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# **What do we really know about empowering women?**

***Putting Canada's Feminist International Assistance Policy in context***



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**Abstract** — This paper presents findings from a systematic review of the impact of international development interventions on the empowerment of women. It seeks to draw lessons from these past projects as a way of putting Canada's new *Feminist International Assistance Policy* into context. The review identified seventeen studies, 11 of which were country-specific evaluations and 6 were cross-national. These studies explored five different types of interventions: microfinance, community-driven development, asset acquisition, cash transfers, and education. The evidence is mixed, with varying levels of success and vastly different methods for measuring empowerment outcomes often obscuring the effectiveness of these methods. This paper also explores the history and evolution of feminist international development theory as a way of understanding the challenges of defining empowerment of women as an outcome and its implications on international development activities.

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## INTRODUCTION

Empowering women and girls has featured prominently in international development agendas—for national governments, international organizations (IOs), and non-governmental organizations (NGOs)—since the 1995 Fourth World Conference on Women established the *Beijing Platform for Action*.<sup>1</sup> Closer to home, Canadian Minister of International Development and La Francophonie, Marie-Claude Bibeau, announced on 5 June 2017 that Canada would be launching its *Feminist International Assistance Policy*, which places empowerment of women and girls at the centre of Canada’s international development strategy. On paper, this seems to be an attainable goal. But, in practice, can development interventions have a positive impact on female empowerment? As it is impossible to pull out a crystal ball and see into the future, this paper proposes to look to the past for some answers. This is a systematic review of the high-quality studies currently available on international development interventions that have women’s empowerment as an objective. By analyzing this information, this paper hopes to determine what has worked in the past and understand what this means for Canada’s way forward.

### What is a systematic review?

Before examining the interventions at the core of this paper, it is important that the reader understands the purpose and format of a systematic review, a form of analysis commonly employed in the field of international development. More specifically, a systematic review is a study that synthesises all the existing high-quality evidence, following a clearly-defined methodology, to effectively summarize the information that is available on a given topic.<sup>2</sup> This means there is a clear search strategy used to consult a set number of databases over a defined

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<sup>1</sup> UN Women. “Fourth World Conference: Beijing and its Follow-up.” <http://www.un.org/womenwatch/daw/beijing/>

<sup>2</sup> Waddington et al., “How to do a good systematic review of effects in international development: a tool kit,” *Journal of Development Effectiveness* 4 (2012): 360.

period of time, and there are clearly-defined inclusion and exclusion criteria that determine which of those generated results are ultimately included. These become the foundation of the evidence-base upon which the systematic review rests, with the remainder of the paper dedicated to an analysis of these findings.<sup>3</sup> These kinds of analyses are thus distinct from traditional literature reviews. This systematic review adopted what Waddington called the “lumping” strategy, meaning studies were not restricted to one specific geographic location, population, or type of intervention.<sup>4</sup> Rather, a broader view was adopted that allows for conclusions relevant to Canada’s situation precisely because a wide range of interventions that seek to attain a common goal are evaluated.

As a result of this process, systematic reviews are entirely dependent upon the research that has been already published, how those researchers conducted their studies, and what results they chose to measure. Despite these limitations, it seems timely and relevant to conduct a systematic review of the available information on development interventions that seek to empower women, especially given Canada’s current institutional and political context. Based on the seventeen papers found in *Table 1*, this analysis attempts to present the information currently available on the success of development interventions with female empowerment and gender equality as their central goals in rural, low- to lower-middle-income contexts.

	Title	Authors	Year
1	Reconsidering Women’s Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women	Erin Beck	2017
2	The Development of Psychological Capacity for Action: The Empowering Effect of a Microfinance Programme on Women in Sri Lanka	Nina Hansen	2015
3	Women’s Participation in Communal Activities in Rural Bangladesh	Zerina Akkas	2014
4	Measuring the Impact of Microfinance on Women Empowerment: A Cross Country Analysis with Special Reference to India	Arindam Laha and Pravat Kumar Kuri	2014
5	Empowering Women through Development Aid: Evidence from a Field Experiment in Afghanistan	Andrew Beath et al.	2013

<sup>3</sup> Waddington et al., “How to do a good systematic review of effects in international development: a tool kit,” 360.

<sup>4</sup> *Ibid.*, 362.

	Title	Authors	Year
6	Exploring Links between Women’s Business Ownership and Empowerment among Maasi Women in Tanzania	Anjali Dutt and Shelly Grabe	2016
7	Promoting Women’s Economic Empowerment: What Works?	Mayra Buvinić and Rebecca Furst-Nichols	2014
8	Does Women’s Land Ownership Promote Their Empowerment? Empirical Evidence from Nepal	Khushbu Mishra and Abdoul G. Sam	2016
9	Expanding Women’s Choices through Employment? Community-Based Natural Resource Management and Women’s Employment in Kwandu Conservancy, Namibia	Kathryn E. Khumalo and Wayne A. Freimund	2014
10	Microcredit: Empowerment and Disempowerment of Rural Women in Ghana	John Kuumuori Ganle et al.	2014
11	Microcredit and Women’s Empowerment: Have We Been Looking at the Wrong Indicators?	Supriya Garikipati	2013
12	Impacts of Community-driven Development Programs on Income and Asset Acquisition in Africa: The Case of Nigeria	Ephraim Nkonya et al.	2013
13	Gender, Assets, and Agricultural Development: Lessons from Eight Projects	Nancy L. Johnson et al.	2016
14	Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger	Jenny C. Aker et al.	2016
15	Does Community-Driven Development Improve Inclusiveness in Peasant Organizations? – Evidence from Senegal	Jean-Louis Arcand and Natascha Wagner	2016
16	An Empirical Examination of Women’s Empowerment and Transformative Change in the Context of International Development	Shelly Grabe	2012
17	Gender discourses in an NGO education project: Openings for transformation toward gender equality in Bangladesh	Joan DeJaeghere and Nancy Pellowski Wiger	2013

**Table 1:** The seventeen high-quality papers surveyed during this systematic review.

This systematic review begins by outlining the international structures that surround this new policy as well as an overview of the policy itself. The theoretical framework for this review—what exactly is meant by “empowerment” and what feminist development theory says on the topic—is then laid out in the second section. The third section describes the methodology used to produce this systematic review. The fourth section provides an overview of the specific interventions outlined in these studies, and the fifth section analyzes those findings. The final section concludes with a discussion of the gaps in the current literature and provides a summary of the key findings of this systematic review.

## **Sustainable development goals**

As part of the *2030 Agenda for Sustainable Development*, the United Nations (UN) established the Sustainable Development Goals (SDGs), which were designed to shape the fifteen years of international development following their adoption. The fifth goal, SDG 5, calls for the achievement of total gender equality and empowerment of all women and girls.<sup>5</sup> Recognizing the improvements that have already been made in this domain, the UN nevertheless highlights the fact that lack of gender equality remains a significant challenge to successful sustainable development. It is also important to recognize the symbolic importance of having gender equality return as major international development goal, as it was the third of the Millennium Development Goals (MDG 3) that formed the UN development framework from 2000 to 2015. There has therefore been clear consensus for over fifteen years regarding the importance of gender equality and women's empowerment as a development outcome. What remains to be seen is if these sweeping commitments in UN fora translate into changes in policy of member states.

## **Organization of Economic Co-Operation and Development**

The UN is not alone in expressing its belief in female empowerment as an important aspect of international development. The Organization of Economic Co-operation and Development's Development Assistance Committee (OECD-DAC), one of the most important normative bodies in international development, has unequivocally declared that investing in gender equality is a good investment in poverty reduction.<sup>6</sup> This again is sending the clear message that there is intense high-level will to steer development activity towards an increased focus on women. However, when OECD-DAC members were surveyed in 2006 after a similar declaration on gender equality's importance, respondents who had already been working on this issue expressed high levels of

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<sup>5</sup> UN Sustainable Development. "Knowledge Platform: Sustainable Development Goal 5." <https://sustainabledevelopment.un.org/sdg5>

<sup>6</sup> OECD DAC, "From Commitment to action: Financing gender equality and women's rights in the implementation of the Sustainable Development Goals," *Network on Gender Equality*, 2015.

doubt regarding the likelihood of success.<sup>7</sup> This did not change during subsequent studies. In fact, while there is high-level support and political will, many members still struggle to transform that into tangible results for women and girls.<sup>8</sup> Further, those that manage to begin that process face incredible challenges with regards to maintaining long-term commitments and no solutions to this have appeared thus far. One final area to highlight concerns evaluating the presence or success of gender-focused projects. According to DAC, a gender-equality focused project is one that is “intended to advance gender equality and women’s empowerment or reduce discrimination or inequalities based on sex” and must have some form of analysis of gender inequalities.<sup>9</sup> In practice, the definition of a project as “gender-focused” appears to vary wildly.

### **Canada’s Feminist International Assistance Policy**

Canada has consistently promoted an image of itself internationally as a key actor in women empowerment and gender equality for the past few decades. The language of “gender equality” and “equality between women and men” has figured prominently in policy documents and public announcements by policymakers since Canada’s first policy on women and development was adopted in 1976. One of its most celebrated efforts was the creation of the 1999 *Gender Equality Policy* by staff at the Canadian International Development Agency (CIDA). The policy established the importance of gender equality as a theme to be integrated into all CIDA programming: its design would be shaped by the needs and opinions of the women it seeks to help, an implicit recognition that these needs and opinions differ from those of men and that these women have the capacity to shape their own futures.<sup>10</sup>

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<sup>7</sup> OECD DAC, “From Commitment to action: Financing gender equality and women’s rights in the implementation of the Sustainable Development Goals,” *Network on Gender Equality*, 2015.

<sup>8</sup> OECD DAC, “From ambition to results: Delivering on gender equality in donor institutions,” *Network on Gender Equality*, 2014, 6.

<sup>9</sup> OECD DAC, “Donor Charts: Aid in Support of Gender Equality and Women’s Empowerment.” *Creditor Reporting System*, 2014-2015, 2.

<sup>10</sup> Rebecca Tiessen. “Gender essentialism in Canadian foreign aid commitments to women, peace, and security.” *International Journal* 70 (2015): 87.

In 2010, CIDA renewed its policy with the goal of leveraging gender equality to ensure sustainable development. This would be done by working towards equal participation of men and women in development decision-making, supporting women’s full human rights, and improving women’s access and control over resources and benefits of development. While the focus was primarily on gender equality outcomes, the policy emphasized that women’s empowerment is fundamental to their achievement.<sup>11</sup> Following an evaluation of this policy, CIDA created a new action plan for 2010 to 2013 to implement and report on gender equality results, which also included increased training for Canadian officials.<sup>12</sup>

This was eventually carried over into the amalgamated department, Department of Foreign Affairs, Trade and Development (DFATD), in 2013, which eventually became Global Affairs Canada (GAC) in 2015. Nevertheless, there was limited public information regarding the challenges associated with implementing such an agenda in low- and lower-middle income countries, particularly where there is a resistance to Western conceptions of gender norms and equality. On the contrary, discourse analyses on Canadian policy texts found that gender essentialism—the attribution of fixed characteristics and experiences to women—was peppered throughout, reinforcing this image of the “vulnerable” or “helpless” women in developing countries.<sup>13</sup> This conception falls short of Canada’s commitment to a more nuanced gender analysis that accounts for the sources of gender inequality and recognizes women’s agency.

This leads us to today. After extensive online and in-person consultations with Canadians, the new policy was released. Minister Bibeau’s speech in the House of Commons was followed by the publication of the full text of *Canada’s Feminist International Assistance Policy*. It is an

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<sup>11</sup> CIDA. “Gender Equality: Policy and Tools”. *Canadian International Development Agency*. 2010: 2-4.

<sup>12</sup> CIDA. “Gender Equality Action Plan 2010-2013”. 2010: 3.

<sup>13</sup> Tiessen, “Gender essentialism in Canadian foreign aid commitments to women, peace, and security 93.

ambitious document that envisions gender equality and female empowerment not only as a goal, but as a concept that can be integrated into the five other areas of action: human dignity, inclusive economic growth, environmental protection and climate change action, inclusive governance, and peace and security.<sup>14</sup> The new policy replaces the one established by the previous government, which placed maternal, newborn, and child health (MNCH) at the centre of its activities targeting women.

*Canada's Feminist International Assistance Policy* establishes a clear target: 15% of international assistance will be allocated to specifically targeting gender equality and female empowerment by 2022, in the hopes that eventually over 95% of all Canadian activity will be focused on these outcomes. This is a significant increase to Canada's commitments made over the last decade, which hovered around 2%.<sup>15</sup> This also represents a definitive reorientation of development activities: evaluations of programming during the preceding period revealed a diminishing focus on gender over time. Further, the policy identifies key implementing partners: recipient governments, in order to promote an understanding of local needs; civil society organizations (CSOs); and the private sector, whose contributions to international assistance have increased dramatically in recent years. This represents an important recognition of the fact that international assistance can no longer be considered an activity the federal government conducts in isolation. