

Helpdesk Research Report: Community Empowerment Outcomes – South Asia

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Query: Please provide an overview of selected community empowerment initiatives in South Asia and their outcomes.

Enquirer: DFID Pakistan

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1. Overview

Introduction

There are few robust evaluations of community empowerment initiatives. This is due in part to the difficulty in defining and measuring the concept of empowerment (Deininger et al, 2005). While definitions of empowerment differ, there is some consensus that it involves the following components:

- Acquiring more power over one's life; a process whereby a person becomes aware of the power dynamics operating within their own lives and develops the skills and capacities to gain control over them (acquiring 'power to').
- Gaining self-confidence and overcoming internalised oppression (finding 'power within')
- Collective organising and group work, often considered the best way to achieve the empowerment of marginalised groups (building 'power with'). This aspect has become linked with strategies of participation (Zand, 2010).

The vast majority of the literature focuses on the empowerment of women in the community. Of these, some evaluate the contribution of the underlying activity (e.g. micro-finance) in promoting empowerment outcomes, rather than assessing the outcomes of empowerment programmes, more generally. Nonetheless, outcome findings do overlap for both and there is value in looking at these former studies.

Empowerment initiative outcomes

Some of the key outcomes of empowerment initiatives in South Asia include:

Personal outcomes: Some studies of empowerment initiatives for women (e.g. Lady Livestock Workers in Pakistan, micro-finance in Afghanistan) demonstrate that women participants developed higher levels of self-esteem, self worth and courage.

Economic outcomes: Micro-finance and business development activities throughout South Asia have been shown to increase the level of individual and household income and assets. Such positive impacts can be constrained, however, by inadequate and infrequent loans; and insufficient investment in productive activities. The latter is due in part to insufficient vocational training and capacity building in entrepreneurial activities; and a lack of market opportunities (Jones et al., 2007).

Political outcomes: Self help groups (SHGs) can contribute to greater participation of women in politics. In India, for example, SHGs not only provided women with the skills and confidence to run for office, but in some cases financed the campaigns (Reddy and Manak, 2005)

Social outcomes: A study in India found that if residents are empowered with knowledge about the importance of diseases, their attitudes will change and they are more likely to take preventive steps. In turn, community participation and action can lead to potential health benefits (Mohan et al., 2006). Positive economic outcomes can also contribute to beneficial social outcomes. Empowerment of women through micro-finance programmes has contributed in some cases to their greater role in household and community decision-making (India; Mohan et al., 2006), while in other cases it merely enabled women to act on power they already had (Afghanistan; Zand, 2010). Self help groups created to address economic needs can also be used to address social issues, such as child marriage, untouchability, and alcohol consumption (India; Deininger et al, 2005).

Linkages between empowerment of women and community empowerment

The literature is split on whether the empowerment of women necessarily translates into community empowerment and collective action:

Effective participation in community-level decision-making: A study on a community-driven development initiative aimed at women in India found that the project contributed to higher participation of women in community-level decision making and better quality of participation. This supports the view that greater empowerment of women within the household provides a basis for allowing them to more effectively participate in community level decisions (Deininger et al., 2006). Another study on India indicates the opposite: only a small minority of self help group members interviewed were members of local village committees or participated actively in the gram sabhas (Jones et al., 2007).

Some programmes sought to explicitly encourage the participation of women in public space. A gender and development project in Balochistan, for example, required that women participants meet with members of the community and seek to identify key issues in the districts. Many of these women have continued to engage with local government and community leaders, to run public workshops, and to establish Citizen Community Boards (Patterson, 2008).

Improvements in community services: The Deininger study also indicated that women's increased access to resources and their enhanced borrowing capacity provided the basis for improvements in service delivery and broader social transformation in programme areas (Deininger et al., 2006). Another study on India found that improvements in women's intra-household decision making has in some cases translated into collective action efforts to monitor decentralised service delivery for children. Examples of joint action to tackle child poverty issues include pooling funds to support the costs of emergency healthcare for the child of a group member and challenging an abusive husband collectively rather than leaving it to local police. More extensive collective action has been constrained, however, by time constraints and in some cases, lack of group unity (Jones et al., 2007).

Another study on self-help groups in India found instead that the impact that SHGs have on the community at large have been minor. There have been few instances of significant contributions from SHGs to education, family planning, eradication of child labour and hygiene. The study stresses, however, that 'where there have been significant contributions from the SHGs to the community, the SHG demonstrated a clear leadership role and rallied the support of the entire village. This demonstrates that

given the opportunity, SHGs, assuming they have the capacity, can act as a director of community development' (Reddy and Manak, 2005, p. 13).

Self help groups can provide a foundation for group solidarity and collective action. Many programmes, however, do not take advantage of this opportunity. In the tribal empowerment programme in Bangladesh, for example, the emphasis of the project has been on collecting savings and providing loans. There have been no team building activities, limited group meetings, and no provision for collective enterprise or loan to the group in order to foster some element of collective endeavour or responsibility (Pattanik and Hussain, 2008). In Afghanistan, women benefited from the opportunity to informally meet other women in the loan office and learn from them – and developed raised courage and awareness as a result. It could thus be beneficial to seek to enhance the functionality of loan groups and draw on their potential to promote community solidarity and to act as a platform for women to engage with, learn from, and be inspired by one other (Zand, 2010).

