimensional. When economic activities are undertaken as a shared function in the household unit, dissection further reveals the dynamic nature of women's engagement

in economic activity and household decision-making involvement. To capture and unpack the spheres of financial control in the household economic unit, a researcher much look at a woman's:



Across all three of these spheres, women's access to economic resources can be understood to involve access to the financial resources (whether at the point of transaction or through responsibility over certain expenditure categories). On the other hand, women's agency influences how that revenue is generated and how much of it is remitted to the household fund, how it is allocated across the various expenditure categories and in turn, her

ability to spend within her categories. The income allocation and women's degree of control are mere outcomes of an underlying negotiation process that women undertake to arrive at allocation decisions. It is therefore very important to understand what that negotiation process looks like, what influences those negotiations, and how they take place and change over time.





3 MEASURING AGENCY FOR ECONOMIC EMPOWERMENT

While analysing the field information to understand the influence of household income on women's agency, as triggered by multiple interventions by the program, MDF came across some common elements and features that are incorporated in to the conceptual framework to draw out meaning, explore the interrelation within responses and better capture the movements of women's agency. The following section outlines this new conceptual framework, developed to assess the impact of access interventions on agency. This is an early version of this model which MDF plans to further develop as a tool and incorporate into an M&E system. It is anticipated that further field testing will refine and strengthen it for operational purposes.

To define agency with the purpose of measurement requires the scope to be narrowed to a manageable domain, in this case, to the economic activities (as opposed to, for example, political participation). It is also critical to account for the complex nature of agency by capturing change across multiple dimensions. In this instance, dimensions refer to various factors which affect a woman's daily life. With a focus on agency in the context of economic empowerment, the scopes of focus include those which impact, or are impacted, by economic activity, income and expenditure. The conceptual framework also considered dimensions which are known to be correlated with shifts in economic advancement, such as violence.

The context of this data matters greatly and not all the dimensions identified here will be relevant to all countries or program interventions. Conversely, some dimensions that have not been identified may be critical to include in a given environment. The scope of this report covers all five countries and data which consistently emerged from them.

The framework is based on an index that cuts across seven dimensions which, combined, provide a picture of shifts in agency. Cross-country comparisons may not be very useful. Rather, the most significant value of this model will be tracking change over time for a given intervention. There is flexibility in utilizing a multi-dimensional framework, rendered visually, to acknowledge how some dimensions can get worse as others improve. As a project, it may be necessary to mitigate against regression in some dimensions (e.g. violence) while addressing others may be out of scope. This approach can

be used as a radar to understand and capture the influences that an intervention (or a set of interventions) might have or is having, flag risks faced by the project and scope out relevant activities or future interventions to address emerging constraints.

This conceptual framework is still in development and will hopefully improve in years to come. For now, it is an important starting point to broaden understanding on the impact of access on agency. Other indices such as WEAI or A-WEAI were reviewed and learnings from their implementation, such as difficulty with the decision-making module and time use module¹⁶, were noted. The conceptual framework in this paper was developed primarily with the household enterprise (both agricultural and non-agricultural) in mind, with one exception, where it has been applied to assess impact from external employment rather than household economic activity. It remains highly focused on empowerment within the household. It also aims to integrate areas of inquiry which the project was already using, leveraging existing data and limiting the need for additional questioning which can present a burden for both interviewees and the project.

Clear changes in agency components are unlikely to emerge in the same way that they can in components of access. When measuring the impact of increased access to markets, goods or information, it is relatively easy to assess whether income increases or not. Individuals either access information or they do not. Across agency, some components may improve while others remain the same or decrease. Therefore, impact on agency for interventions would likely be categorized as mostly positive, mostly neutral or mostly negative, with very few achieving fully positive or fully negative results. This is the strength of being able to visualize the results of the analysis, which can give an overall picture of the results, help programs communicate changes and provide suggestions for new interventions.

When evaluating the impact of primarily access-related interventions, qualitative responses often reiterated certain themes. These, along with information on critical decision-making junctions in the household enterprise and financial management cycles has been used to conceptualise three broad categories, further divided into seven dimensions.

¹⁶ Buvnik, Mayra (2017). "Measuring Women's Economic Empowerment: Overview". Data 2X0. Obtained from: http://www.data2x.org/wp-content/uploads/2017/06/Measures_Overview.pdf

Based on MDF data, the three broad categories of inquiry emerged as particularly relevant to agency within household economic enquiry:

A

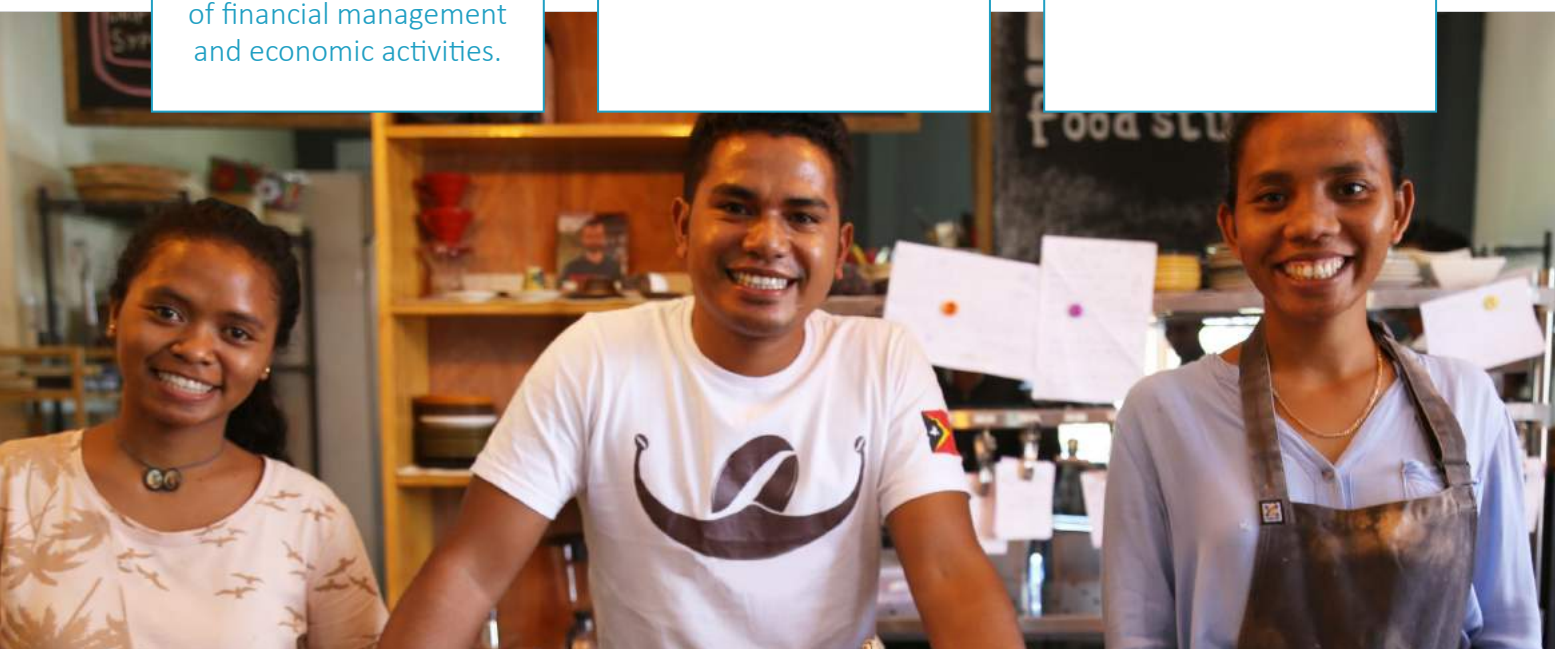
Whether a woman has the ability and negotiation power to influence decisions (the extent of influence ranging from being part of the conversation, sharing opinion to having a veto power), looking at sphere of financial management and economic activities.

B

Whether there are external factors limiting her agency, looking at spheres of violence, workloads and norms.

C

Whether the change is making a difference in her quality of life, increasing or decreasing her stress and happiness as well as impact on the recognition or status she has in the household or community.



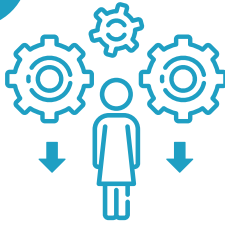
The **seven dimensions** are as follows:

1



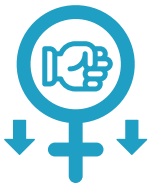
Influence Over Economic Activity – These economic activities are income generating, and both men and women in the household participate. There is often a clear division of labour, for example in agriculture, men typically plow the land, while women often weed. Both members are critical to the success of the activity. This dimension looks at the participation (who does what) and level of influence women have over this joint economic activity. Can they influence what is produced, what inputs to purchase, when and to whom to sell to, etc.? Can they influence only their own component of the activity, or the overall activity? What is triggering that change in influence? Increased influence is always viewed as a positive, while increased roles, without choice or the corresponding increase in influence would be considered regressive.

