



## LEARNING BRIEF

JULY 2019:

# WGCD Learning Agenda: Emerging Evidence

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**Women and Girls at the Center of Development (WGCD)** was initially launched by the Bill and Melinda Gates Foundation in 2015 as a Grand Challenge that funded 22 projects<sup>1</sup>, then grew into a partnership of 38 foundation investments working to advance gender equality and the empowerment of women and girls. The **WGCD Learning Agenda**, designed and facilitated by the International Center for Research on Women (ICRW), supports mutual learning among the WGCD partners and joint dissemination to build the evidence base on **intentional, effective gender-equality programming**.

## WGCD Learning Agenda: Emerging Evidence

### SUMMARY

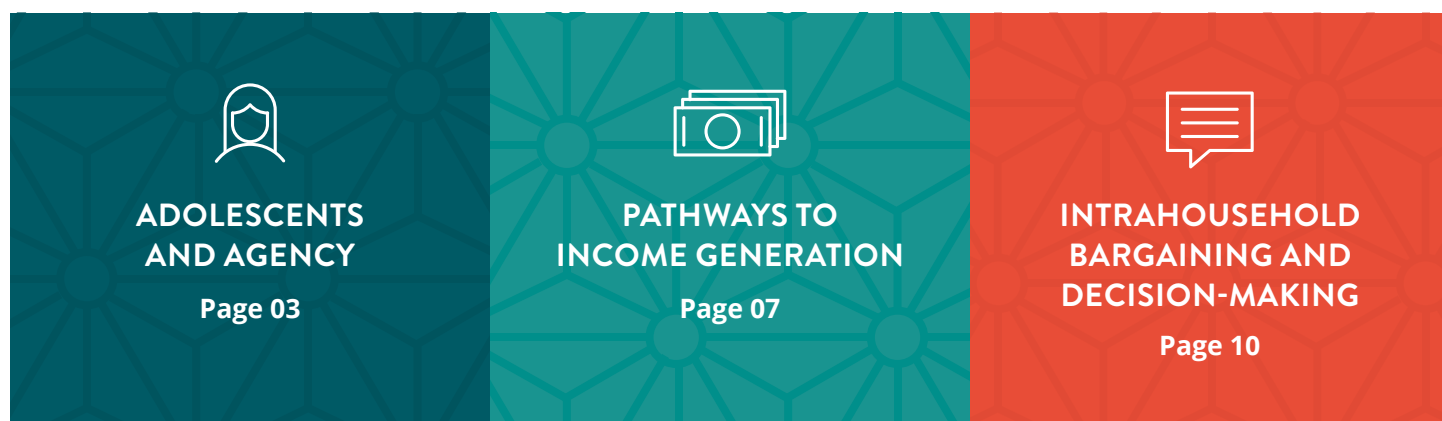
The WGCD Learning Agenda facilitates mutual learning among the WGCD partners and informs the global development field of approaches that boost women's empowerment, improve adolescent girls' agency and reduce gender inequalities. The Learning Agenda leverages partners' research to build the evidence and practice base emerging from this unique global investment with the goal of understanding how to most effectively and intentionally address gender inequalities and empower women and girls. Due to variation in funding levels and implementation periods, some WGCD partners have completed their final evaluations and analyses, while others are ongoing. As of July 2019, 11 projects had completed their program evaluations - a full list of the WGCD partners and their evaluation

status appears in Appendix I. While this document draws primarily from those with completed endline analyses, some monitoring data from ongoing projects is also incorporated.

### LEARNING CLUSTERS

The WGCD Learning Agenda consists of three<sup>2</sup> learning clusters – subsets of partners with complementary programs and research. The three clusters are: Adolescents and Agency; Pathways to Income Generation; and Intrahousehold Bargaining and Decision-making (see figure 1). ICRW brings together cluster members to synthesize their research and program data and jointly disseminate learnings for greater impact. Each cluster has a set of key learning questions crafted to fill gaps in gender data.

**FIGURE 1. The Three Learning Clusters**



<sup>1</sup>Note that in 2018, the WGCD grant to the Federal University of Birnin Kebbi was suspended, reducing the number of original WGCD partners from 22 to 21.

<sup>2</sup>In 2019, the “Engaging Men and Boys” Learning Cluster was subsumed into the other three clusters, given the understanding that male engagement is a key component of each.



## ADOLESCENTS AND AGENCY

### Learning Questions:

What components of adolescent girl-focused programming contribute to increased agency?

What are the effects of deliberately addressing gender norms in adolescent girl programs programs?

How do contextual factors in the enabling environment influence interventions to increase adolescent girls' agency?

### FINDINGS

1. WGCD projects have shifted knowledge and attitudes pertaining to gender equality, but behavior change remains difficult to both achieve and measure.
2. WGCD projects have achieved success in both increasing access to and use of MHM supplies and in destigmatizing menses. Together, these have improved girls' attendance in schools.
3. Program participants benefit from mentorship and building a shared community of girls in facilitating some of the program's goals.