Other lessons learned

Some other lessons from the literature include:

The mere set up of participatory community institutions is not self-activating, particularly where there is little or no prior experience in such participation. The Devolution Trust for Community Empowerment in Pakistan has recognized this and aims to support participation through social capital building, training, and a public-private sector partnership approach that is networked and outsourced (Hopkins, 2006)

It may be beneficial to extend targeting beyond the poor. Most community empowerment strategies are often targeted at 'poorest of the poor'. However, if such programmes aim to achieve broad social change, it may be beneficial in some cases to target participants who have the most potential to be change agents (Patterson, 2008). The programme in Balochistan selected participants based on their motivation to promote change in their community. This resulted in the inclusion of women from across the socio-economic spectrum, which has broadened the programme's impact (Patterson, 2008).

It may be beneficial to rely on indigenous culture and local values as a foundation for social transformation, rather than the adoption of universal values. This can allay community fears that participation in empowerment programmes may undermine a community's culture and alienate participants from their communities (Patterson, 2008).

2. Pakistan

UNDP Pakistan, 2009, 'Community Empowerment through Livestock Development and Credit: Mid Term Review', Final Report, UNDP Pakistan

<http://www.celdac.org/celdac/download.php?f=CELDAC20MTR.pdf>

This report reviews the Community Empowerment through Livestock Development and Credit (CELDAC) programme, developed under the UNDP Gender Support Programme and implemented in Punjab and Sindh, Pakistan. The key objectives of the programme are:

1. community empowerment;
2. empowerment of women;
3. economic change;
4. poverty alleviation;
5. improvement of household food security;
6. increased access to collateral-free credit and
7. livestock development

The two key outputs are:

1. training of 3,600 women from varying communities as Lady Livestock Workers (LLWs) thereby becoming self-employed and having the ability to generate extra income; and
2. income and employment to be supported through institutionalised collateral-free credit and saving facilities.

The project involved the set up of two separate Project Management Units – one in Lahore for Punjab and one in Sukkur for Sindh. The approach and strategy for project implementation involved the recruitment of Master Trainers, training them to train LLWs; and Social Mobilisers to mobilise communities. CELDAC also involved the development of training courses and training manuals, including in basic animal health care and basic business development for women. Training was aimed not only on technical aspects of livestock management and disease prevention, but also on building the personal capacity of women as agents of socio-economic change in the rural community.

Project activities included: project area and village selection, clustering of villages, social mobilisation process for mobilising the communities, identification, registration of potential rural women to be trained as LLW, training activities, evaluation and certification of LLWs by Government Livestock Departments, post-training follow up, hand-on support and networking and linkages of LLWs with dairy processors and vet pharma companies.

The review found CELDAC to be an innovative and promising intervention to improve the social and economic status of rural women without having to leave their locality. The project was found to have had a positive impact in both project areas on human and financial assets, social capital and empowerment of target groups. In particular, the project has contributed to (see pp. 20-22):

- Creating a space for women to be seen as a legitimate 'workforce' in the livestock and dairy sector challenging the stereotypical image of only 'males' providing such services
- Helping to develop recognition among the community of the significant involvement of women in livestock farming and their contribution towards livestock production
- Boosting the status of the target rural women within their households and strengthening their role in household decision-making, even if minimally. Interactions with the LLWs showed that they were beginning to be consulted in household matters. The income as well as the prestige attached with being trained as an LLW was identified as a driver for this behavioural change.
- Changing the perceptions of women of themselves, viewing themselves as providing reliable services, as autonomous in decision making and as playing a different role in the household. LLWs have higher self-esteem and see themselves as 'change agents'.
- Good economic returns seen at the individual level for LLWs. Higher levels of women's income and greater earning power have had a positive impact on their personal empowerment. At the household level, many families in the participating villages are benefiting from the CELDAC activities i.e. LLWs as service providers for basic animal health care, village milk collectors (VMCs) and small business entrepreneurs (SBEs) through additional household income.
- Community approval and participation in the nomination of the LLWs for training reflects their acceptance and signals their intention to use the services of the LLWs. At this stage though, it may be too early to make an accurate assessment of the future trends, once project support is phased out. More time is needed for the LLWs to gain business skills and confidence to establish themselves in their communities.
- In terms of the objective of empowering the target community at large, it is also too early to gauge sustained impact.

See also:

Engro Foods Ltd. and UNDP Pakistan, 2009 'Lady Livestock Workers', Full report, Engro Foods Ltd. and UNDP Pakistan

http://engro.com/wp-content/uploads/2010/03/celdac_report.pdf

The report follows the mid-term review, cited above. It reports that 1209 Lady Livestock Workers (LLWs) were trained from 706 villages within 10 project districts. Economic empowerment has been promoted through training and certification of LLWs. This has allowed for increases in monthly income and participation in core business activities. LLWs are not only workers, but entrepreneurs: they are involved in animal healthcare, purchase and sale of livestock products, animal fodder, milk and its bi-products in close network and linkages with vet pharma companies, milk and dairy processors. The establishment of Small Business Entrepreneurs (SBEs) in the project areas has strengthened the LLWs network with each other and different stakeholders. Economic empowerment has also contributed to the social empowerment of rural women, in the form of improved self-esteem.