2



Reduction in Workloads – This dimension tracks a movement in the total amount of time spent on the economic activity. A high workload baseline could indicate a potential programming area, where the introduction of time-saving goods or services could increase efficiency. An increase in workload due to the economic activity is not specifically a problem but should still be probed. How the women feel about this increased time is important and could be reflected on the well-being dimension. For example, a woman may have significantly increased time spent on caring for livestock by abandoning a less productive economic activity and be better off while others may see an increase in time poverty linked to an increase in economic activity, which results in a decrease in welfare. It is important for programs to understand the implications of time poverty, the opportunity cost that women associate it with, the element of choice and corresponding outcomes when time saving devices or services are introduced. Activities may have to be redesigned or changed if they are likely to lead to increased time poverty and a decrease in well-being. Refer to the cases in Fiji, Timor-Leste and PNG in the last section of this paper for references to issues surrounding workload.

3



Reduction in Risk of Violence – Violence against women can both be triggered by economic empowerment and be a hindrance to economic empowerment. In the former, the change in power dynamics that can arise from women earning income or taking on new roles can lead to a backlash, resulting in violence. In the latter, women may pull away from roles, opportunities or speaking up due to the fear of violence, which reduces their productivity and contribution. It is estimated that violence against women can cost an economy between 1.2% and 3.7% of GDP¹⁷. On the other hand, the stress of economic hardship can also lead to violence¹⁸, so a decrease in the volatility of a household's economic situation due to a woman's contribution could help to mitigate some risk. This was further observed through some primary interviews (refer to the case on Acelda in the last section of this paper). Programs need to understand how households manage conflict and disagreements and how risks may already be mitigated.

The baseline for this dimension strives to capture both existing violence and the risk for violence which could be triggered by the intervention. Existing violence can be assessed from secondary sources for the country, region, target population etc. based on available data. Risk can be assessed by consulting local stakeholders who are knowledgeable in the risk factors of violence against women. It is important to understand the triggers for violence relevant to the local culture and use that insight to assess the project's intervention. If the intervention outcome has the risk of triggering violence (e.g. increased income, workplace gender dynamics) it would score low on the index. Then, project partners should take note and mitigation strategies should be incorporated in the design. An assessment would score well if violence decreased or the risk did not translate into actual violence, indicating that mitigation was effective.

Important note about gathering data on violence: When conducting research which touches on violence, the interviewer must take special care with ethical and safety considerations for the interviewee. Before asking any questions, a researcher should commit to a "do no harm" approach. Many programs, particularly economic programs, may not feel that they have the required expertise to incorporate questions of violence in their surveys. This can be addressed through appropriate partnerships with local organizations which have experience in this area. Refer to the Virtual Knowledge Centre to End Violence Against Women by UN Women for more information¹⁹.

¹⁷ Klugman, Jeni; Hanmer, Lucia; Twigg, Sarah; Hasan, Tazeen; McCleary-Sills, Jennifer; Santamaria, Julieth. (2014). Voice and Agency: Empowering Women and Girls for Shared Prosperity. Washington, DC: World Bank Group

¹⁸ Kabeer, N. (2014). "Violence against Women as 'Relational' Vulnerability: Engendering the Sustainable Human Development Agenda". UNDP.

¹⁹ Virtual center to end violence against women and girls. UN Women. <http://www.endvawnow.org/en/articles/922-key-informant-interviews.html>

For the purposes of this paper, data about violence, when available, was gathered either based on available literature or through conversation with partners, volunteered by women, or discussed in terms of friction in the household when directly questioned.



For example, while MDF continues to monitor the incidence of risk of conflict or violence due to increased economic activities, evidence shows that women's ability to contribute to household income can reduce violence generated by economic distress. Some female members of the households involved in rice farming in Timor-Leste mentioned that because of the increased income they earned from the sale of paddy, they are now subject to less conflict as they can save and meet certain social obligations which reduced the incidence of household arguments.



4



Improved Wellbeing – This is a difficult dimension to capture. However, it is important to include it, as excluding it may cause a project to miss positive, or potentially very negative outcomes. Women are asked a variety of questions to understand whether the economic change results in satisfaction and happiness or stress and unhappiness. Across many interventions, this dimension is the first to move. Neglecting to capture this could undermine a program's activity or fail to capture the full benefit of an activity.



For example, in Fiji, a partnership with Charan Jeath Singh introduced mechanical harvesters which allowed women to save significant amounts of time. Although the workload dimensions demonstrated the biggest change, the well-being of the women themselves also registered a significant positive change as women reported being happier and more rested during the harvest season.



Influence on Gendered Social Norms – Gendered social norms are defined as a subset of the broader category of social norms and “are manifested in differences in women’s and men’s roles and expectations for responsibilities in households, markets and public life.”²⁰ Norms shape how people behave and how people expect others to behave. Norms also underpin many of the other dimensions of agency identified here, for example roles in economic activities, gendered workloads and violence. Despite the underlying influence of norms in other dimensions, it is also included as its own dimension to capture changes in norms vis-a-vis women’s roles or functions in markets and how different market actors perceive women’s roles and engage them for mutual economic benefit.

To baseline this dimension, projects should start by assessing whether the intervention will encourage women to take on new roles or functions in the market (for example becoming input purchasers or diversifying in a new crop) or improve existing roles or functions. If women are not already pursuing the activity, project leaders should evaluate whether it is a completely new role or function in the community (e.g. neither men nor women were doing this) or whether women participants would move into a traditionally male-led area, therefore potentially changing norms. This could influence household dynamics both positively and negatively. If it becomes a trigger for violence, the team should consider the potential push-back from household members or the community (sanctions²¹) and evaluators should capture the risks in the violence domain. The risks could also be mitigated by using role models and model households to demonstrate positive outcomes.

Market system development programs do not tend to directly address social norms but rather seek to change the behaviour of market actors or systems in ways which benefit women’s economic engagement. This may, at times, have a positive impact on gendered norms²². Furthermore, business norms which dictate perception of marginalized groups as customers, employees and suppliers can be impacted through a shift in perceived opportunities by economic actors.



For example, in the Baluchistan region of Pakistan, MDF has been working with a date processing factory to include female workers. In this very conservative region, norms dictate that women should not work outside the home. By creating a safe space for women to work in the factory through appropriate work hours, providing separate work areas for women, and identifying respected women interested in leading by example by working outside the home, the factory owners, with the support of MDF, are influencing a gradual shift in this norm.



²⁰ Markel, E. Gettliffe, E. Jones, L. Emily Miller, and Kim, L. (2016). *The social norms factor: How gendered social norms influence how we empower women in market systems development*. The BEAM Exchange, Accessed from www.beamexchange.org

²¹ Ibid

²² Ibid

6



Perceived Recognition – This dimension looks at the position, visibility and perceived recognition of women both in the household and in the community. Within communities, it asks whether women are members of groups, if others seek their advice or consider them leaders or referral points. Within households it asks whether their voice is more respected and if members of the household seek their opinion or recognize them as valued members in the household. Greater household recognition often helps women build confidence and enables them to influence discussions and decisions in the household. As women’s economic roles change, it is valuable to see if they increase in prominence in their households and communities and potentially push barriers in accessing leadership roles which are often unavailable to women.



For example, in Fiji, MDF has been working with a coffee processor and local communities to increase the production of coffee cherries. When the company shifted to purchasing unprocessed cherries (rather than processed) and correspondingly reduced the purchase price (less labour required), many community chiefs forbade the supply of cherries to the company. The village women, for whom this revenue was a critical source of income, joined together and approached the village leadership to express their desire to continue selling. Their combined voice triumphed and they were once again allowed to sell the coffee cherries. This created a blue print for the women on how to address power imbalances and they have been negotiating prices with the company collectively to get better deals. With MDF’s support, the company better understood the opportunities of working with women and the support required to create a win-win environment. Women, by coming together, are now challenging the norm that their economic interests can be ignored.





Influence on Household Income Allocation – This dimension looks at how income earned, either by men, women or through a joint household enterprise, is allocated within the main household fund. This requires women to have full knowledge of how much money was earned and that they be able to negotiate the use of some of it in a meaningful manner, with other relevant members of the household. This evaluates how income can be allocated across a variety of expenditure categories beyond the economic activity supported by the program. Both visibility and actively knowing how much money is available is vital for negotiations. In poorer households, women often have very good income visibility regardless of whether she or her husband are at the point of transaction. In some environments, as income increases, visibility may decrease as household members hide their earnings, take on debt or purchases without consultation or simply exclude women from the economic decision-making process (see box below).