The Adolescents and Agency Learning Cluster consists of 11 projects working with adolescent girls and, in some cases, boys, to develop their agency around sexual and reproductive health and rights (SRHR), gender-based violence (GBV) and menstrual hygiene management (MHM). Some projects also focus on leadership, life skills, school attendance and grade promotion, employment opportunities and child marriage. The projects use a range of techniques to foster adolescent girls' agency, including:

1. Working to create an enabling environment through work with actors in schools, community activists, traditional leaders and youth-friendly service providers;
2. Providing resources to adolescents, including knowledge and skills, as well as physical resources, such as sanitary pads; and
3. Working in club settings to create opportunities for girls to practice leadership and demonstrate collective action.

Of the 11 projects in this Learning Cluster, five have completed evaluations. Therefore, the emergent themes discussed here may be considered preliminary findings for the Cluster. However, even with these limitations, three key themes have emerged.

### **1. WGCD projects have shifted knowledge and attitudes pertaining to gender equality, but behavior change remains difficult to both achieve and measure.**

Through sustained discussion of gender norms and roles, several WGCD projects have successfully shifted participants' knowledge around their topical focal areas, which include SRHR, GBV, division of labor and girls' education, as well as attitudes around these areas. These findings suggest successful ways of addressing gender inequality driven by norms.

For example, Umodzi, a project implemented by CARE Malawi, assessed the efficacy of integrating a gender-conscious practice (GCP) and intergenerational dialogues into its existing Life Skills and Sex Education program. The project

compared the traditional Life Skills and Sex Education program with one that also incorporated GCP, measuring changes to learners' knowledge, attitudes and behaviors regarding gender roles and norms, division of labor, women's and girls' leadership, peer communication, SRHR and GBV. The evaluation found that while both approaches improved learners' knowledge and attitudes across most domains, **integrating the GCP curriculum and intergenerational dialogues improved gender-equitable attitudes among boys and older adolescent girls (15-19)**, though not among young adolescent girls (aged 10-14). The difference was especially clear around the gender division of household labor and willingness to support the opposite sex in education. Fewer differences were observed in knowledge and attitudes around SRHR and GBV.

The Population Foundation of India (PFI)'s Bas Ab Bahut Ho Gaya was a media campaign, consisting of six short films featuring messaging against GBV, a youth film contest and a celebrity concert. PFI employed several methods to assess how the campaign changed people's knowledge and attitudes regarding GBV, including a baseline/endline comparison to determine the effect of exposure to the campaign on GBV attitudes and behaviors, an efficacy study including questions about the design and message of individual films, Facebook chatbox surveys for immediate feedback about online films and campaign metrics. Though the efficacy study found no significant positive effects on attitudes toward GBV (in some cases even evidence of negatively shifting attitudes), **exposure to the campaign improved knowledge about GBV and drove participants to oppose GBV in their own relationships**. This may indicate that while seeing individual films does not immediately have the desired effect in terms of changed attitudes, interaction with the material over a longer time period is more effective. Thus, the strategy was more successful when delivered as part of a larger campaign than in individual pieces. It may also be the case that complementary programming, including dialogue to engage youth around GBV, could encourage them to reflect consciously on their attitudes and biases.

Also in India, Room to Read's Girls' Education Programme demonstrated that a life skills-centered



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approach can increase girls' grade progression and reduce drop out when it is paired with community-level interventions and interactions between girls and social mobilizers. Norm change can be achieved when the underlying drivers behind established norms are addressed and the community is engaged. **Girls enrolled in the program also demonstrated an increased understanding and expression of life skills and showed improvement in social and emotional support, gender norms and support of equitable gender norms.**

Though the projects outlined above suggest that WGCD partners have been successful, in numerous contexts, at shifting attitudes and beliefs around gender norms and roles, the same projects highlight an important caveat that shifting behaviors has proven more difficult. CARE's evaluation of Umodzi in Malawi found that **although attitudes changed, this did not necessarily translate into different behavior**, and participants continued to report experiencing forms of bullying and the perpetration of acts of bullying and teasing and to engage in unsafe sexual behavior. Similarly, the experience of PFI and Room to Read suggests that behavior change may be more difficult to observe or measure. In the case of PFI, participants at baseline reported high intentions to not commit GBV and to intervene in the event they witnessed violence, so there was limited opportunity for improvement between baseline and endline. Room to Read also found that girls' improved attitudes around gender norms and girls' education encouraged higher rates of retention in school, the change was not reflected in a more equal



distribution of housework. This may be an indication that **short-term projects are not able to tackle deeply entrenched gender norms**. A longer-term evaluation might better capture change in behavior that arises from shifting attitudes and complementary programming to support reflection and analysis may be critical to seeing shifts in attitudes translate into behavior change.

## 2. WGCD projects have achieved success in both increasing access to and use of MHM supplies and in destigmatizing menses. Together, these have improved girls' attendance in schools.

