



RATIONALE

Women make up more than half the world's population and are disproportionately affected by poverty.

- Globally, 16 million more women than men live on less than US\$1.90 a day.
- Women are over-represented in informal, insecure and low-income segments of economies.²
- Over 2.7 billion women are legally restricted from enjoying the same job opportunities as men.³
- Although more than twice as likely than men to be contributing family workers,⁴ women tend to spend around three times more time on unpaid care work than men.⁵
- Due to underlying social and gender norms, women often have limited decision-making power over how income is spent to the detriment of children.

World Vision has been working with women and men in the livelihoods sector for decades. However, to date, there has not been an organisation-wide approach to gender inclusion in livelihood programs. Here lies a significant opportunity to have deeper impact for the communities we serve.

Women's economic empowerment (WEE) is central to realising our mission: 'for every child, life in all its fullness'. Women are active agents of change for their families, communities and countries. When women are stable financial contributors to a household, investments in children's health and education increase.⁶

When women work, economies and businesses grow, and families and communities thrive.

PURPOSE

World Vision's WEE Framework and Program Quality Assurance Standards (PQAS) aims to build a common understanding of the pathways of change required for women to be economically empowered alongside men – to the benefit of their children.

Currently, World Vision is working on livelihoods and economic development in 65 countries. The WEE Framework and PQAS is intended for World Vision staff advising or overseeing livelihood programs – as well as for key partners and supporters of livelihoods programs.

WEE is a key supporting approach of World Vision's livelihood sector. This approach includes Building Secure Livelihoods (BSL), Local Value Chain Development (LVCD), inclusive Market Systems Development (iMSD), Ultra-Poor Graduation and Savings for Transformation (S4T). The WEE Framework and PQAS provide:

- a consistent WEE definition to inform program design, implementation, and monitoring and evaluation;
- a common framework for WEE measurement, including Women's Economic Empowerment Indicator Guidance and Tools.; and
- minimum standards to achieve WEE outcomes across the project cycle.

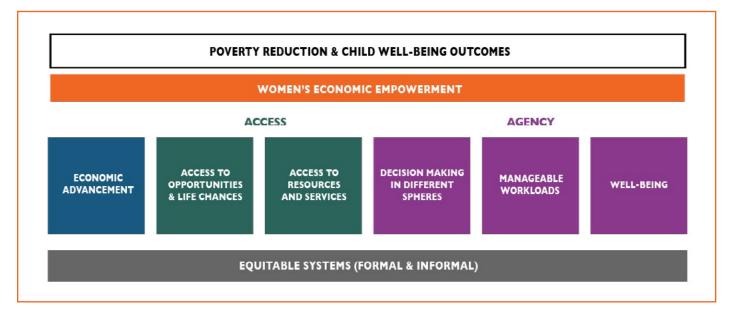
The WEE Framework and PQAS were developed by <u>World Vision Australia (WVA)</u> in collaboration with external WEE experts, staff from Field Offices and World Vision International (WVI). These technical resources are based on evidence and learning in World Vision WEE projects and external good practices and evidence in WEE.

DEFINING WEE

World Vision defines WEE holistically along four key domains of empowerment. These domains correspond to the key challenges that women face in livelihoods (compared with men).

- **Economic advancement:** To succeed and advance economically by improving women's income generation and employment potential.
- Access: To have equitable access to economic opportunities, life chances, resources and services.
- **Agency:** To have the power to make and act on economic decisions, and to translate those choices into desired outcomes, including manageable workloads and improved wellbeing.
- **Equitable systems**: To benefit from equitable policies, laws, institutional practices and social norms.

WV's WEE framework.



MEASURING WEE

World Vision's WEE Framework and domains and sub-domains of empowerment provide the basis for monitoring and evaluation.

Livelihoods programs often prioritise the measurement of economic advancement and access to opportunities and life chances, resources and services. However, it is critical to also measure changes to women's agency, including changes to decision-making, manageable workloads and wellbeing. Measuring changes in equitable systems – including how programs are addressing social norms on gender equality – is also key.

The next table provides an overview of indicators linked to WEE domains. Detailed guidance is outlined in WEE Indicator Guidance and Tools.

| WEE DOMAINS /SUB-DOMAINS | DEFINITION | KEY INDICATORS |
|--|---|---|
| ECONOMIC ADVANCEMENT | Improved income, employm and return on labour. | went ✓ % of households with increased income ✓ Number of jobs supported. |
| ACCESS | Access to economic opportunities, resources and services. Includes the two sub-domains below. | |
| Access to opportunities and life chances | Access to opportunities for skills development, knowled transfer and job opportuniti | ge expand an income-generating activity (access). |
| Access to resources and services | Access to assets, financial services and other resource products and services (eg, agri-extension and business development). | % women and men who believe that they have access to adequate information and access to relevant resources and services (access). % households that used improved financial services in the past 12 months (adoption).⁷ |
| AGENCY | Ability to make and act on economic decisions. Ability to make and transform effective choices into desired outcomes. Includes the three sub-domains below. | |
| Decision-making | Improved ability to make decisions free of coercion at the individual, family, community and societal levels. | ✓ % households with equitable decision-making in productive sphere. ✓ % households with equitable decision-making in domestic sphere. ✓ % proportion of project-supported groups that are led by a woman. |
| Manageable workloads | Women have manageable paid and unpaid workloads. | ✓ Average number of hours spent on leisure and rest by women and men. |
| Wellbeing | Sense of self-worth, confidence, dignity, safety and overall physical, emotional, psychological and spiritual wellbeing. | ✓ Women's subjective wellbeing/Average wellbeing score (WEMWBS). ✓ % women who have freedom of movement to access program-related services within and outside residential locality (contextual). ✓ % women and men reporting a perceived decrease in incidence of community conflict. |
| EQUITABLE SYSTEMS | Availability of equal and inclusive laws, policies, business regulations, social and gender norms. | ✓ % women and men with supportive attitudes towards women's economic participation. |

⁷ It is important to distinguish between access and adoption. Access refers to the immediate change in access resulting either from direct project support or as facilitated by the project. Adoption refers to the application of practices by a target group and/or partners as a result of improved access.

KEY ELEMENTS

Key elements of World Vision's approach to WEE include:

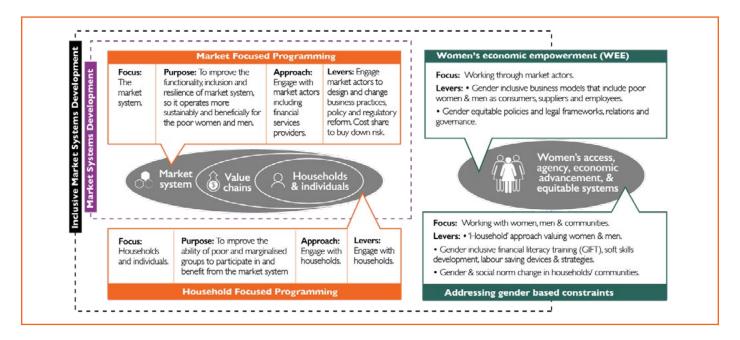
- Making 'empowerment' the core goal. WEE can only occur through simultaneous efforts to address multiple domains of empowerment: women's economic advancement, access, agency, and the equitable systems in which they live and work in. Therefore, programs should ensure intentional pathways of change within these four domains.
- 2. Adopting a 'hybrid' approach. If women are not reaching their potential in market systems, the whole system is constrained. For example, if women are working in the livestock sector, how can the sector function well if the barriers women face (compared to men) are not addressed? An understanding of how gender and social inclusion intersects with economic markets is key to implementing a systems approach and quality programming.

Effective approaches to WEE can consider two types of strategies:

- World Vision can work with and through market actors on gender-inclusive business models and practices that engage women and men living in poverty as producers, consumers and employees.
- To accelerate gender equality outcomes, where there is no appropriate partner, World Vision can directly engage women, men and communities to address gender-based constraints.
- For example, World Vision might work with agri-businesses to engage women as consumers of agri-inputs, while also engaging households on gender-inclusive financial literacy training (GIFT). At the same time, World Vision might also work with communities on gender- transformative approaches to address harmful social norms and unequal gender relations (see WVA'S iMSD, Financial Inclusion and WEE approaches, and Gender-inclusive financial literacy training (GIFT) below).
- 3. Making women visible; recognising and valuing women's work both paid and unpaid. World Vision can make the business case for gender equality with market actors by recognising women's roles as economic actors. World Vision can also promote a 'household approach' where men and women work together as partners on their livelihoods, recognise each other's contributions, and share the benefits equitably within the family.

World Vision's iMSD, Financial Inclusion and WEE approaches

This figure shows how World Vision's hybrid approach to inclusive Market Systems Development (iMSD), Flnancial Inclusion and WEE works simultaneously at two levels. World Vision works with and through market actors, such as the private sector and government, while also working directly with men, women, households and communities to address the key barriers faced by women (compared with those faced by men).



8 'Hybrid' approaches to market-based programs are also referred to as 'hybridisation', 'push-pull' and 'lift up/reach down' approaches.

Gender-inclusive financial literacy training (GIFT)

"... my wife and I have sizeable amount of income.
But we did not know what expenses have been made
because there is no record. In the family vision session, we
surprisingly found that my wife and I had different visions.
I have a goal of having a borehole well in our horticultural
garden. Meanwhile, [she] has the goal of buying a small
truck [for] our business. Then in the evening my wife and I
tried to look back our goal. Then, we remake our vision ..."

Risaldy, GIFT participant, Moringa Project,
 East Nusa Tenggara.



Based on global best practices in financial literacy, behavioural economics and gender-transformative programming, **GIFT** combines practical financial management skills training with sessions on equitable financial decision-making between women and men. Designed for couples, GIFT is currently being piloted under the Department of Foreign Affairs and Trade AusAID NGO Cooperation Program (ANCP)-funded Moringa Project in Indonesia, and the Accelerating Healthy Agriculture and Nutrition (AHAN) Project in Laos PDR. Several other projects and countries World Vision works in are now also scaling this approach in their programs in partnership with local credit unions who provide GIFT training alongside the loans they offer, Where there are no credit unions, it is implemented by the project team.

In the Moringa Project, GIFT is being implemented in partnership with local credit unions. A project impact assessment highlights promising results:

- Fifty-eight percent of women and men have improved financial management knowledge.
- More than 60 percent of GIFT participants increased their savings balance, some very significantly.
- Sixty-six percent of women and men report more equal decision-making over financial decisions.

Korenlis Mail, Manager of Credit Union in East Nusa Tenggara, Indonesia has highlighted how it supports their business. "Even though I was a little hesitant at first, GIFT provides a new perspective on gender in the context of building family financial literacy, especially in the context of patriarchal culture. By incorporating GIFT into credit union training, this enhances [our] branding and we are even contracted by other organizations to train GIFT to their assisted communities. This has an impact on increasing the number of credit union members."

WEE EMERGING EVIDENCE

World Vision's WEE Framework and PQAS was informed by key learnings from the organisation's WEE pilot projects and initiatives in the Asia-Pacific region. Emerging evidence from these projects highlights the value of adopting intentional 'twin-track' programs that target women's economic advancement, access, agency and equitable systems. These twin-track programs have combined:
i) gender mainstreaming in World Vision's livelihood models, with ii) targeted strategies to address the gender-based constraints faced by women (compared with those faced by men).

- i. Programs have worked with market actors to include women and men in gender-inclusive business models. This approach has been key to promoting women's economic advancement and access.
- ii. WEE pilots have also adapted gender-transformative models that have targeted women's agency and equitable systems.

Gender- transformative programming seeks to address the root causes of gender inequality by redressing the unequal power dynamics and structures that serve to reinforce gendered inequalities, replacing them with equitable alternatives. WEE pilot programs in Bangladesh and Sri Lanka have partnered with Promundo to implement their gender- transformative models for couples, including Mencare-Program P⁹ (Mencare). The Mencare model engages couples over a 14-week period on issues of gender equality. Journeys for Transformation (JoT) has adapted Mencare for couples participating in savings groups.

EMPOWERING WOMEN IN BANGLADESH

"I sold dried chili at BDT 5,500 per maund this season, green chili at BDT 1500-1600 ... since we rural women do not hold office jobs, farming is our real job. I am happy with the earnings ... [My daughter] will hold a job when she grows up, she can also do farming if she wants to. A woman can do anything, right?"

- Morjina, chili farmer, NSVC Project, Bangladesh.



World Vision's Nutrition Sensitive Value Chains for Smallholder Farmers (NSVC) Project (2017-2022) seeks to improve the economic empowerment and nutrition of 20,000 smallholder male and female farmers and their households in Bangladesh's Jamalpur district. Supported by the Australian Government through the ANCP Program, this six-year US\$5.78 million project implements a holistic approach to realising WEE domains through a 'twin-track' design. It does this by:

- i. Gender mainstreaming in the iMSD to increase women's economic advancement and access. The project is working in a mixture of male-led, jointly-led and women-led crops value chains to ensure that both women and men can benefit. Chili and leafy greens were identified as the value chains with the highest opportunities for women due to: a) low start-up costs; b); many women were already working in these value chains; and c) work could be done close to the home.
- ii. Developing new partnerships. The NSVC Project has developed new partnerships between agri-input suppliers on hybrid seeds. This helped agri-businesses like Petrochem and Ispahani Agro Limited to expand their customer base in in Jamalpur, while increasing producer groups' access to seeds to support increased yields. The NSVC Project made the business case that women are reliable customers of agri-inputs.
- **iii.** Targeted approaches to promote women's agency and equitable systems. World Vision worked with Promundo to adapt the Mencare model for the project and its context. This was complemented by social norm change activities at the community level, including folk songs, male champions, and engagement with religious, government and community leaders. The project is also implementing GIFT training for couples (mentioned above).

Mid-term evaluation findings demonstrate that the project is making strong progress across WEE domains, with improvements also evident in child wellbeing. For more information, please see the full **NSVC Impact Brief**.

Economic advancement:

• There was a 67 percent increase in income from value chains from the baseline evaluation (2018 - BDT 10,500) to midline evaluation (2020 – BDT 17,500).

Access:

- Sixty-three percent of project beneficiaries are women. These women now have increased access to income generation and skills development opportunities, including collective buying and selling.
- Women also have increased access to financial and agri-extension services. Investment in farming businesses using savings or loans from an microfinance institution or savings group increased from 12.2 percent (baseline evaluation) to 38.0 percent (midline evaluation).

Agency (decision-making, manageable workloads, wellbeing):

- There has been progress made in the areas of women's decision-making and manageable workloads. More than 61 percent of executive committee positions within producer groups are held by women. Support from men in domestic activities and childcare has increased, and both women and men report higher levels of satisfaction in their time use.
- While decision-making power increased for both women and men, men still report having significantly more decision-making power than women in relation to income-generation activities (IGA), non-IGA, saving and borrowing money. However, results also reveal increasing gender-equitability in the distribution of food between women/men and girls/boys.

Equitable systems:

• There appears to be positive movements across some attitudes, including mobility and decision-making. However, some harmful attitudes still exist relating to women's wellbeing – specifically gender-based violence (GBV).

Child wellbeing:

• There have been strong results for the children of parents engaged in the income generation and nutrition components of the project. For children aged 6-23 months, meal frequency has increased from 23.3 percent (baseline evaluation) to 93.3 percent (midline evaluation).

EMPOWERING WOMEN AND PERSONS LIVING WITH A DISABILITY IN SRI LANKA

"At the start I did not even know what mushroom was ... I was hiding because I'm a disabled person and [I thought] I won't be able to do it, but iLIVE asked me to come ... Today I am training others on cultivating mushrooms, even Dilmah Foundation. My dream is to get the people like me to come out. They shouldn't hide. If they come out and start working their problems would get solved."

- Jesumalar, mushroom farmer/trainer, iLIVE Project, Sri Lanka.



World Vision's five-year Sri Lanka Gender and Disability Inclusive Economic Development (iLIVE) Project (2016-2021) aimed to increase the economic engagement of 24,000 households, striving for holistic economic empowerment outcomes for 2,696 beneficiaries from producer groups. Supported by the Australian Government through the ANCP Program, the five-year project in North and East Sri Lanka, employed a holistic twin-track design in partnership with Value for Women, Promundo and CBM. It did this by:

- i. Mainstreaming gender and disability inclusion in the LVCD and S4T models to promote women's increased economic advancement and access. iLIVE worked in groundnut and mushroom value chain crops. These had low entry barriers and better opportunities for women and persons living with a disability (PWDs) especially in the area of value addition, processing (eg, mushroom tea, dried mushrooms, shelled groundnuts).;
- ii. Targeted gender transformation approaches to increase women's agency and equitable systems. Promundo's JoT aimed to promote gender-equitable relations between couples in savings groups, while Community Change models sought to address harmful social norms linked to gender and disability at the community level via community dialogues.;
- iii. Targeted approaches to 'reasonable accommodation' for PWDs via leadership training and partnerships with Disabled People's Organisations (DPOs) across the project's components.

The iLIVE Project successfully achieved holistic outcomes across WEE domains, with key changes evident from baseline to endline evaluations. For more information, please see the **iLIVE Impact Brief**.

Economic advancement:

- 24,000 families increased their household incomes by 30 percent.
- Producer group members increased their incomes by 107 percent (mean) from key value chain products.
- Sixty-six percent of producers were women and 15 percent of producers were PWDs.

Access:

• Producer group and savings group members gained increased access to new economic opportunities, resources and services. For example, the percentage of respondents who report feeling aware of market information (prices, demand etc) increased from 34 percent to 57 percent. Seventy-three percent of respondents stated that their savings or loans were used to invest in IGAs.

Agency (decision-making, manageable workloads, wellbeing):

- There were positive shifts in household decision-making, and men's engagement in the care work also increased.
- The percentage of women reporting decision-making power over major household expenditures increased from 63 percent to 71 percent. Meanwhile, women reporting having decision-making power over productive activities increased from 56 percent to 77 percent.
- The proportion of households in which men are involved in daily childcare rose by 57 percent, from 23 percent to 36 percent. This increase was higher among men that participated in JoT (53 percent).

Equitable systems:

- There have been positive shifts in norms linked to gender and disability, although harmful attitudes to GBV persist.
- The percentage of persons in agreement that it is perfectly acceptable for women to work outside of the home increased from 73 percent to 86 percent.
- The percentage of respondents reporting that they feel comfortable working with someone who has a physical or sensorial disability increased from 26 percent to 91 percent.

KEY CONTACTS

The lead authors for this technical resource are Ellie Wong and Samira Saif, with Linda Jones and Gayathri Jayadevan as co-authors. For more information or any feedback, please contact:

WVA Economic Empowerment Manager:

Ellie Wong: ellie.wong@worldvision.com.au



ENDNOTES

- I United Nations Women. 2022. Poverty deepens for women and girls. I February 2022. https://data.unwomen.org/features/poverty-deepens-women-and-girls-according-latest-projections
- 2 UN Women. Facts and Figures: Economic Empowerment. July 2018. https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures#:~:text=Women's%20economic%20empowerment%20includes%20women's.economic%20decision%2Dmaking%20at%20all
- 3 104 economies still have laws preventing women from working in specific jobs; 59 economies have no laws on sexual harassment in the workplace; and in 18 economies, husbands can legally prevent their wives from working. World Bank Group. 2018. Women, Business and the Law 2018. https://openknowledge.worldbank.org/handle/10986/29498.
- 4 Ibid.
- 5 UN Women. 2020. Review of Women's Rights 25 years After Beijing. https://www.unwomen.org/en/digital-library/publications/2020/03/womens-rights-in-review.
- 6 United Nations Foundation. 2013. A Roadmap for Promoting Women's Economic Empowerment. http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf.
- 7 It is important to distinguish between access and adoption. Access refers to the immediate change in access resulting either from direct project support or as facilitated by the project. Adoption refers to the application of practices by a target group and/or partners as a result of improved access.
- 8 'Hybrid' approaches to market-based programs are also referred to as 'hybridisation', 'push-pull' and 'lift up/reach down' approaches.
- 9 Program P has been adapted and/ or implemented in at least 18 countries around the world. Results from a randomised controlled trial (RCT) of Program P in Rwanda released in 2018 reveal powerful impacts on health and violence outcomes.