Meaningful negotiation means that a woman can influence not only how much money gets remitted to her own expenditure categories, but also across those which are jointly-led or led by men. She should be able to influence decisions if she disagrees and be part of the conversation when income decreases.

There is some literature questioning whether control over household financial resources is useful to measure agency and empowerment²³. Because of the focus on household enterprise, it was deemed highly relevant and has been included despite assessment difficulties.



For example, in Pakistan women's involvement, contribution and influence in household economic activities changes as income increases. Cultural norms in many agri-based societies in the country do not encourage women's economic involvement, therefore as the household becomes better off, there comes a financial point where a woman no longer needs to supplement family income and will often move out of the activities. This should not be interpreted simply as her reduction of economic empowerment as the concept of empowerment is highly contextual to social norms. She may not be involved in the economic activity per se but may continue to influence the distribution of income in the household. However, in some cases, women's associated influence on the economic activity collapses as she loses knowledge of the income flow.



²³ Buvinik, M. (2017). "Measuring Women's Economic Empowerment: Overview". Data 2X0. Obtained from: http://www.data2x.org/wp-content/uploads/2017/06/Measures_Overview.pdf



Notes from the Field: Sri Lanka



MDF experience finds that a sophisticated appreciation of the local context, especially in relation to dynamics around agency in households, differentiates employers who are successful in hiring and retaining women workers from those who are not. In Sri Lanka, employers struggle to find and retain employees. The reasons are manifold but concerns over safety and respectability are paramount in the decision of women and their households in joining formal workplaces. Successful employers use this sophisticated understanding of contexts to tweak their workplace policies.

These companies recognise the dual workload that women have and allow for flexible timing and short-notice leaves when possible. Women employees appreciate the ability to attend to pressing household needs, such as sick children, and rank this as one of the top reasons they enter the workforce, and the second reason for choosing to work for a particular employer. Other employers show flexibility in other ways.

Recognising that household finances can trigger a risk of violence for women, some employers offer the flexibility for their employees in the mode of salary payment (whether in cash or in bank accounts). This enables women to control the visibility of their income streams, and in doing so, reduces the risk of violence while affording women greater control over that income.

Recognition and well-being are also important factors that successful employers consider in their workplace policies. Some companies have found that uniforms aids perceptions of respectability and gives women the recognition of being productive contributors to the household. This kind of recognition is often missing in low skill, or informal employment for women. The availability of 'office-transport' services contributes to well-being as women can commute safely between their homes and workplaces with minimal harassment.

To be able to assess a change, project evaluators must be aware of the current status quo. Therefore, baseline information collected across different dimensions is vital. Agency is nuanced, and analyses should be careful and in-depth. While access can be determined through relatively simple questions, the dimensions influencing agency qualitatively changes in a subtle way, over time.

As part of this study, evaluators took stock of existing information gathered over the years through in-depth interviews, key informant interviews and focus group discussions as part of the regular results measurement practices in each country. Based on the information gaps and the purpose of the research, they developed a questionnaire to carefully understand and capture the critical elements around agency. Then, MDF researchers gathered data across the different dimensions and broke down questions into the following key sections: household financial allocation and spheres of control; roles in the economic activity being influenced by the program; observed income changes from the activity and influences on empowerment due to increased household income (covering perceived status, perceived autonomy, workload and conflict). With a combination of

secondary literature, and thorough understanding of the field, program staff could use the interview responses to determine the scale of change (from none to very high) across different dimensions.

It is important to note that the framework is at an early stage and the MDF team will refine it as a tool and create the indices needed to transform the qualitative data into quantitative measures over the coming year. For this early analysis, the information gathered from previous assessments and the primary research and staff input was used to assign a plausible value to each dimension analysed in the cases below. These analyses have a measure of subjectivity which are triangulated using secondary literature, primary interviews and field experience. Note that when baseline data was not available, the researchers either removed the dimension or used a mid point as a baseline and noted changes through qualitative interviews and captured this data in the visualization.

MDF will continue to develop the tool and corresponding indices and embed it as part of its monitoring system to better understand the impact on agency and provide indication for further program activities.



Visualizing

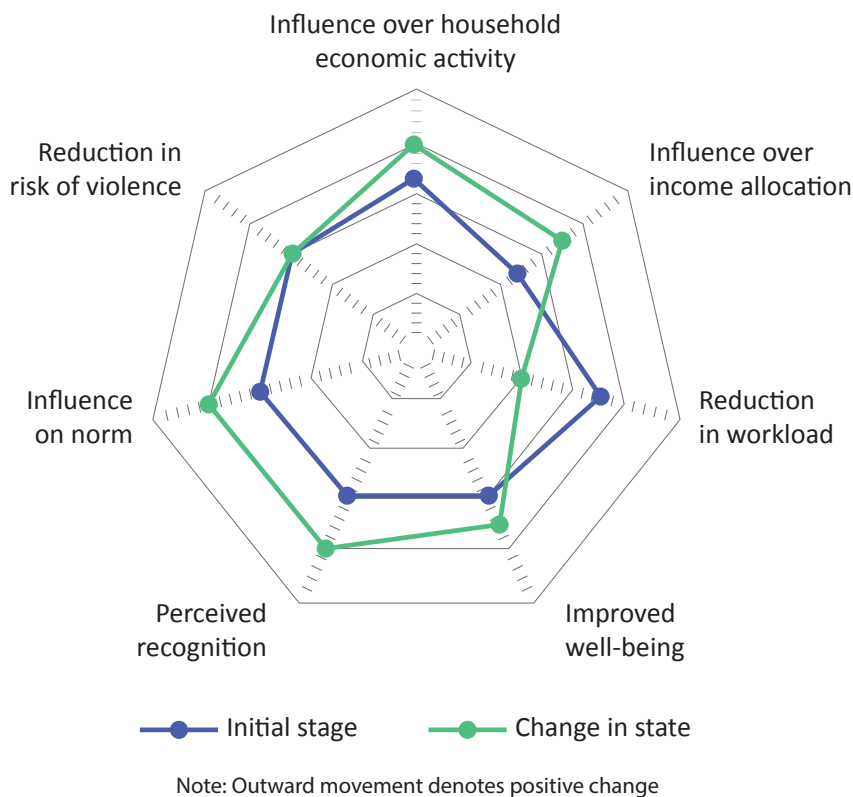
The ability to visualize change, using a radar diagram in this case, is a powerful way to understand WEE transformation. The illustrative tool (as shown in Figure 5) gathers information across dimensions that may not always be correlated but acts as a valuable visual aid. The graphic uses a range from “no change” to “very high change,” which reflects the status of movement on the scale. When looking at the radar diagram, **any outward movement denotes a positive change, while inward movement indicate a regression or increased risk.**

Visualization can be important for implementation teams and partners as it maps multiple data points into a story or narrative of change.

For example, the radar diagram in Figure 5 provides an interesting image of changes experienced by women following an intervention. Across seven dimensions, five improved while one (workload) regressed and one (influence on norm) has remained the same. This simple visualization presents a useful way for implementation teams to rapidly assess impact and make decisions (scale up, mitigate unintended consequences, etc.) In this example, teams should further investigate the increase in workload linked to the activity and assess whether it is contributing to increased time poverty. They should find out if women are taking on more work, if activities are replaced, and if the latter, what the impact of this replacement is.

Figure 5: WEE Measurement Radar Diagram Concept

MDF examines seven dimensions to evaluate how program implementation impacts women's economic empowerment.



Key Message

This illustrative tool acts as a conceptual framework to capture the movements around women's agency. This method has the potential to benefit a myriad of development projects by highlighting a range of factors to consider when gathering information on and analysing women's agency. The range of different consideration can

be bundled under seven key dimensions that encompass agency and well-being outcomes. Depending on the country context, the degree of relevance of the dimensions can vary; however, data from all five MDF countries suggest that these are the common and key elements worth evaluating.





4 FROM ACCESS TO AGENCY: TRIGGERS AND CASES

Following the identification of the seven dimensions of agency relevant to the project, MDF wanted to assess how different types of interventions, which directly focus on access, could trigger change across agency dimensions. The types of interventions have been grouped into four common triggers: (1) access to information, (2) access to goods and

services, (3) access to opportunities and (4) access to markets. Finally, the last section explores the impact which increased income alone (without other triggers targeted at women) can have on WEE. Triggers here refer to interventions which may generate a change to dimensions beyond the direct intervention target.



4.1 Triggers

4.1.1 ACCESS TO INFORMATION

This type of intervention seeks to improve women's access to relevant information about their economic activity. This, in turn, should contribute to improved efficiency, productivity or quality. Women often perform key roles in household economic activities, yet they typically have less access to information than men. If information is only accessible to men about a function which is performed by women, this negatively impacts both women and their production. Effective approaches to addressing this gap include building the business case for women's access to information to existing or new information providers. Better information will hopefully lead to better performance and increased income, which is a net benefit to the household. In addition, access to information can shift power dynamics in the household as men recognize that women speak from a position of knowledge and can lead to an increased influence of women.