Paterson, R., 2008 'Women's Empowerment in Challenging Environments: A Case Study from Balochistan', *Development in Practice*, vol. 18, no. 3, pp. 333-344

www.pathwaysofempowerment.org/women_empowerment_in_challenging.pdf

This paper discusses the Mainstreaming Gender and Development (MGD) programme, designed to promote social change in Balochistan, Pakistan. This is considered to be a particularly challenging cultural and religious environment (highly conservative, tribal and patriarchal) in which to operate.

Participants for MGD are selected on the basis of the women's motivation to promote change in their community; the criterion was basic literacy, without regard for their financial or class status. This allowed for socio-economic diversity among participants and among the communities in which the participants worked, in addition to linguistic, religious, and tribal diversity. The paper argues that while women's empowerment strategies are often targeted at 'poorest of the poor', if such programmes aim to achieve broad social change, programme designers need to target participants who have the most potential to be change agents. 'To be effective, social change needs to have deep roots across society. As each of the women from MGD develops her sphere of support and her network of allies, the inclusion of women from across the socio-economic spectrum has broadened the programme's impact' (p. 335). In order to gain approval for participation of young women in the programme, families were encouraged to come to the Institute for Development Studies and Practices (IDSP) offices – the implementing organisation, and meet with staff and students.

Programme activities included education, building alliances, participation in public spaces. Based on interviews with participations, staff and people from outside IDSP – as well as project documentation, the programme is seen to have the following outcomes (see pp. 336-341):

Personal development: Almost all participants credit the self-awareness module as a turning point in their life – the first time that they thought, or had license to think, about themselves and who they are. As with conventional empowerment programmes for women, learning how gender roles are socially constructed and fluid gave the participants a sense of agency.

Learning to engage with religious discourse and indigenous culture for social transformation: Operating in an environment where Islam is ubiquitous in public discourse, the women of MGD were empowered by understanding and being able to discuss gender roles using Islamic interpretation; they learned to operate within and redefine a highly religious public discourse. Critical thinking and analysis is a core part of most strategies for women's empowerment. However, MGD is unusual in that critical analysis formed a basis for valuing indigenous culture as a foundation for social transformation. MGD encouraged the women to develop universal values from their local environment, where others apply universal values to judge local practice.

Building alliances: MGD was designed to help the participants to be agents of change within their families and communities, rather than to isolate them from their environment. Theory sessions were mixed with a range of structured activities to help the women to engage with their families and communities. The profound change in decision-making processes that some women were able to facilitate within their families is evident in the renegotiation of several marital engagements. The women in MGD tried to address the concerns of relatives and community members by inviting them to visit IDSP to 'see for

themselves' the environment in which the women were operating. Activities such as the collection of folk songs and indigenous medicines helped to allay relatives' and communities' fears that the women's education and participation in MGD would undermine their culture and alienate the women from their communities.

Learning to communicate: Many participants said that they learned to communicate through MGD, and to share their experiences and ideas first with each other and with IDSP staff, and then with their families and communities. Many participants explained that they were largely silent before joining MGD; they had felt some dissatisfaction with the messages they were receiving through their families, community, and education, but did not have the space, the audience, or the language to express their thoughts.

Claiming public space: Requirements that the young women engage in public activities were particularly challenging to their families and communities. The participants of each district invited their families, communities, local dignitaries, and government officials to an initial seminar, where each of the participants gave a presentation on topics of self-awareness or gender. Few had seen women give public presentations, and fewer had imagined that their own daughters and sisters were able to speak articulately and knowledgeably. The participants then met with a wide range of people and organisations in order to develop a social, demographic, and economic profile of their district. A public seminar was then held to discuss findings and to identify the key issues in the districts. Many of the officials whom the participants met became firm supporters of their work, although others felt threatened, particularly when the women identified mismanagement or questioned the principles and ethics behind district development plans. These activities increased the women's skills and understanding of their communities. Many have continued to engage with local government and community leaders, to run public workshops, and to establish Citizen Community Boards.

MGD differed from many programmes by not using collective action. Working individually or at most in small groups, they do not appear to present a threat in the same way that visible collective action might. This paper argues that when women's empowerment programmes focus on collective action and political campaigns, they may fail to pay sufficient attention to the skills and support needed by women in their own homes. In order to promote social change in a conservative environment such as Balochistan, it may be more beneficial to begin by fostering a network of support among family and in the community, which is a different form of collective strength that is less threatening than traditional collective action.

Hopkins, T. J., Shaikh, A. S., and Hussain, N., 2006, 'Support to Devolution Trust for Community Empowerment: Mid-Term Review', Final Report, UNDP Pakistan

http://undp.org.pk/images/documents/MTR%20Report-Final%20_March%202022,%202006_.pdf

The Devolution Trust for Community Empowerment (DTC) is a non-governmental organisation created by the Government of Pakistan. It aims to promote community participation based on the Local Government Ordinance 2001, which calls for empowered local governments and administrations headed by elected *nazims*, *naib nazims*, and local councils with the civil services. The report stresses that such forms of community participation are not self-activating, however, especially where there is little or no prior experience. As such the DTCE aims to support such participation through social capital building, public-private sector partnership approach that is networked and outsourced. It partners with Local Government elected representatives at district, tehsil and union levels, with governmental and civil society entities in order to work together for community empowerment.