Two projects, implemented by partners icddr,b and ZanaAfrica, are focused primarily on MHM. Both include components that provide material resources and others that focus on reducing the stigma around menstruation. icddr,b's pilot in Bangladesh and ZanaAfrica's Nia Project in Kenya have shown preliminarily that both pieces are important to school attendance and psycho-social resources. However, icddr,b's pilot did not evaluate the effectiveness of each component separately relative to the combination of

interventions. ZanaAfrica is evaluating this but has not yet reached endline.

icddr,b determined that the pilot, which provided girls with cloth pads and engaged in campaigns to increase general knowledge around menstruation, was successful. The research team noted **increased use of environmentally friendly cloth pads, improved maintenance of toilet facilities and reduced school absenteeism** due to menstruation both by increasing access to sanitary supplies and by decreasing stigma driven by lack of information. One of the clearest signs that the pilot reduced stigma was the increased number of girls drying pads in the open, from 38 percent before the intervention to 74 percent at the end. This is both more sanitary and suggests that girls and their families are not ashamed of the pads.

Observations from the Nia Project's qualitative midline indicate that there are positive reactions to both major elements of the program: distributed pads and underwear and reproductive health education. **Distribution of hygienic products reduced parents' financial burden and transactional sex for pads, improved school attendance and reduced drop-**



**out and increased girls' self-esteem, confidence and comfort in academic environments.** The girls also reported that the reproductive health education component, including a magazine that presents SRHR topics in a digestible story format, was a useful source of critical information. Participants even expressed a desire to include younger girls and boys in the intervention, to build understanding of girls' health concerns and of gender norms.

### 3. Program participants benefit from mentorship and building a shared community of girls in facilitating some of the program's goals.

Several projects in the Adolescents and Agency Cluster include approaches based on clubs and community-building among the girls themselves and with older figures who can serve as role models. In qualitative evaluations of several of these interventions, girls reported that **mentorship, community and the opportunity to become role models themselves are all important aspects reinforcing their participation in the program.**

As the Overseas Development Institute's Gender and Adolescence: Global Evidence initiative reports, highly trained mentors in similar youth clubs are able to develop close relationships with participants. When these relationships were strong, they appeared to have positive effects that in some cases extended beyond the

purview of the club.<sup>1</sup> Participants in the Nia Project felt that sessions benefited their education even beyond the course material, because **they came to regard the educated, female facilitators as role models and mentors.** They even saw Nia, the fictional star of the teen magazines, as a role model, a character who was both educated and empowered. Girls reported that they respected and wished to emulate Nia, and underscored that she had gone through school, worked hard and become a pilot. One participant described Nia as "a girl there who studied hard... And now she has a good job. She helps herself."

The sense of community, too, was important in these club settings, as it provided an **opportunity for girls to reinforce with their peers the lessons learned, building social connections and improving outcomes.** Girls in Room to Read's program believed they benefitted from a community that fostered mutual support, through which girls were able to reinforce each other's interest in schooling.

Girls also benefited from the opportunity to serve as role models themselves. The girl leaders involved in the ENGAGE project in Malawi were tasked with leading clubs, sharing messages in support of staying in school and avoiding early marriage and bringing to local leaders the concerns of their peers. **They reported feeling deeply proud to have the opportunity to model girls' agency and to inspire their peers to stay in school** through their example and regarded their work as vital to the project's success.



## AREAS FOR FURTHER INVESTIGATION

What are the long-term effects of the WGCD work on behavior, particularly around SRHR and GBV?

What is the added benefit of destigmatization of menstruation, relative to providing sanitary products?



## PATHWAYS TO INCOME GENERATION

### Learning Question:

How does enhancing women's agency and access to resources together influence women's pathways to income generation?

### FINDINGS

1. Providing women with access to funds and to savings and credit mechanisms can increase their earnings, savings and household consumption.
2. In addition to providing financial services, women new to formal banking need additional support for meaningful inclusion.
3. Among the very poor, maintaining phone ownership – key to accessing mobile money – is difficult and many are unable to replace a lost, stolen or broken phone.
4. Technology challenges impact digital financial inclusion.

The Pathways to Income Generation Learning Cluster consists of nine projects working to increase women's agency and ability to access financial and employment resources. With significant focus on financial inclusion for low-income women and developing and improving access to digital financial services, these WGCD partners explore the relationship between access to formal and informal banking systems and women's empowerment and household consumption. Several partners also measure specifically impacts on household food security and resilience to economic shocks. Of the nine projects in this Learning Cluster, six have completed evaluations. This section explores four major themes that have emerged from completed and ongoing research.

### 1. Providing women with access to funds and to savings and credit mechanisms can increase their earnings, savings and household consumption.