Information can be targeted to women using different channels ranging from reaching out to them directly or through other members of their household who have been at the point of dissemination. This variation may also influence

the decision-making process within the household on input usage and needs to be monitored and tracked. Improved knowledge enables women to make a positive contribution to the economic role she is involved in, increases her ability to objectively share her opinion and have more influence on the household decision making process. The benefits can be more clearly monitored when women are the direct recipients of information. However, there is evidence that in cases where women are not at the touchpoint but receive information from other family members, particularly the husband, they can also experience positive change in their role and influence on the economic activity. Nevertheless, information alone is not sufficient to shift the needle of empowerment if she is not able to influence or make decisions. Hence, it is key to monitor whether and how the increased understanding or knowledge level enables the change in her bargaining power within the household.

The ways in which the needle of empowerment can shift, using information as a trigger, is illustrated through a case in Papua New Guinea (PNG).



Case Study

Pig-rearing in Papua New Guinea



Background

Subsistence and cash agriculture in PNG are key to household activities, where both women and men share productive roles. While women are seen to take the lead in crops that ensure subsistence and opportunistic sales for daily cash income (e.g. vegetables and sweet potato), they provide key support roles to more commercial crops such as coffee and cocoa. Generally, women are active in agriculture across a range of roles from planting, weeding, pest management, harvesting and post-harvest to sale of agricultural produce. Women are active in retail sales and considered to be powerful negotiators. Apart from crops, women are heavily involved in rearing livestock (pigs, goats and chickens) and their commercialization is shared between men and women.

When it comes to decisions in the household, women are generally responsible for making expenditure decisions about food, household necessities, education and clothing, while large expenses such as social obligations, loans and agriculture/livestock investments are jointly decided, or men-led. However, even in spheres where the wife is the primary decision-maker, she needs to keep her husband informed of the expenditures, the negligence of which may lead to conflict. Women also take the lead on saving money for emergencies and sudden household needs. There are many instances where women own and manage their own income streams (e.g. separate small vegetable plots) over which they have complete control.



Partnership

The partnership with Central Highlands Feed Mill Ltd. (CHFML) was intended to promote commercial rearing of pigs through the introduction of a new breed and using a locally produced feed. Demonstrations were conducted for farmers to provide information on the type of pig breed, the new feed and feeding practices. Information dissemination was targeted at both women and men in the household since livestock is a key source of household income and resilience (an asset that can be sold during emergencies) with both members playing important roles. The narrative below describes how the availability of information bundled with inputs influences the different dimensions of women's agency and well-being as gathered from the early monitoring visits.

While women are primarily responsible for managing the choice of feed, feeding the pigs, cleaning the pens and checking the health of the animals, men take the primary responsibility of building and maintaining the pig-pen. Feed is purchased by both men and women. As pigs are a valuable asset for the household, which are reared primarily in order to respond to social obligations (such as bride price, funerals, etc.) or are sold in times of urgent cash needs, any decisions taken about investment in the number of animals and type of breed to be raised and sold are usually undertaken jointly through a consultative process.



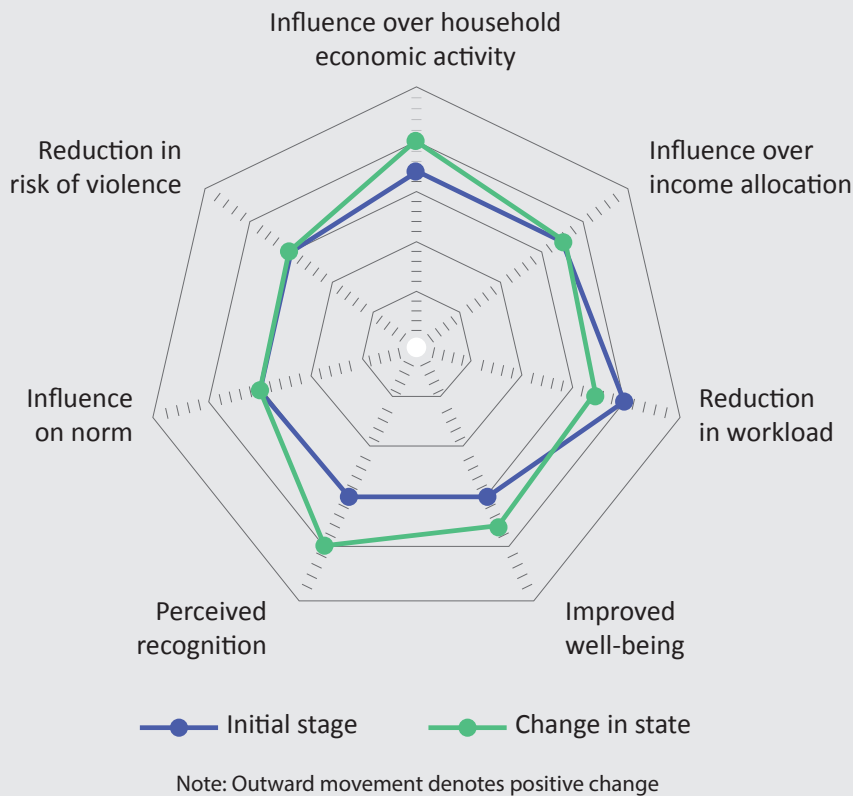
Measuring Shifts in Agency

Interviews suggest that women are primarily responsible for raising pigs, while the decision on the type of breed and inputs to purchase is taken jointly. More than 75% of the respondents also mentioned that the decision on how much to invest and when to sell the pigs is taken by women. Given the moderate-to-high state of lead and joint consultation, the value chosen to score the influence over household economic activity starts at a moderate state as shown in the graph, Figure 6, below. However, in-depth interviews

from early monitoring visits indicate that in the households where women have been able to receive and use information (either through attendance at the demo visits or through husbands) to raise livestock more effectively, they are better able to influence conversations about the type and number of inputs to purchase, when to sell and whether or not to reinvest in pig rearing. This improved influence is indicated through an outward shift of the value in this dimension.

Figure 6: Improved Access to Information

WEE changes in Papua New Guinea-based project led by MDF in partnership with Central Highlands Feed Mill Ltd.



Displaying healthier pigs has also improved women's recognition in the community. For example, one of the respondents mentioned that she is often approached by neighbours for advice on pig rearing. Women have also mentioned improvement in the confidence of other household members, particularly the husband, in the wife as a key member who is able to manage a valuable income earning source. This is depicted through a positive shift outward in the dimension on recognition. This has also resulted in greater well-being as women have indicated that they feel they are a key contributor to the household income and are valued both internally and by the community. Interviews indicate that the latter state is making the women more confident to influence the decision on how the money from the sale of the pigs will be reinvested. However, as the pigs have not been sold yet, the state is shown as moderate to high, but no shift is indicated.

Women in PNG are very active in agriculture (this includes crop production and livestock rearing) whereby the general state of workload is fairly high. Compared to traditional pigs, the hybrid pigs require more attention and care which means women need to attend to the pigs twice as much as they would have to for the village pigs. This has implications on workload, indicated by an inward shift of the workload dimension. However, given the positive gains from the other dimensions women have expressed strong intent to continue pig rearing as a key economic activity. In cases where women have indicated high workloads, they have also found measures to mitigate it by deciding on the use of labour or by deciding to keep aside certain portion of the sales proceed for herself as her extended time and labour given for pig rearing (as mentioned by one household). Given a high state of time poverty for women in PNG, the opportunity cost of rearing livestock by women and the positive gains will continue to be monitored by MDF who may also explore means of introducing efficient means of feeding practices to reduce workload.

The risk of conflict and violence is generally high in PNG. Since our interviews did not suggest any evidence of conflict or intra-household violence, the base is kept at a mid-point with no movement indicating no change of state. Similarly, no change of norm is observed so the before and after state is kept static. This partnership is at an early stage and in the first year of changes, hence movement in changes are shown to be moderate which will be further monitored as the partnership progresses.

The case provides an example of how in a household's economic activity, when women have a clear role, access to information (provided either directly to women or through other household members) can stimulate the dimensions of agency can expand in multiple ways. Furthermore, there are associated shifts in women's recognition and reported well-being. For either situation, it is important to closely monitor that the information is reaching the women and that they can use the improved knowledge to influence household decision making to capture the extent of positive economic empowerment.



4.1.2 ACCESS TO GOODS AND SERVICES

Evaluating women's access to goods and services impacts her independence to be economically empowered. This requires evaluating women's jobs as well. Women perform a variety of roles from production, from planting, weeding and harvesting, to marketing. Women are involved in multiple roles at once, but men almost exclusively participate with input markets. It is not initially apparent if women have access to, or even know, affordable, relevant inputs. Through interventions, focus should also be put on improving access to inputs in a way that benefits both women and men equally.

It is expected that access to low-cost agricultural inputs and labor-saving tools and equipment will improve the efficiency of farming households and assist women in their respective roles in production and trade. Women will be able to benefit from reduced costs and enhanced outputs. This will in turn improve efficiency, reduce workloads and enable farming households to increase net incomes.

As the household enterprise and the roles played by both women and men are better understood, project leaders are encouraged to assess whether access to inputs for women can impact their agency. An example from Fiji below illustrates this case.



Sugarcane Farming in Fiji



Background

Women in Fiji are highly active in agriculture either as key producers/managers of certain crops such as coconut, fresh produce (mostly for subsistence and/or opportunistic sales) and livestock (such as pigs), or as support roles in commercial or staple crop production (e.g. coffee, cocoa, sweet potato, taro) where their contributions are less acknowledged compared to those of men, or they are unpaid community work (77% of the labour force). Women generally participate at the retail/market level (formal markets, farm-gate sales and roadside markets), however working fewer hours than men (MDF 2013).

Households in Fiji generally share financial decision-making responsibilities between women and men. Where women are engaged in the formal sector they tend to have often have direct control over the income earned. However, women must balance household obligations with their income generating activities creating challenges around workload and has implications on the decision-making abilities of women (MDF 2013)



Partnership

Sugarcane is a traditional agricultural crop in Fiji that is highly labour intensive. With the growing rural to urban migration and low conditions for farm labour, many workers have decided not to work in manual sugar cane harvesting, which has resulted in a significant labour shortage. During sugarcane harvesting season, which lasts four months on average, depending on the availability of labour, a household struggles to harvest all the cane produced due to labour limitations. In addition to the reduced amount of cane harvested, the shortage of labour also has implications for the cost of production due to rising labour prices and on the land used for sugarcane farming. The farm labourers also make higher demands on the farm once they are hired (type and frequency of refreshments and food). The partnership with Charan Jeeth Singh was designed to introduce mechanical harvesting services to

sugarcane farming households to tackle the labour shortage issues and improve farm efficiency.

Sugarcane farming is a household economic activity where women traditionally provide support roles through weeding, fertilizer application and preparation of meals for farm labour. In recent years, women in the household increasingly became involved in harvesting to compensate for the growing shortage of and high cost of labour. This was particularly important for smallholder farmers where cost per hectare was too high to sustain the production of sugarcane. The introduction of mechanical harvester therefore has implications on different dimensions on agency and well-being which is far more nuanced than understood at the outset and is captured in the narrative below.



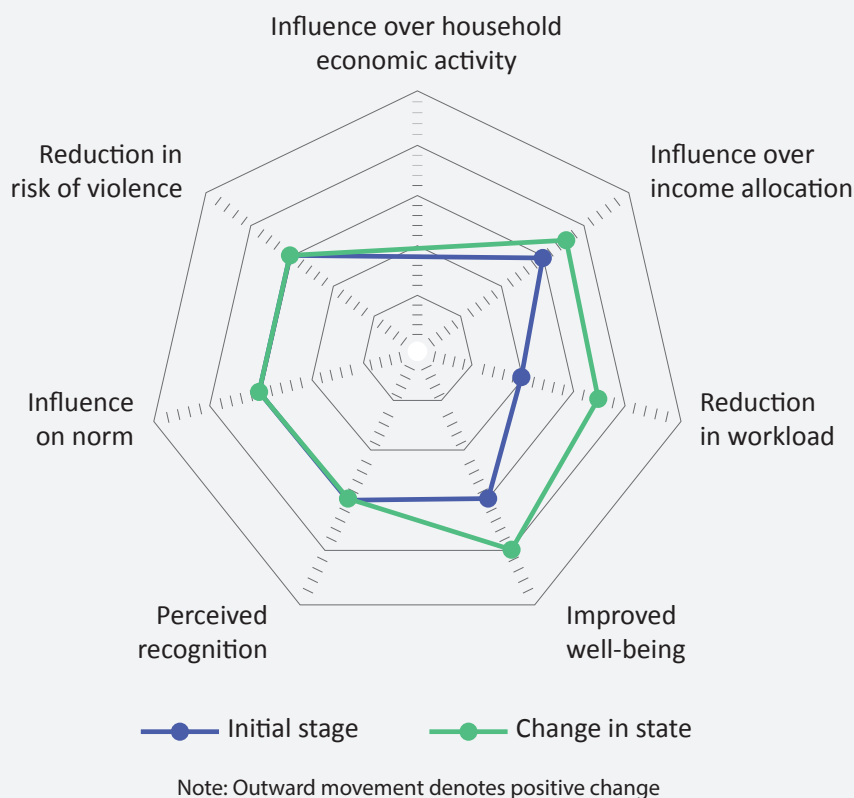
Measuring Shifts in Agency

In-depth interviews suggest there is joint decision-making in the household to determine how additional income should be spent. Most sugarcane farming households interviewed have shared that additional income through cost savings is used for maintenance of the house, re-investment in the farm and on children's education. Decisions in terms of investment on the farm such as inputs usage is often male led, however, women are consulted and are involved in the discussion on whether to rent a harvester or not, given the substantial implications on their workload.

Given the involvement of women in overall household decision making the dimension scoring influence over household income allocation is kept moderate with a small positive outward shift. However, as much of the decisions on agricultural investments are led by men with some consultations with women on harvester use and it is yet to be seen whether introduction of harvester makes women increase their influence over the economic activity (here, sugarcane farming), the dimension on the influence over the economic activity remains unchanged from the base state.

Figure 7: Improved Access to Goods and Services

WEE changes in Fiji-based project led by MDF in partnership with Charan Jeeth Singh.



This demonstrates a significant reduction in workload which is illustrated as an outward shift in the reductions in workload dimension. Early data shows that this free time is used for other economic activities and rest. As women have more free time to do tasks other than catering for laborers throughout the day, a positive shift in improvement in well-being is observed. Female members of the households interviewed expressed far greater satisfaction due to not having to constantly attend to labours demand for food and refreshments. In general, across Fiji incidence of violence is high. This intervention has had no risk of violence reported with it, and hence no shift has been illustrated in this dimension. Interviews also do not suggest any significant changes in recognition or influence on norms, but these dimensions will continue to be monitored.

The case indicates that in a household economic activity where women and men have various roles, access to inputs provided either directly to women or to the household can also have multiple implications on different dimensions of agency and well-being which on the outset does not seem visible. It is important to understand the roles women play in relation to the economic activity (as some may be direct or indirect such as the preparation of meal in this case) and how access to inputs can influence the extent of positive

economic empowerment. Furthermore, it is important to monitor the impact of reduction in workload to understand how women are spending the free time; does their reduced engagement result in any form of reduced involvement in decision making as she is not seen involved in certain roles and finally how is she able to influence household economic and other decisions with a difference in state.



4.1.3 ACCESS TO ECONOMIC OPPORTUNITIES

Opportunities as a trigger can be understood to mean a new role or function in an economic activity, such as a new business or a new job. The roles women perform in the economy are often heavily gendered and attached to strong normative associations. For example, in Sri Lanka, women are mobile, but it is taboo for women to work in the hospitality industry, as working hours are long and interactions with male guests are viewed suspiciously. Women's non-economic responsibilities also influence their ability to take advantage of new opportunities, such as childcare. If a child is ill, it is

difficult to work outside the home or maintain a job and these special needs require attention. In the case of one MDF Fiji-based partnership, a factory called Mark One reduced female staff turnover by investing in childcare and experienced positive results.

The following example explores a case in Pakistan where women gain access to work outside the home, something previously considered socially unacceptable.



Case Study

Footwear Pioneers in Pakistan



Background

Women in Pakistan are underrepresented in the formal economy²⁴. Textile and leather goods are the two main sectors that employ women in stitching roles, and some pharmaceutical enterprises employ them in packing. Yet the number of women employed in these sectors is very small. Societal norms encourage women to stay at home, and places income earning responsibilities on men. Hence, most women who do work outside the home are typically from households facing significant economic duress. Many are widows or divorcees looking to feed themselves and their children without depending on members of their extended families, while others are young girls supporting parents and sisters working until marriage. A few women will seek employment when all their children reach school age to

seek additional income, often used to provide better quality education for their children.

Factory owners often find women workers more conscientious and disciplined but are reluctant to hire them because of management challenges. Under the socially conservative norms of Pakistan, men and women seldom mix, and when they do there is a perceived risk that it can lead to scandals representing heavy reputational risks for the factory. MDF has been working with manufacturing companies to explore the opportunity of creating safe work environments for women which provide benefit for the businesses and the female employees.