Specifically, DTCE objectives are to:

- 'Promote organisation of Citizen Community Boards (CCBs) and facilitate implementation of community development projects (CCBs are voluntary non-profit organisation of at least 25 civic minded, non-elected citizens who seek to energize their communities for protection of their rights and for improvement in infrastructure and service delivery);
- Build capacity of union officials and community leaders in relation to CCB mobilisation;

- Provide grant funding for selected CCB identified community development project, through cost sharing with union councils and CCBs;
- Put in place an incentive and awards systems to give momentum to CCB mobilisation campaigns;
- Facilitate establishment of alliances and associations of CCBs, local governments and local officials, to consolidate and strengthen the local government system and community empowerment;
- Conduct social audit across the country to establish a baseline and undertake ends-oriented annual evaluation of the results of the devolution process;
- Improve Police community relations through Police Welfare and Community Partnership Initiatives; and
- Information dissemination through press clubs, bar associations and other local civil society groups, as well as undertake media campaigns for sustainable democratic development through the Local Citizen Information Network (LCIN)' (p. 13).

The DTCE strategy consists of providing support to community organisation, participation, and development by using the following principles and concepts:

- 'Promoting a networked movement of change agents;
- Facilitating networking through proactive outreach and outsourcing most of its activities;
- Developing clear, simple information and operational systems;
- Building operations around the concept of campaigns to increase motivational levels and goal achievement and assure results-based management;
- Improving the systems using consultation and participation, as part of a constant learning process;
- Operating as an ends-oriented, information-intensive, knowledge-based organisation using effective information and communications systems; and
- Adopting "100% Transparency" and "Zero Tolerance for Corruption" policies' (pp. 24-25).

UNDP Pakistan has been supporting operationalisation of DTCE through the Support to DTCE Project. The project aims to achieve this through institutional capacity building of DTCE; capacity building of all the stakeholders and partners to ensure successful implementation and sustainability of DTCE; effective community participation in local governance; and promotion and assistance to voluntary associations of local *nazims* and councilors at district, tehsil, and union levels.

The Mid-Term Review evaluates DTCE Implementation in 2004-2005. It finds that the quantitative progress of mobilisation and registration of CCBs is very impressive, with the number of CCBs growing by 232% in all 102 districts of Pakistan (from March 2004 to June 2005). Viewed against the national average, the 448% increase in the 13 DTCE program districts is a clear indication of success on the part of DTCE.

DTCE provides technical and financial support to CCBs in the planning and implementation of their community development projects. There is evidence of good quality of infrastructural work with a high level of management, record keeping and active community participation. While DTCE seems to have the potential to promote community empowerment through advocacy, education and training capacity, the review finds that it needs to further develop its technical capacity to provide adequate support to communities and community-based organisations to prioritise needs, strategise subsequent development, and to manage the political environment and expectations of various stakeholders.

Another shortfall of DTCE is the empowerment of women. There is little evidence at the field level that women are equally empowered during the process of CCB formation. The inclusion of women members in CCBs remained small and there seems to be resistance and reluctance to include women in decision making and setting development priorities. In addition, the involvement and attendance of women remained low, in large part due to the small number of women trainers.

See also:

UNDP, 2007, 'Devolution Trust for Community Empowerment: Annual Progress Report' UNDP Pakistan

<http://undp.org.pk/images/documents/DTCE%20ARR%202007.pdf>

This annual progress report states that as a result of DTCE partnership with local governments, civil society and communities, 5,645 new CCBs in 38 partner districts were formed in 2007; and more than 3,100 CCB projects were approved by the councils. In addition, capacity building programmes and mobilisation campaigns were initiated in 38 partner districts. Citizen Community Board Mobilisation (CCBM) trainings for elected councillors and Project Cycle Management (PCM) trainings for CCBs were launched in 9 districts. A total of 157 master trainers were trained to replicate training programmes at the union level.

The CCBM campaign is DTCE's main programme component. It aims to assign a more constructive role to all stakeholders and to develop capacity of local communities (elected representatives at the union level, government functionaries, civil society and CCBs) to identify, prioritise, and find solutions to community problems through participatory approaches. The report highlights the following CCBM training outcomes:

- 'Expedition of CCBs formation process.
- Development of Union Action Plan (UAP) for mobilization campaign with clear roles and responsibilities of all the members in union council and secretary.
- Development of linkages between community and CCBs officials.
- Formation of Monitoring Committees (MC) and their notification
- Exclusive classification notification as done in a formal council session
- Capacity Development of the local grass root CSO to carryout such campaigns in future.
- Awareness amongst community activists of importance of CCB and all related information about CCB formation' (p. 17).