Several of the partners in this cluster are evaluating the impact of building women's access to financial services on their livelihoods and ability to secure and maintain income. The BOMA Project, which employs a two-year poverty graduation model to diversify household income and support food security and shock preparedness among pastoralist women in northern Kenya, provided women with seed capital, savings groups, business training, and mobile bank accounts. After two years, household income had risen 78.8 percent and women's savings had grown from KES 785 to KES 14,510. Furthermore, **the opportunity to generate income through personal businesses, as well as the support from savings groups, not only increased the total funds available to the household, but also drove an increase in expenditure on food and girls' education and built resilience to economic and climate shocks.** This echoes the findings of Rickard and Johnsson (2019), who find that savings groups, like those employed by BOMA, support economic independence, including access to financial and productive resources, productivity and diversification of livelihoods.<sup>ii</sup>

REPOA likewise introduced mobile money for resource-poor women in 11 districts in Tanzania, providing women with mobile phones and training them to use them, including for banking purposes. The program saw increased use



of digital financial services after one year, as well as higher household consumption. Women who received phones reported monthly levels of consumption that were between nine and 16 percent higher than those of the control group, suggesting that **these kinds of interventions produce a very high yield on investment (about USD 18 for a feature phone or USD 65 for a smartphone) and may provide a cost-effective means of poverty reduction.**

## 2. In addition to providing financial services, women new to formal banking need additional support for meaningful inclusion.

Though the benefits of financial services are well-established, evidence also suggest that access to services may not be enough. Women with limited experience with the formal banking sector may require significant training and other support to use them in the most meaningful way. Harvard University measured the impact of women-held bank accounts on female labor force participation. The team specifically tested the added benefit of providing information sessions around the accounts and relevant basic digital tools and a direct deposit system of women's wages. Evaluation found that these women were 34 percent more likely than their peers who received only an account to be on India's workfare program (MGNREGA) three years after baseline. Women receiving bank accounts only showed no statistically significant differences from a control group. **Women were most likely to see the full benefits of the financial system when access to accounts was coupled with training and direct wage deposit.** This was especially true among women who had not previously been part of MGNREGA and those whose husbands disapproved of women working. These women were also the mostly likely to be employed in the private sector and outside the household.

Similarly, though the BOMA intervention was largely successful and greatly increased household spending and saving, the team found that most women had little familiarity with mobile phones and mobile money. Only four of the 51 group members interviewed knew how to send money by themselves to the group account. As a result, they required substantial handholding to make use of the mobile platform. **Regular support**

**from a teacher or mentor for keeping records and conducting mobile transactions was crucial for women to successfully manage their account.**

Participants reported that the mentorship and the group model of saving itself contributed to their economic and social empowerment.

In Burundi, CARE incorporated a digital financial inclusion component into an agricultural program. CARE developed a two-pronged design to reach women otherwise largely excluded from financial systems: a tailored digital product to encourage women to save in distinct, tangible categories, and a dialogue intervention to address and transform gender norms and relations within households. Participants reported that the **dialogues allowed them to develop with their partners joint household financial plans and goals**, some of which they had already begun to meet. Women had positive reactions to modules and learning sessions on financial planning and management, **noting that they were able to apply the skills and immediately start reaping benefits, including taking more control over their spending.** Moreover, when comparing the group that received this full gender-transformative intervention to one that received a "gender-light" intervention, which integrated basic gender activities into an agriculture program, CARE found that the first group experienced food shortages and insecurity just 1.4 months of the year, as opposed to 2.1 months. This indicates that **the targeted gender dialogues influence actual household consumption and access to funds.**

## 3. Among the very poor, maintaining phone ownership – key to accessing mobile money – is difficult and many are unable to replace a lost, stolen or broken phone.

Mobile phone ownership in many contexts is mired in social norms that make women less likely than men to have access to a phone and less likely to be able to maintain that access. Just as the WGCD experience is instructive about the importance of investments beyond access to financial products, several partners' evidence suggests that a one-time phone grant may not be sufficient for sustained access to financial services. Both REPOA and the BOMA Project saw high turnover of phones. Thirty-one percent of REPOA participants who had received basic phones and 26 percent of those



who had received smartphones not retaining access to those phones by the end of the intervention. Around one-third of women who had received phones reported that it had been either broken, lost, stolen or sold. Likewise, 32 percent of BOMA participants no longer had access to their phone, with the majority (two-thirds) of those reporting it broken. Moreover, and not entirely surprisingly, consumption effects were most significant for those who still had their phones. **While mobile phones appear to boost household consumption among the very poor, these effects may be stunted by substantial turnover in mobile phone ownership.** Phone ownership is quite tenuous and the very poor simply cannot easily or readily replace or repair a lost or damaged phone. Phone-based financial activities must necessarily wait for a windfall or for savings to accumulate, and these data suggest that may take many months or even years.

#### 4. Technology challenges impact digital financial inclusion.

Digital technologies show tremendous promise for reaching women and many “last mile” populations to provide financial services and meaningfully connect them to the market.<sup>iii</sup> However, implementing these kinds of solutions require close attention to the technological constraints that exist in the intervention location. Partners in this cluster experienced challenges both around the technology itself, and around users’ familiarity with and ability to use the technological tools they were offering. Monitoring visits to assess CARE’s digital sub-wallets program in Uganda found that network failure and dropped calls were common and

frustrated the users who were still learning to use the new financial management system. **Unstable mobile network connections remain a major challenge to the successful adoption of the mobile phone as a medium to build financial empowerment.** Users must be well-versed in the platform, receive adequate orientation and support, and adapt to the time required for these transactions. This necessitates additional time and resources on the part of the implementer to provide more support to the women.

BOMA’s experience illuminates that challenges arise when using digital products in last mile contexts. **Specific characteristics define these communities and individual and, if these are not addressed by carefully tailored solutions, act as barriers to reaping the full benefits of financial inclusion.** Analysis revealed that both understanding and use of the mobile platform were quite low. Women were reluctant to keep money in the accounts and used the platform only to request and approve loans. The menu and group account platform proved too complex for adoption by the target population. The business platform is quite intricate, involving a nine-step process, which was unnavigable for the largely illiterate group. Many participants were confused by the virtual nature of money saved, sent or received through digital banking. Some participants believed that the money would return to the original sender if it was not immediately removed from the receiver’s account, and others worried about the security of the account and distrusted the mobile money agents. This is in direct contrast to the idea that digital finance should increase transparency and trust and should be seen a major barrier to the uptake of such tools.



### AREAS FOR FURTHER INVESTIGATION

- What is needed to tailor solutions to a last mile population?
- How can interventions introduce complex technological systems in contexts where populations are new to technology and structural issues are significant hurdles?
- How do social norms reinforce or frustrate technology adoption and uptake?
- Can we get to scale without losing quality and specificity of interventions?



## INTRAHOUSEHOLD BARGAINING AND DECISION-MAKING

### Learning Questions:

How does enhancing women's agency and access to resources together influence intrahousehold bargaining and decision-making?

What are the strengths and limitations of different methodologies to measure women's and girls' involvement in bargaining at the household level?

### FINDINGS

1. Increasing women's access to resources and parallel support activities increased women's intrahousehold bargaining power, but some changes were specific to certain domains.
2. Greater decision-making power is associated with better indicators of household and individual well-being and health.
3. Social networks and collective action are critical to helping women gain confidence and participate in bargaining inside and outside the home.
4. Social and gender norms impact women's ability to benefit from participating in projects and need to be considered when designing interventions.
5. Investment in establishing the measurement processes at the beginning of the project and in mixed-methods evaluation of programs can help measure impact and chart pathways to achieving change.
6. Conducting formative research is critical to inform successful program design and implementation.

The Intrahousehold Bargaining and Decision-making Learning Cluster consists of 11 projects working to improve women's roles in making decisions with and for their families, including around spending and use of contraception. These partners are also exploring new and innovative ways to measure decision-making power. Of the 11 projects in this Learning Cluster, six have completed evaluations. Below, we outline six key lessons from completed and ongoing research.

### 1. Increasing women's access to resources and parallel support activities increased women's intrahousehold bargaining power, but some changes were specific to certain domains.

Rickard and Johnsson (2019) report that programs that integrate gender into programming along with economic empowerment activities are more likely than savings groups alone to observe positive changes in empowerment domains including decision-making, leadership, time use, mobility and health.<sup>iv</sup> WGCD research likewise suggests the importance of parallel activities. In northern Kenya, where BOMA operates its Rural Entrepreneur Access Program, men are traditionally responsible for all financial assets, and women reported needing their husbands' approval to spend money. However, focus group results suggest that women's decision-making power increased during their participation in the program. They reported that **having their own income and assets allowed them to participate in household decisions, changed the way their husbands perceived them and increased their**

**own confidence and self-worth.** Changes in decision-making power were particularly pronounced in family nutrition, livestock ownership for personal businesses and purchasing household items, clothing and personal items. This was particularly important for women whose husbands spent long periods of time away from home tending livestock.

Recent findings from ongoing monitoring and evaluation of CARE's digital sub-wallets initiative in Uganda provide evidence for interventions that drive gender and social norm change. Participants in household dialogue sessions and financial literacy training experienced improved communication between spouses and an even greater expression of positive feelings towards their spouses. They shared significant changes that they had experienced in their relationships, decision-making processes and financial health within their homes. Some reported that they had never imagined sitting with their spouses and planning together as a family. Skits performed by women during field visits clearly depict changes in the gender and social norms. **These changes include the greater mobility of women, expanded participation in household decision-making processes, and improved communication between spouses.** Women reported that their self-confidence in managing their own finances has changed positively since they can now ably negotiate with their household members, especially their spouses, and budget for their needs as part of the household saving plan.

In Burundi, where CARE used gender dialogues to target gender norms and power dynamics at the household level, shifts in decision-making patterns were less clear. Men began to consult with their wives and make at least some decisions jointly with them, but focus group discussions revealed that men were still setting the agenda by laying out the options for use of income and frequently had the final say in the event of disagreement. Women were more likely to make decisions on the use of income from the sale of vegetables and livestock products and had the least contribution to decision making on use of income from rice, perhaps an indication that men were taking over rice marketing as production becomes more productive. **Women who received the full gender-transformative intervention were more satisfied with their level of decision-making power around**



**household finances than the comparison “gender-light” group.** REPOA, similarly, which focused on providing mobile services and included minimal parallel support activities, did not report any impacts on women's decision-making power. Evaluations saw null effects on standard measures of political engagement and self-efficacy, though this may be attributable to the short treatment period and high baseline levels of self-efficacy. Finally, WaterSHED's work to engage women in the water sector in Cambodia revealed that access to income corresponded to increases in women's participation in some aspects of decision-making, such as spending on food, but not others, including the number of children to have or contraception. Changes in bargaining power appeared to be specific to certain domains.

## 2. Greater decision-making power is associated with better indicators of household and individual well-being and health.

Baseline research from the Child in Need Institute in India revealed a relationship between women's decision-making power and a couple's use of contraception. **Wives who reported moderate or high levels of decision-making power at home were between four and six times more likely than others to have ever used contraception.**





BOMA anticipated that after two years, women would have more decision-making power around spending on nutrition, education and health for their families. **The project's positive impact on income and reported participation in spending decisions corresponded with an increase in household expenditure on education, medical care and nutrition.** Annual school expenditure increased by 154 percent during the program and annual medical expenditure rose by 85 percent. Increases in education expenditure also translated into an increase in girls' school enrollment. The program also had positive impacts on children's nutrition – while at the beginning of the program 53.2 percent of respondents reported that their children had ever gone to sleep without an evening meal, by endline that number had dropped to 1.5 percent.

### 3. Social networks and collective action are critical to helping women gain confidence and participate in bargaining inside and outside the home.

As part of the Wework Collective program, WaterSHED delivered a series of skills training workshops and established peer mentorship 'talk groups' in Cambodia for women working or looking to work in the water, sanitation and hygiene sectors. These opportunities for collaboration and mentorship were viewed very positively by participants. At endline, respondents reported enhanced social networks, in both density and frequency of interactions. Participants mentioned that before the project, many did not have experience in leadership and lacked confidence. Being part of the

collective improved their confidence to pursue business ambitions, motivated them to take up leadership roles in the community and allowed them to communicate more effectively with their husbands. Female sales agents who participated in Wework also reported greater self-efficacy and confidence.

It is likely, too, that the group engagement component of BOMA's poverty graduation intervention was, at least in part, behind the strong impact observed in both economic and social empowerment. By establishing both business and savings groups and encouraging participants to work together to achieve their goals, the program built and strengthened social relationships outside of the household. Women drew on this social capital to identify opportunities for market engagement and expansion, leading to business growth. These relationships supported women's economic and decision-making changes, encouraging greater financial savings and bolstering women's influence within their households. Qualitative inquiries with participants found that **not only financial empowerment but also social empowerment drove women to feel more confident in themselves and their self-worth and to exercise increased influence over household decisions.**

### 4. Social and gender norms impact women's ability to benefit from participating in projects and need to be considered when designing interventions.

Burjorjee, El-Zoghbi and Meyers (2017) describe how social norms have thwarted programs that fail to account for the constraints they may play on the intended target population. Failure to transform underlying norms inhibit effectiveness and impact and may even result in unintended consequences.<sup>v</sup> Harvard's analysis of digital payment of wages in India suggests that men's preferences around female labor force participation – namely, men's opposition to women's paid work – are important factors in women's engagement with the labor market. However, evidence from Harvard also reveals that women's perception of their husband's restriction on their employment is more than twice as large as the coefficient on their husband's self-reported preference. That is, women overestimate the extent to which their husband would oppose their

seeking employment. This suggests that spouses are often ill-informed about one another's opinion and that **programs need to take into consideration social norms and spousal communication to foster meaningful change in gender equality.**

Women in Uganda who participated in CARE's digital sub-wallets research still experience high levels of control from their husbands and are often told they are not "supposed" to have their own bank accounts. **Men's dominance in decision-making reflects long-held cultural norms and beliefs throughout Uganda.**

### 5. Investment in establishing the measurement processes at the beginning of the project and in mixed-methods evaluation of programs can help measure impact and chart pathways to achieving change.

WaterSHED's endline quantitative analysis did not find many significant changes in quantitative empowerment indicators, even though individually participants personally expressed increased agency and confidence as a result of participating in the collective. **It is possible that the quantitative research did not find significant results because of a number of logistical challenges in setting up the evaluation research.** In the case of WaterSHED's research, a small sample size and high potential for spillover effects from the treatment to control groups may have impacted the quality of the data. The sample size was too small to capture the treatment effect. The comparison group consisted of only 44 women who had indicated interest in the program and then did not enroll. The treatment and control group were also from the same community, and thus it was not possible to ensure that the control group was not exposed to spillover from the program.

Helen Keller International (HKI) has been using the Project Women's Empowerment in Agriculture Index<sup>vi</sup> in Cambodia to quantify women's empowerment and decision-making power. However, following up after the baseline survey, the **program team found that many respondents who had trouble understanding the self-efficacy and decision-making domains of the questionnaire answered with "neither agree nor disagree" when in doubt about the meaning of the question.** HKI in partnership with ICRW is conducting

a cognitive test that will help to understand and refine the self-efficacy and decision-making domains in order to capture meanings across contexts. Results of the testing will add to evidence of the tool's efficacy and adaptability.