²⁴ ADB Brief #70. "Policy Brief on Female Labor Force Participation in Pakistan". October 2016. Obtained from: <https://www.adb.org/sites/default/files/publication/209661/female-labor-force-participation-pakistan.pdf>



Partnership

Servis is the largest footwear manufacturer and exporter in Pakistan, and already had two stitching lines staffed by female workers. MDF worked with the business to add two additional lines. As a result, Servis now has a complete unit staffed by women, which is dedicated to their largest and most quality conscious export client. This unit helps demonstrate to other industry players the kind of quality and quantity women workers can produce.

To make the female workers feel comfortable, Servis adopts several measures. First, their families can visit the premises at the start to observe the work conditions. The women also have a separate work area, dining area, lawns, and gate to

enter and exit. The timings for lunch and work are also offset by a half hour from the men's time. In addition, through partnership with MDF, Servis added a daycare facility, which is currently unique in the manufacturing sector. It used to have one ATM for all its workers, but now there is a second one exclusively for women. It provides free transportation and subsidized meals to all its workers. It also provides support for wedding expenses and children's education, offers maternity leave, and sets up medical camps. The lines have several female supervisors, one of whom is a psychologist, to ensure women's grievances are understood, communicated and addressed.



Measuring Shifts in Agency

When women take up work at the Servis factory, they usually need to persuade their husbands or parents. Once they start working, married women have been found to be able to assert greater agency and influence the economic activity undertaken by their husbands, for example, by investing in a rickshaw or encouraging them to start a small business. On the other hand, unmarried women have less room to influence the economic activities of other family members, particularly men. They may, however, encourage their sisters to start working. Widows typically work until their children are independent, while unmarried women work until they get married, after which they often must quit even if they do not want to. A female supervisor at the Servis factory with a very promising career path had to resign due to pressure from her in-laws despite serious efforts from the management to retain her. Overall, older women can typically show increased influence over household economic activity after they start working. Women experienced the greatest improvement on the dimension of well-being as the employment alleviates significant financial duress.

In many households, women were often found to make many household expenditure decisions, even where only men were earning, and women were staying at home. Typically, the oldest woman in the household holds that role, therefore a young wife would have to yield to an older mother in law. This does seem to improve when a woman starts earning. Unmarried women however continue to have less influence, even if they are earning, and may hand

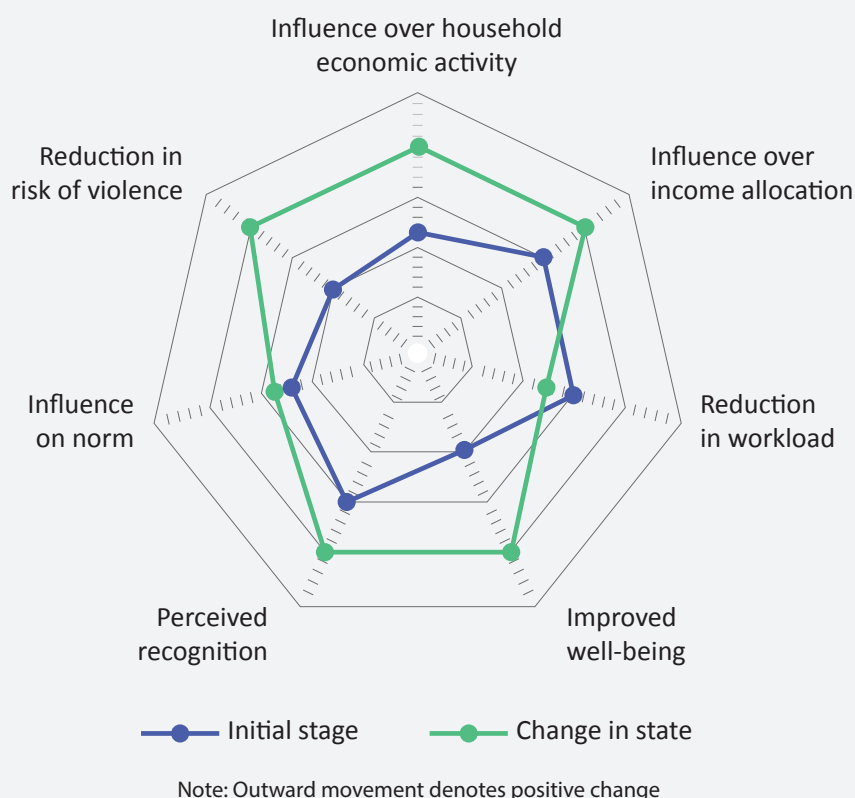
over all the income to their mothers. Interviewed women in this situation were unaware about cost of household bills, deferring primarily to their mothers. Typically, the main household expenditure category which men oversee are utility bills, which is exogenously determined. Thus, for some women, control over allocation of income increases through pursuing formal employment.

Overall workload was seen to increase when women take up employment in the factories, but not as much as may initially be expected. First, many women were already dedicating time to other, typically less lucrative, income generating activities. Second, as women start working, household responsibilities shift, with tasks reallocated to mothers, sisters, daughters, or in rare cases, husbands. Third, the free day care services offered at the factory means a relatively seamless transition from full-time child care to paid work with the ease of mind of care for children by women.

Typically, women who work outside the home in factory jobs come from particularly poor segments of the community. This situation improves significantly through the wage offered by Servis which is better and more constant than piece work or home-based work which women must otherwise take on. In some cases, women have contributed to their husband's businesses. As standards of living improve, women gained appreciation from their family and community, which increased the recognition dimension.

Figure 8: Improved Access to Economic Opportunities

WEE changes in Pakistan-based project led by MDF in partnership with Servis.



On the issue of norm changes, there is a gradual improvement. The women's first response was that the trend is not changing, which is understandable as the Servis female facility is not very old. However, there are ever increasing numbers of women coming out to work, which represents a significant societal shift. If a widow leaves her house to work, that can be categorized as an exception but if more and more unmarried women also start earning, then that means there may be a very gradual shift in norms and acceptance of women working. Norm change is a slow process and is unlikely to be significantly influenced by one activity alone. Yet women have reported that there is some increase in the level of acceptance of working outside the home as the conditions in the factory are deemed appropriate. At this point, this data is geographically constrained to the area close to the factory as well as with women within a specific

socio-economic stratum. Within this context, the activity is contributing to moving the needle a little on the dimension.

Women working outside their homes may be exposed to violence at several points in several forms, from family members or strangers. Nearly all the women perceived the facility to be safe, even safer than their homes. The men and women are kept separate. This saves them from not just problems from the male workers, but also from mislaid perceptions and potential retribution: the separate gendered lines represent a significant risk mitigation strategy. Although the risk to women working outside the home is high, primarily because of social norms, the separate lines provided effective risk mitigation and reduced the overall risk of violence.

There is an understanding that when women are at the point of transaction and can influence when to sell, who to sell to and at what price, they are able to express both access and agency and therefore benefit from increased empowerment. MDF acknowledges that access to markets can shift agency dimensions positively. However, there may be different forms of market access, not always direct, that can influence women's roles in the household.

In countries like Pakistan, encouraging women to leave the house and interact with input and output markets is often

unacceptable. Such drastic shifts in the market can in fact be considered as disruptive to the household enterprise and potentially increase the risk of violence. In other instances, we see that thanks to new business models, buyers begin to purchase at farm gate. This can provide opportunities for women to engage with a market without having to leave the household. The ability to interact with the market (traders, buyers, procurement agents) while near their household or farm is an important trigger that can shift agency dimensions. In the example below, we explore how farming households in Timor-Leste respond to such a trigger.



Case Study

Transforming Income Flows in Timor-Leste



Context

Timorese women are highly active in agriculture and occupy roles across multiple stages of farming from cultivation, crop management, harvest and to some extent selling goods at market. However, most farming is still for subsistence. While farming roles vary, farming crop varieties is not segregated between men and women and the income earned by family members is usually pooled for the household. Like Fijian women's roles in agriculture, Timorese women's economic roles are less visible than men's. Women's potential to advance

economically is constrained by issues such as reproductive and household duties, lack of access to information and assets for agricultural production (e.g. labour-saving tools), and poor understanding from businesses about women's roles as suppliers, employees and consumers. Women mostly take part in small informal trade close to their domestic spheres and lack of access to formal training limit their involvement in the formal labour force in the non-agricultural sectors.



Partnership

In agricultural households in Timor-Leste, men are typically involved in high cash crops like coffee and bulk crops like tomatoes which are taken to urban markets. Women do not generally travel long distances as household responsibilities require them to stay close to home. They look after smaller livestock and low volume crops like broccoli and cauliflower. Larger livestock is often managed by both women and men. Though there are no such normative constraints to women attending gender-mixed gatherings such as trainings, they are often excluded due to location and timing.