Project Cycle Management training contributes to capacity building of selected CCB members to work on project proposals development and subsequently utilise funds accumulated at the local government tiers. The report highlights the following PCM training outcomes:

- 'CCBs developed 502 projects including 268 district level projects, 223 tehsil level projects and 11 union level projects
- CCBs developed projects worth Rs. 48 million to financed by the local governments
- Community contribution of Rs. 9.6 million collected as 20% share
- All projects submitted to districts, tehsils and unions.
- Capacity of local CSOs, CCB network members enhanced in project cycle management
- Capacity of CCBs enhanced to develop projects at their own in future' (p. 19)

Building social capital is an important approach of the DTCE. In order to promote local social capital and to create resources amongst the community that are familiar with local cultures, local CSOs are hired for implementation and monitoring of union level interventions and trained to run training sessions. DTCE organises Training of Trainers (ToTs) events for the selected CSOs, producing DTCE certified master trainers to ensure standardisation of training contents and process. These master trainers conduct the Citizen Community Board Mobilisation and Project Cycle Management trainings. This approach has proven valuable in training needs assessment as well as in monitoring and evaluating

3. India

Mohan et al., 2006, 'Community Empowerment - A Successful Model for Prevention of Non-communicable Diseases in India - The Chennai Urban Population Study (CUPS - 17)' JAPI, vol. 54, pp. 858-862

<http://www.japi.org/november2006/O-858.pdf>

This study demonstrates how community empowerment with increased physical activity could possibly lead to prevention of diabetes and other non-communicable diseases at the community level. It is based on a Chennai Urban Population Study, conducted in 1996 in two residential areas: a middle income group the Asiad colony at Tirumangalam, and a low income group at Bharathi Nagar in T. Nagar. The Asiad colony was selected for this study.

Awareness of the importance of physical activity was created through various mass education programmes at the time of the baseline survey. These included public lectures and video clippings, short skits emphasizing the importance of diabetes and physical activity and distribution of educational materials in the form of pamphlets. Weekly health education lectures were tailored to the cultural background, gender and age group of the community. Pamphlets on diabetes, its risk factors, signs and symptoms, complications and lifestyle factors were distributed to every household. Interactive sessions were also held every two months.

The study finds that empowered with knowledge about the importance of non-communicable diseases and preventative steps – through continuous education programmes - community members sought to increase their level of physical activity. In order to facilitate this, a committee decided to create a park and mobilized resources to construct it. Residents now pay a nominal amount as an annual fee for the maintenance of the park. The percentage of residents that exercise more than three times a week has increased markedly from the baseline.

These outcomes demonstrate the importance of treating the community as a partner. By altering the social environment and changing the attitudes of people, it is possible to stimulate the community to get interested in preventive health. In turn, community participation and action can lead to potential health benefits.

Deininger, K. W., Galab, S. and Olsen, T., 2005, 'Empowering Poor Rural Women in India: Empirical Evidence from Andhra Pradesh', Paper prepared for Agricultural and Applied Economics Association Annual Meeting, 24-27 July, Providence, RI
<http://ageconsearch.umn.edu/handle/19123>

This paper discusses community-driven development (CDD) initiatives that aim to empower poor people through participation in local groups that receive financial resources to implement projects at the local level. It stresses that there are very few rigorous studies that aim to examine their impacts and the extent to which CDD projects have led to empowerment. This is in part because concepts of empowerment and social capital are difficult to measure. It seeks to assess the outcomes of such initiatives through an evaluation of the Andhra Pradesh (AP) District Poverty Initiatives Project (APDPIP) in India, one of the earliest CDD projects.

APDPIP adopts a self-help approach, organises groups of women, and trains them to gradually make their economic activities more profitable or to move on to new more lucrative activities. For example, small-scale weavers have been able to buy inputs together at great savings; and groups of women have received small loans from revolving project funds that have enabled them to start trading business and increased their earnings. At a higher level, federated SHGs have formed consumer cooperatives lowering their members' expenditures on staple foods. In addition to addressing economic needs, the project aims to address key social issues; groups have formed that have dealt with issues such as child marriage, untouchability, and alcohol consumption. The paper stresses, however, that this existing evidence remains anecdotal. It seeks to provide new empirical evidence of impact.

Empowerment is defined in this paper as 'the positive change in persons' or groups' ability to satisfy their wants and promote their interests. Anyone can be empowered, not just the poor. The roads to empowerment can be through the augmentation of human, social and productive capital. As the poor become better able to satisfy their wants and further their interests, the (power) relations within

communities and between communities and government can change making empowerment a politically sensitive issue' (p. 3).

Evidence of greater empowerment of women based on social and economic outcomes from the APDPIP project include (see pp. 16-20):

- Greater involvement of women in intra-household decision-making; changes over time in the share of women who are afraid to disagree with their husband now and who are not allowed to manage resources independently has significantly decreased in project areas.
- A reduction in the share of women who report to have been exposed to domestic violence or not received proper respect in their family, providing evidence that improving women's access to economically valuable resources can lead to greater social empowerment.
- Greater trust of women in others in the community, such as government officials, members of different castes, other villagers, and outsiders, attributed in part due to an expansion of women's economic and non-economic opportunities that is partly facilitated by the project.
- A greater increase in participation of women in community-level decision-making and in village assemblies. This supports the view that greater empowerment of women within the household provides a basis for allowing them to more effectively participate in community level decisions. The quality of participation is also improved: the overall share of women who report to have raised issues in such meetings is significantly higher and has increased at a faster rate in project as compared to non-project areas and among members of self help groups as compared to non-members.
- Increased access of women to resources and government programmes (measured directly by the share of households who know how to address problems in schooling and health and by direct outcomes, in terms of health-related knowledge and participation in education). This suggests that women's increased access to resources and their enhanced borrowing capacity did not only improve the ability to deal with shocks and smoothing consumption but also provided the basis for improvements in service delivery and broader social transformation in programme areas (see p. 16).