The Panzi Foundation works in the Democratic Republic of Congo among one of the most marginalized groups of women, women who resort to sex work due to lack of alternative income-generating activities. Monitoring data suggested that the program helped women build positive social networks and increase savings, but **a lack of budget for endline analysis prevented the team from conducting a thorough analysis of the benefits of the program.**

### 6. Conducting formative research is critical to inform successful program design and implementation.

Just as thoughtful investment in measurement strategies can support projects, formative research can drive success, as several WGCD partners have learned. Child in Need Institute's formative research allowed the team to understand structural drivers of and existing norms around pregnancy among young couples in India. **The formative research contributed to various aspects of program design,** emphasizing the need to communicate the benefits of child spacing, increase couples' communication and support by involving men in family planning discussions, incorporate separate engagement with men emphasizing the usefulness of



reversible methods, engage in-laws and involve key community influencers to support family planning norms. **Based on the findings, the team devised the intervention plan, targeted behaviors and created key messages and communication tools.**

The University of Ibadan in Nigeria conducted a needs assessment before rolling out a WGCD project with adult couples. Men and women, both of whom were to be involved in the intervention, were found to have different preferences regarding the contents of the intervention training and timing for roll-out. **Based on these findings, the project made several changes, such as adjusting the time of training sessions to be more convenient.**

The baseline of CARE's digital sub-wallets project revealed two key lessons that the team was able

to address in the form of tweaks to the program design. One further underscored the need for greater privacy for the women at sign-up, because of an information asymmetry between women and their husbands. Women who had little information about their husbands' finances felt a desire to save privately themselves. The other finding was around the digital sub-wallet tabs themselves, which were altered to better reflect the key things a woman might save for. In response, **the project team worked with Post Bank to conduct a rapid assessment, including focus group discussions with users, to improve the application's functionality and relatability.** The updated interface included updated labels for each of the digital sub-wallets that better aligned with the most common savings goals women had identified.



## AREAS FOR FURTHER INVESTIGATION

What methodologies best allow us to parse out multiple and intersecting interventions?

Does social norm change endure beyond the end of a project?

## CONCLUSION

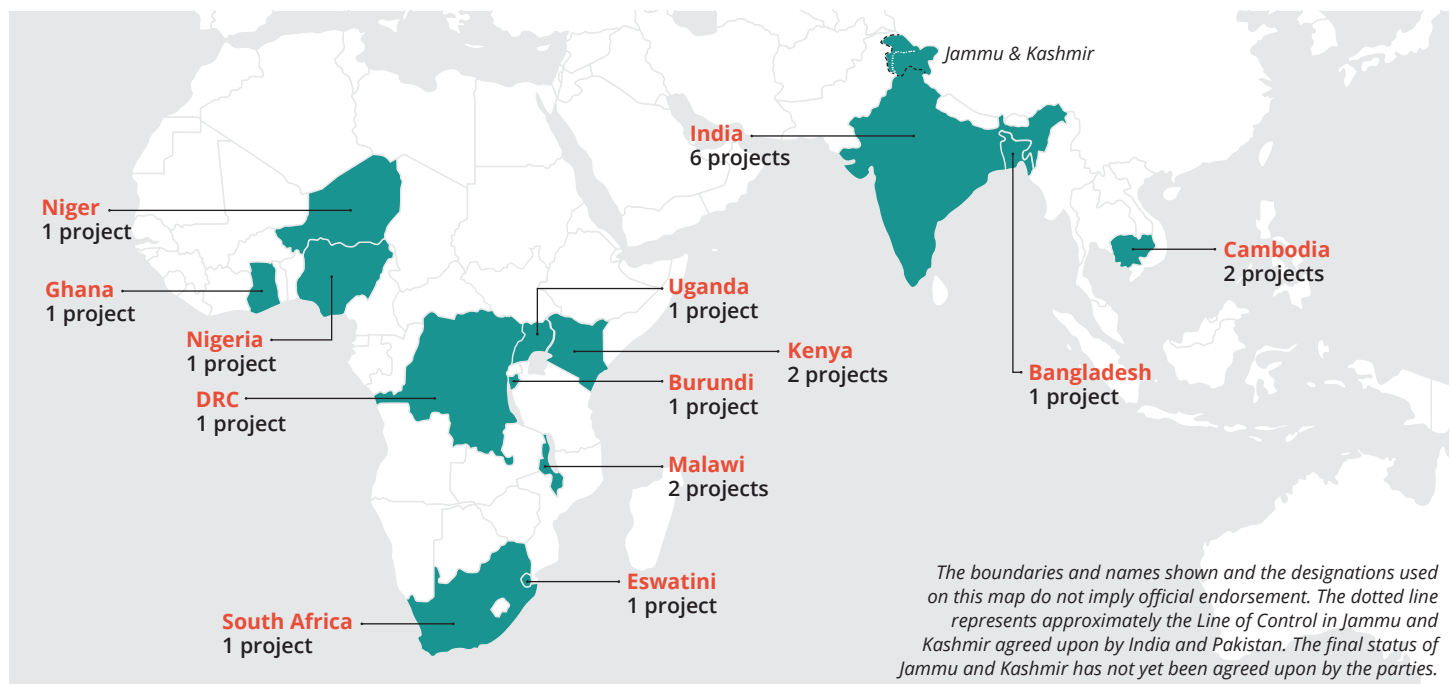
This Emerging Evidence brief highlights 13 lessons from the 3 WGCD Learning Clusters, which shed light on what has been successful within the portfolio, and where major challenges have arisen. As the remaining grantees complete their endline analyses, the Learning Agenda will continue to gather and consolidate evidence, particularly around the remaining learning questions. This will support the Learning Agenda's goal to build and disseminate knowledge around intentional and effective gender-equality programming.

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## APPENDIX I: WGCD GRANTEE PROJECTS



PROJECT	COUNTRY	LEARNING CLUSTER(S)	BRIEF DESCRIPTION
<b>Evaluation complete</b>			
<b>4-H Ghana</b>	Ghana	■ ■	Gender-conscious curriculum incorporated into new and existing 4-H clubs; gender quota for club leadership positions
<b>Rural Entrepreneur Access Project</b> (The BOMA Project)	Kenya	■ ■	2-year poverty graduation model to improve food security, livelihoods, shock preparedness & human capital
<b>Umodzi</b> (CARE Malawi)	Malawi	■	Life skills and sexual education curriculum combined with dialogues between women and men on SRHR, GBV and male champions as agents of change
<b>Smart Repayment Scheme</b> (Harvard University)	India	■ ■	Providing personal (not household) bank accounts for direct deposit of women's wages to increase female labor force participation
<b>icddr,b</b>	Bangladesh	■	Pilot project to design a focused MHM intervention
<b>Panzi Foundation</b>	Democratic Republic of Congo	■ ■	Agricultural training, nutritional education, access to crops and equipment, male engagement and social norm transformation to support current and former sex workers in urban areas reintegrate into rural societies
<b>Bas Ab Bahut Ho Gaya</b> (Population Foundation of India)	India	■	Media campaign featuring champions contesting GBV and promoting equal gender norms

## LEARNING CLUSTER KEY (refers to table only)

■ Adolescents and Agency   ■ Pathways to Income Generation   ■ Intrahousehold Bargaining and Decision-Making

<b>Room to Grow</b> (Population Services International)	Niger	■	Reproductive health counseling, identifying gender-based barriers to family planning, and engaging religious leaders to overturn gender norms Distribution of mobile phones to promote financial inclusion and understand what types of phones, packages and distribution models are most effective
<b>REPOA</b>	India	■ ■	Distribution of mobile phones to promote financial inclusion and understand what types of phones, packages and distribution models are most effective
<b>Girls' Education Programme</b> (Room to Read)	India	■	Life skills, mentoring and community support for girls to complete secondary school
<b>WaterSHED</b>	Cambodia	■ ■	Development of gender-sensitive sanitation marketing sales tools for and by women and a skills training and mentorship program to improve the productivity and decision-making power of women in rural water, sanitation and hygiene markets
<b>Endline anticipated 2019</b>			
<b>Win-Win</b> (CARE Burundi)	Burundi	■ ■	Gender-transformative intervention including dialogues between women and men compared to "gender-light" incorporation of gender activities into agriculture program
<b>Digital Sub-wallets</b> (CARE Uganda)	Uganda	■ ■	Mobile savings platform that divides savings for specific purposes to help women better manage savings
<b>Child in Need Institute</b>	India	■ ■	Training young couples to act as role models to change gender norms and women's and girls' participation in contraception decisions
<b>Helen Keller International</b>	Cambodia	■	Gender-transformative agriculture intervention, providing agricultural resources to women and leading sessions on gender issues for all household decision-makers
<b>Girls Achieve Power</b> Wits RHI	South Africa	■	Positive youth development intervention including sports-centered program for girls and boys, school safety curriculum, linkages to healthcare facilities, parent discussions and targeted SMS messaging
<b>University of Ibadan</b>	Nigeria	■	Gender socialization training, financial literacy education and family planning counseling for couples to support equitable gender relationships and increase women's household decision-making power
<b>The Nia Project</b> ZanaAfrica	Kenya	■	Facilitated sessions on SRHR, MHM, gender norms; girls' magazines reflecting topics discussed; provision of sanitary pads and underwear
<b>Endline anticipated 2020</b>			
<b>Plan-it Girls</b> (International Center for Research on Women – Asia)	India	■ ■	Skills, resources and connections for adolescent girls to improve access to employment opportunities
<b>ENGAGE</b> (Public Health Institute/Rise Up)	Malawi	■	Girls' clubs, civil society engagement and SMS/radio messaging to support adolescent girls' SRHR and end child marriage
<b>Endline anticipated 2021</b>			
<b>Swaziland Action Group Against Abuse</b>	Eswatini	■	Engagement of out-of-school girls in girls' empowerment clubs to strengthen self-efficacy around SRHR, GBV, HIV; engagement of boys to promote gender equality and transform gender norms