Rice is a key staple crop in Timor-Leste and both women and men are involved in the production and sales process. Women are primarily involved in planting, harvesting and selling, while men are involved in all roles but lead land preparation and irrigation. Rice sales is a shared responsibility between women and men as women do not have mobility restrictions to go to market. Acelda, an agribusiness company in a partnership with MDF, saw the opportunity to process and package locally produced rice for the local market. This involved the company to buy paddy at farm gate to ensure

regularity in supply and build a relationship with farmers. Since women were already involved in majority of the roles associated with rice farming, their starting point for influence over economic activity is moderate / high. With increasing

sales of paddy to Acelda, indicating a regular income flow for the household, women are now consulted more frequently in decisions around inputs such as hiring of labor, which is reflected as a positive outward shift on the measurement framework.



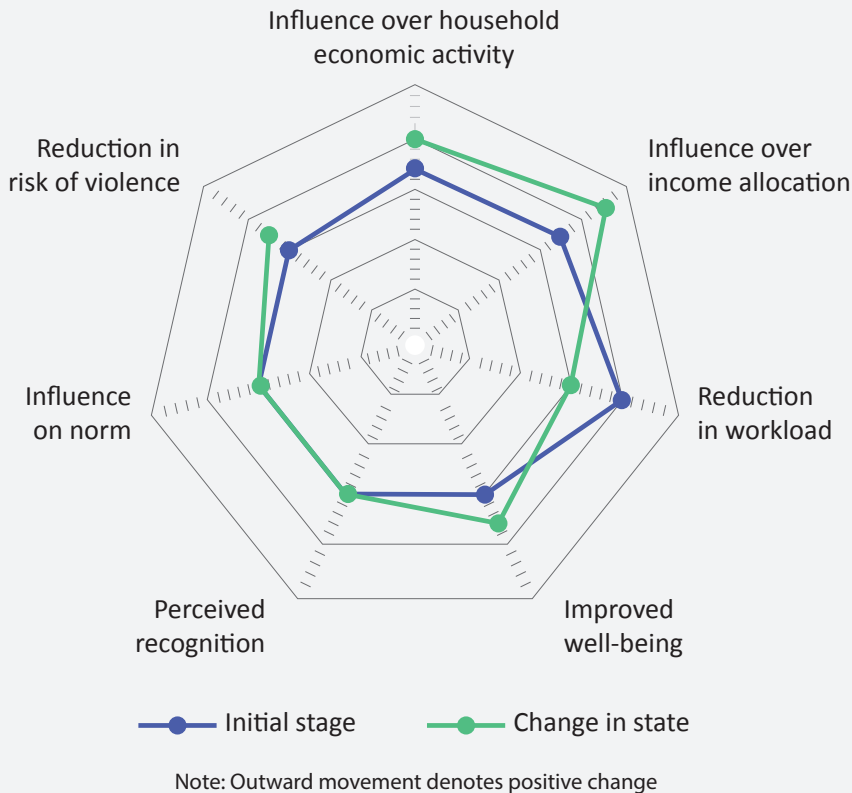
Measuring Shifts in Agency

With increased sales at farm gate, women do not have to take the produce and wait in the local market. Women are relieved of the time, cost and effort involved in travelling to the market and can use this time saved for more productive activities at home and on the farm. Interviews suggest that women are now able to spend less time waiting in the market to sell paddy and have used this extra time for other productive activities. Also, women who were never involved in the sale of paddy rice are now able to sell directly at farm gate. In terms of workload, all respondents noted that they don't have to go to market to sell which has implications on time

and effort to sell the produce. For Timor-Leste, the difficult terrain makes it more difficult to carry produce and the local market's irregularity means that there is no guarantee of sale and farmers would have to bring produce back in case no sales were made. However, some respondents mentioned that now they engage more on farm on productive tasks such as making coconut milk for sales and working on small vegetable farms. "Now I do not need to push my cart full of paddy bags to the market" said one farmer, Juolita de Cariaio. Therefore, there is a moderate reduction in overall workload. This needs to be further monitored.

Figure 9: Improved Access to Markets

WEE changes in Timor-Leste-based project led by MDF in partnership with Acelda.





Interviews with rice farming households show that women generally command the income earned from the sale of rice. Women take the lead on decisions regarding expenditure on food, household necessities and education. Decisions on larger expenses, savings and social obligations are joint. The additional income from sale of rice goes largely into food and education (which are controlled by women) followed by social obligations and household necessities. Additionally, the majority of respondents mentioned that women influence how this additional income is spent in the household. An important aspect to note is that with farm gate sales, those women who were not selling in the market previously have greater visibility of income earned from rice sales. Therefore, given where the increase income is allocated and how women are influencing where the income is used suggest a positive outward shift on influence on income allocation.

Responsibilities for social obligations are deeply rooted in Timorese culture. Examples include contributions to funerals, bride wealth or communal feasts. Households maintain a certain amount of income ensuring they can meet these obligations and this takes the lowest preference in case household expenditure needs to be reduced. With increased incomes in the household through rice sales, some interviews have shown there has been reduced conflict

between women and men as women are not under the pressure to look for other sources of income to ensure that they can meet these social obligations. "We save a part of the income for social obligations. Now my husband doesn't pressure me to borrow money from relatives," says Albertina Soares. So far, no significant shift in influence on norms and recognition related to women has been observed and MDF will continue to monitor changes in this dimension. Finally, with the regularity in production and sale of rice, women see themselves as a key contributor to earn income from the family and the ability to use the additional income for the well-being of the household.

Women's roles are often underestimated in crops that are seen to be men-led. Deeper understanding goes beyond this simplistic perception and shows that women have key roles in the economic activity and that access to markets, particularly business models that support farm gate purchase, enables women to become more visible at the transaction point, improving transparency of income earned and has implications on workload. Where women's roles already exist, increased commercialization makes the product more attractive as an income earning source for the household, strengthening their roles as a key contributor and decision making within the household.



4.2 When only income increases without movement in any other triggers

What does economic advancement mean and when can it, alone, have an impact on women's economic empowerment?

At the household level, women must be able to both access and control increased income. When interventions only impact income, and do not have any other triggers which may shift women's control, are there situations where this may be said to increase empowerment? Alternatively, can the only expected impact be improved well-being through greater disposable income?

Some pre-conditions are needed to be able to expect some positive changes for women from increased income. In terms of access, when income increases, this income should be remitted to the household fund and some should flow-through to women's expenditure categories. In terms of control, women should have a strong voice (negotiating power) to influence how this income is divided across expenditure categories, regardless of whether it flows-through to her category of expenditure.

As the only point of contact to women is an increase in income, it is reasonable to expect to see a change (growth) in a woman's expenditure categories, but a change would not be expected in a woman's ability to influence how the fund is divided across categories (there are no triggers to affect the power relations)

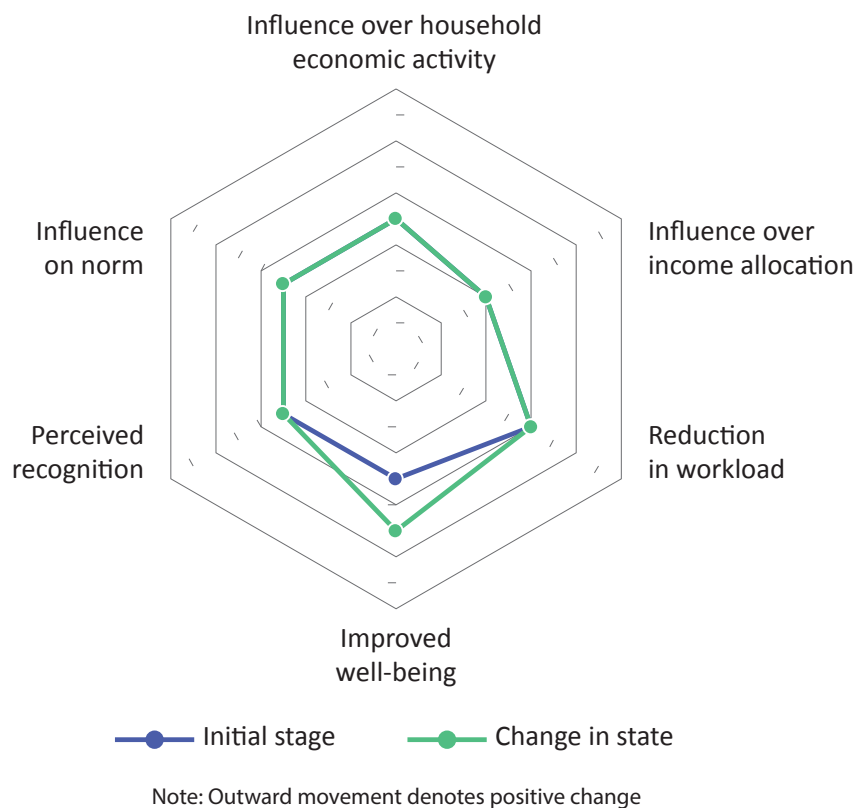
Therefore, if a woman starts from a low-power position on the dimension of influence over income allocation, it is not expected that an increase in income would shift this power position, therefore the income increase would not impact women's economic empowerment. This does not mean that it may not have a positive overall impact on the household or on women's well-being, as increased income can be very beneficial to poor individuals, but a WEE increase cannot be claimed.

On the other hand, when a woman starts from a high-power position, meaning that she has a strong say over how income should be divided, then as income increases she is already in a position to influence this income. The increased income could be said to positively impact WEE.



Figure 10: Increased Household Income Alone Example 1

In this Pakistan-based project, increased household income alone improved women's well-being but did not benefit WEE in any other dimension.



In one example, in a conservative region of Pakistan (KP) women were found to have very little power of negotiation over the household fund. As income increased, linked to a project intervention, women saw a small benefit in being able to increase the milk available for their children, but most the cash windfall was directed towards men's assets which had limited overall impact on the household. Women in this case are starting from a low-power position and nothing triggers a change in their status or bargaining power. Therefore, as income increases, the only benefit is a small financial windfall (women self-reported satisfaction from the increased availability of milk)²⁵.

In another example in the fishing communities of Sri Lanka, it is seen that although fishing is the key income earning activity, most households are also involved in a secondary economic activity such as rearing livestock or farming vegetables. Men take the primary responsibility of fishing while women provide support in terms of cleaning and mending the nets alongside

taking much of the lead for the secondary economic activity. However, despite women's nominal engagement in fishing, they have a very high involvement and influence on how the income will be allocated across a range of expenditure categories within the household. Interviews revealed that most household expenditure decisions are taken by women or jointly while men take the lead in deciding the economic activity. Women are generally considered better money managers by society and men seem to rely on their judgement.

All female respondents interviewed mentioned they have the power to decide and negotiate how money will be used (including where the cuts would happen). The interviews suggest that in a typical fishing household, the husband is away fishing all day, hence he gives all the sales proceeds to his wife to manage the household expenses. Women are aware of how much money is earned through fishing and they are also informed of any price increase or drop.

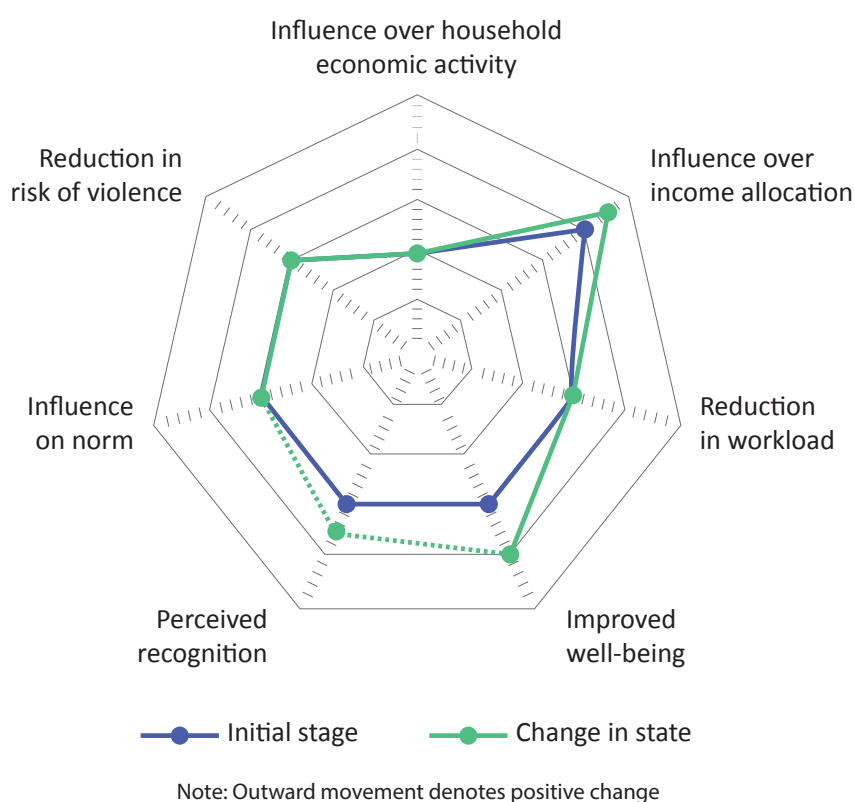
²⁵ The Risk of Violence dimension is not included in this instance as there was no data available at the time of writing.

As income increased, linked to a project intervention on supplying giant freshwater prawns to Divron, a processing and exporting company, very little shift occurred across multiple agency dimensions. However, since women's influence over household income allocation was already high, there was significantly more funding to critical expenditure categories managed by women. Increased income used for food, education and other key household priorities leads to improved overall well-being. Additionally, some households

reported the increased income led to, or will lead to, an improved status in the community, denoted by an upward movement in recognition. The line is purposefully dotted to indicate that these are early signs of change or expectations which will be further verified. This is also indicative of the case where the entire pie of household income has increased, and women continue to benefit from economic empowerment through the economic activity that the program supports, thereby contributing to economic empowerment.

Figure 11: Increased Household Income Alone Example 2

In this Sri Lankan-based project, increased household income alone improved the lives of Sri Lankan women in multiple ways.





Key Message



A range of cases illustrate that it is naïve to assume that when women are not leading an economic activity, they cannot enjoy economic empowerment. Although it is often empowering for a woman to be at the point of transaction, interventions which focus on women who play a support role in the economic activity (not typically at the point of transaction) can also have positive impacts on women's empowerment due to access to

information, goods and services, opportunities and markets triggered by the program activities. The cases also illustrate the importance of capturing the non-financial benefits such as reduced stress, increased satisfaction, recognition and the normative changes that may not necessarily shift the traditional needle of empowerment but are highly valuable and intrinsic to women's well-being.







5 EARLY LEARNINGS FOR PROGRAMS



Hypothesis and Way Forward

First, that access interventions can impact agency and, therefore, overall economic empowerment. It also confirmed that, although it can be powerful to have women at the point of transaction, interventions which focus on women who play a support role in the economic activity and are therefore not typically at the point of transaction, can also have positive impacts on economic empowerment. It is reductionist or simplistic to assume that when women are not leading an economic activity that they cannot enjoy economic empowerment.

Household dynamics are complex and when they operate as an economic unit, it is critical to understand how roles and power are divided behind the perceived activity-lead to develop effective interventions which can both, lead to economic growth for small household enterprises, a structure

comprising much of the world's poor, as well as economic empowerment of women within these structures. The paper also touches upon some findings that require further investigation such as the correlation between economic distress and violence, the contextual setting that construct the perception of empowerment and the nature of involvement in economic activity and the influence on household decision-making as the household moves out of poverty.

This conceptual framework can also provide useful guidance for projects. Tracking the various dimensions can help capture impact over time and serve as radars which highlight new potential intervention areas, or risks in need of mitigation. For example:

1

New business areas: Some dimensions can point to new opportunities for business areas. For example, a high workload for women identified at baseline could lead to new opportunities for work-reducing technology.

2

Mitigation areas: When creating a baseline for the framework, certain dimensions may require immediate attention. For example, a high score on the risk of violence should translate into a mitigation strategy.

With time, programs are becoming more conscious of how they can capture WEE impact. While access can be better understood through simpler questions, an investigative approach through in-depth interviews is necessary to understand the impact on agency. Often programs incline towards deriving co-relations with large data sets, but such topics require in-depth qualitative understanding. With so many subjective variables in play, it requires close attention over a reasonable timeframe to see change. This conceptual framework also helps clearly demonstrate that changes in access without understanding shifts in agency risks becoming a head counting exercise without assessing meaningful change.

A collection of evidence with detailed understanding over selective households spanning a number of interventions across five countries has immensely helped MDF to take a step back to see what agency and women's economic empowerment actually means and generated the need for this conceptual framework to better explain the complexities of the

black box. Going forward, MDF aims to refine this measurement method to monitor their program's impact on women's economic empowerment and steer existing and new partnerships. They will continue assessing access across all partnerships with periodic reflection of agency. This will help the program have a leaner, more structured approach and monitor the implications on WEE for the portfolio of interventions.

Finally, the MDF team is still refining this conceptual framework and recognizes that it is one of a variety of measurement methods available. Yet, it believes this model provides a useful perspective to projects and the global efforts in WEE. It is being released to the global WEE community in the hope that it may prove useful for other programs and that those who may see it as beneficial, adapt it and test it on their own programs. This conceptual framework is expected to guide programs to check for possible implications of different partnerships on WEE and design more targeted questions/plan for monitoring changes and impact.



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