Jones, N., Mukherjee, M. and Galab, S., 2007, 'Ripple Effects or Deliberate Intentions? Assessing Linkages Between Women's Empowerment and Childhood Poverty', UNICEF/Young Lives Social Policy Paper 002, University of Oxford, Oxford
<http://www.odi.org.uk/resources/download/1054.pdf>

This paper assesses the inter-generational impacts of women's participation in micro-credit programmes and the transmission mechanisms through which children's wellbeing is affected by different dimensions of women's empowerment. The common presumption behind women's self-help groups and micro-finance programmes is that empowering women will improve household well-being, lead to better outcomes for children and promote social capital development and community involvement in poverty alleviation initiatives.

Based on qualitative research in four mandals in India, the paper finds that women's empowerment through micro-credit programmes has had some positive impact on children's wellbeing. Improvement in women's intra-household decision making power has often translated into 'greater investment in children's nutrition, health and education; greater access to information about child caring practices and uptake of government services; and some collective action efforts to monitor decentralised service delivery for children' (p. 1). Examples of joint action to tackle child poverty issues include pooling funds to support the costs of emergency healthcare for the child of a group member and challenging an abusive husband collectively rather than leaving it to local police. Other reported outcomes of participation in self-help groups include: a newfound sense of self-confidence; improvements in mobility; and access to credit.

Such positive impacts, however, have been constrained by inadequate and infrequent loans accessed through self-help groups; insufficient investment in productive, entrepreneurial activities (in part due to insufficient capacity building and vocational training and a lack of market opportunities); time constraints;

and in some cases, lack of group unity. In some cases, group leadership and purposive mobilisation by external government or donor agencies was necessary to facilitate collective action.

The paper also explores whether empowerment has contributed to a transformation of unequal power structures, including caste/class relations, the gendered division of labour and the relative distribution of wealth. It finds that expectations that women's self-help group participation would lead to significantly improved linkages with local authorities and a restructuring of existing power relations have been largely unmet. Only a small minority of SHG members interviewed were members of local village committees or participated actively in the gram sabhas. In addition, expectations of greater involvement of women in community affairs (e.g. in providing oversight), while a positive development, can backfire if women do not have the requisite capacities to carry out this work. In some cases, it seemed that the government had identified reliance on women's self-help groups as a way to capitalise on women's cheap and underutilised labour.

Reddy, C.S. and Manak, S., 2005, ' Self-Help Groups: A Keystone of Microfinance in India - Women Empowerment and Social Security', Mahila Abhivruddhi Society, Andhra Pradesh (APMAS), Hyderabad

http://www.aptsource.in/admin/resources/1273818040_SHGs-keystone-paper.pdf

This paper provides an overview of self-help groups (SHGs) in India. A self-help group is a group of usually women, from a similar class and region, who come together to form savings and credit organisation. They pool financial resources to make small loans to their members. SHGs can also be federated into larger organisations. The following are some of the impacts of SHGs:

Political impacts: one of the key benefits of SHGs is women's empowerment, evident with the number of women involved in public affairs. While the number of women actually involved in politics is still very low, it is increasing. In addition, research has indicated that of those women that stand for election, over 70% had won their seat. 'The role of SHGs is both as an inspiration and as a financier. Impoverished women develop greater language and financial skills through the SHG, which provides the building blocks for higher levels of confidence to engage the world. Also, the SHG sometimes finances the campaign of its members that stand for election. SHGs not only empower its members but also wield a powerful political role as a group as well. At local village meetings, the leaders of SHGs are often invited to attend and speak' (p. 12).

Social harmony: The impact of SHGs on social harmony has also been mixed. The composition of SHGs are sometimes exclusively one particular social group or a mix. Further, in the vast majority of instances, group leaders were almost exclusively from the dominant social groups' category. This demonstrates a lack of equality and unity across caste divisions.

Local dispute resolution: Local dispute resolutions had traditionally be controlled by men, but there are now instances of the involvement of women SHG members resolving disputes between members and the community at large (e.g. initiating legal action, arbitration, divorce and others).

Community: The impact that SHGs have on the community at large have been minor. There have been few instances of significant contributions from SHGs to education, family planning, eradication of child labour and hygiene. This could be due to the fact that SHGs do not have sufficient financial resources to address such community problems. The paper stresses, however, that 'where there have been significant contributions from the SHGs to the community, the SHG demonstrated a clear leadership role and rallied the support of the entire village. This demonstrates that given the opportunity, SHGs, assuming they have the capacity, can act as a director of community development' (p. 13). In terms of linking with civil society, SHGs require external help to continue to grow and have greater outreach with civil society.

4. Bangladesh

Pattanaik, M. and Hussain, K. M., 2008, 'Programme Review and Future Strategy for Tribal Empowerment in North-West Bangladesh', Norwegian Agency for Development Cooperation
<http://www.norad.no/en/attachment/118215/binary/7101?download=true>

This report presents findings from a review of the tribal empowerment project, implemented by RDRS with support from Stromme Foundation (SF) since 2001, which aims to develop and empower the excluded tribal communities in three northern districts of Bangladesh. The empowerment project includes:

Formation of micro-finance groups: the motivation for forming these groups was easy and quick access to loans/credit for redemption of land, house building, purchase of livestock etc. Priority was given to the formation of women's groups (of around 20 persons), each representing a household/family. Members have to save on a weekly basis and can take out a loan after 4 weeks of regular savings. The impact of the micro-finance programme included a significant rise in income, particularly from the rearing and sale of livestock. This allowed for families to purchase assets, repair their houses, and to claim their agricultural land back from money-lenders (land redemption).

The emphasis of the project has been on collecting savings and providing loans. There has not been any team building activities, and even limited group meetings. There was no provision for collective enterprise or loan to the group so that there is some element of collective endeavour or responsibility.

There have been some training programme organised for micro-finance group members on leadership development, skill training especially on livestock rearing, improved agricultural practices, tailoring, mat making, handicraft items, home gardening etc. Attendance has varied, with some group members attending multiple sessions and others attending none. It was found that training programmes geared toward enterprise development did not provide adequate follow up for participants. In addition, there was no assessment done to know what benefits accrued from the programmes.

Promotion of tribal culture: RDRS has sought to contribute to a revival of tribal traditions and customs, which is believed to be on the decline, through the formation of a people's theatre groups and folk song groups. These groups have been provided with orientation and training on how to use different cultural media to sensitise people on various social, economic and cultural issues. In some cases, these groups have performed for the government agencies to create awareness among the programme beneficiaries on specific schemes and programmes.

Overall tribal empowerment: There is no responsive and representative institution in the village which can further the causes of the tribal people. There have been inadequate resources and attention to institution building and leadership development among tribal communities that would help to put pressure on government at different levels. The process has started for formation of village development committees in some villages but this is not considered a priority. There was virtually no effort for interface building between the tribal communities and the Union Parishads, tribal communities and Upazila Parishad/Council.

As noted, micro-finance groups were focused solely on loans and there was no provision for collective enterprise. Opportunities in the project environment that could have facilitated empowerment of tribal communities were thus not taken up.

Lucy, D. M., Ghosh, J. and Kujawa, E., 2008, 'Empowering Women's Leadership: A Case Study of Bangladeshi Microcredit Business' SAM Advanced Management Journal, 22 September
<http://www.allbusiness.com/population-demographics/demographic-trends-life-expectancy/11736485-1.html>

Empowerment is difficult to measure and varies depending upon many variables, in particular norms, values and culture. While there are many possible factors affecting women's empowerment (e.g. access

to income-generating activities, access to health care, education, land ownership, political participation, freedom of choice and movement, and role in decision making), control over their own economic livelihood is a key consideration. This case study examined one Bangladeshi NGO founded in 1992: Nari Uddog Kendra (NUK) – Centre for Women’s Initiatives. NUK manages several women’s empowerment and leadership development programmes. The Women’s Empowerment, Gender Awareness and Capacity Building Project – the focus of this study - aims to raise the status of women within their rural communities by promoting gender equality in the economic development of the family and community. It provides micro-credit lending; runs small business, leadership and empowerment training programmes; encourages cooperative partnerships among members; and educates both women and men on gender awareness and sensitivity.

The study sought to determine how the women entrepreneurs in NUKs micro-credit lending program fared in terms of empowerment indicators related to income generation, education, land and asset ownership, civic engagement, freedom to make choices, and decision making. It makes the following findings:

- **Economic empowerment:** The loan programme increased the women’s assets (e.g. businesses, livestock, land ownership etc) and contributions to family income.
- **Political empowerment:** The vast majority of programme participants surveyed voted and were not told for whom to vote.
- **Freedom of movement:** This is considered a key identifier for empowerment in Bangladeshi society. Almost all of the women surveyed went to banks, health centres with their husbands – and almost half went to visit family on their own.
- **Decision-making:** ‘Two-third of subjects reported themselves as the primary decision makers regarding how the income from their micro-credit business was spent. Ninety-three percent indicated that they were the primary decision-maker on how the micro-credit loan money was to be used to generate the added income. Finally, in terms of spending the overall family income 95% of the subjects reported that they participated in such decisions’ (p. 8). Women in the programme also participated in community decision-making.

5. Afghanistan

Zand, S., 2010, ‘The Impact of Microfinance Programmes on Women’s Lives: A Case Study in Parwan’, Afghanistan Research and Evaluation Unit, Kabul
http://www.areu.org.af/index.php?option=com_docman&Itemid=26&task=doc_download&gid=805

Micro-finance programmes were implemented in the three provinces: Balkh, Kabul and Parwan. This report focuses on one study village in Parwan Province. It examines the assumption that women’s participation in development initiatives, and particularly micro-credit programmes, necessarily leads to their empowerment. While definitions of empowerment differ, there is some consensus that it involves the following components (see pp. 8-9):

- Acquiring more power over one’s life; a process whereby a person becomes aware of the power dynamics operating within their own lives and develops the skills and capacities to gain control over them (acquiring ‘power to’).
- Gaining self-confidence and overcoming internalised oppression (finding ‘power within’)
- It is often assumed that the best way to achieve the empowerment of marginalised groups is through collective organising and group work (building ‘power with’). This aspect has become linked with strategies of participation.

The study stresses that women’s participation on its own does not necessarily lead to positive empowerment outcomes. Factors such as existing family dynamics and power of the women as well as the quality and processes of micro-finance programme are among the factors that can support change in gender relations. It reports the following outcomes of participation in the programme:

- Mobility: access to credit did not foster significant changes for women in terms of mobility; it is one of the more rigid gender norms.
- Greater perceived contribution and its effects: The changes that occurred post-loan in families with favourable pre-existing conditions include women's enhanced self-worth and courage, greater perceived contribution, and to some extent control over money. Women linked increased courage and awareness to the opportunity to informally meet other women in the loan office and learn from them. They enjoyed taking part in new activities and feel an increased sense of value. Women's contributions have also in some cases resulted in positive changes in the attitudes toward women borrowers by the male head of the family and other family and community members.
- Gender division of labour: There have not been significant changes in gender division of labour and the range and location of women's activities. The economic activities that are promoted for women are 'very much in line with how some respondents from the village also defined acceptable forms of women's work—livestock raising, keeping chickens, tailoring and making quilts—which allow women to maintain modesty' (p. 16). Women are mainly limited to doing homebound activities while men still largely take on work outside the home, even when related to the investments women have made with their loans.
- Decision-making: There have not been significant changes in the scope of decision-making power of women; although having access to resources in some instances enabled them to act on the power they already had. Other factors such as family dynamics play bigger roles here than the loan.
- Perceptions of the community: Men and women in the community seem to have positive attitudes of the loan programme. This could be in part because the husband and wife who run the programme are well respected members of the community. There have not necessarily been any changes in perceptions of women's active participation, however. The lack of a monitoring system, coupled with the notion of 'family business' seems to have resulted in the community's impression that men are the primary users of the loan, with women just being the channel through which it is acquired.

The paper suggests that the programme should draw on the benefits that women gained from getting the chance to be together and learn from each other, and seek to enhance the functionality of loan groups. They have the potential to promote community solidarity and to act as a platform for women to engage with, learn from, and be inspired by one other. Ideally women could use these spaces to address and deal with community norms together as a group.

USAID, Equip3, 2007, 'The Afghanistan Literacy and Community Empowerment Programme: Final Report', USAID, Equip3

<http://www.equip123.net/docs/e3-LCEPFinalReport.pdf>

The following document presents a summary of the USAID-funded Afghanistan Literacy and Community Empowerment Program (LCEP), implemented by Education Development Centre, Inc. (EDC) and UN Habitat between June 2004 and December 2006. The Literacy and Community Empowerment Programme built on the National Solidarity Programme and was designed to address Afghanistan's high rate of illiteracy and low level of rural community development. LCEP grew out of the important foundation laid by the National Solidarity Programme (NSP). It was based on the belief that villagers' opportunities in governance, literacy and economic empowerment should be fully integrated. The principal tenet of LCEP's approach to governance was to pursue a people-centered development process, emphasizing that the intended beneficiaries must be at the centre.

LCEP's economic empowerment activities comprised two major types of activities, those related to savings and investment; and those related to micro-enterprise capacity development or business development services and training. This involved the formation of self-help groups and community banks and governing bodies.

LCEP's literacy work allowed neo-literates to apply their emerging skills in a variety of highly relevant and inter-related village governance and economic empowerment arenas.

LCEP's principal community governance activities included training in various areas, including inclusive decision-making; financial management; creation and management of a community development plan; constitutions, codes of ethics, roles and responsibilities in community government; monitoring and transparency. Community members also participated early on in a joint priority-setting regarding necessary community development activities in the village. 'The efficacy of community level governance is perhaps best demonstrated through community development committee's delegation of planning and decision-making authority to sub-committees (such as youth, financial management, disaster management, etc.). Each committee developed its own structure, role and internal relationships. In this way, a broader number of individuals had a voice in community affairs, and at the same time, trust was extended to more community members' (p. 26).

The project was considered successful in transferring new concepts and skills learned in literacy centres to everyday community life; and in empowering women. Not only were women on par with men in most of the programme's key development indicators, but in some areas (e.g. self-help groups, youth support and teacher skills development), women showed greater progress than men. Women's progress in creating and sustaining Self-Help Savings and Investment groups is one of LCEP's most notable outcomes. From the outset, women showed both enthusiasm for, and tenacity in maintaining, SHGs. Women organised almost as many SHGs as their male counterparts; and women who were given the opportunity to meet and save did so more regularly than men.

The formation of male and female youth groups is also considered one of LCEP's most important contributions. The groups served as a vehicle through which young people could meet, socialize, and contribute to ongoing governance, literacy and economic activities in the village. The programme supported youth committee formation and activities and helped to establish a community resource centre and the publishing of a community newsletter and notice board. Village newsletters became one of the most important responsibilities delegated to the youth groups by CDCs.

6. Additional information

Author

This query response was prepared by **Huma Haider**, huma@gsdrc.org

Selected websites visited

ADB, CELDAC, Eldis, Human Security Gateway, IF Hope, Ingenta journals, SPACE Balochistan, UN Habitat, World Bank, UNDP, UNESCO, USAID, Zunia

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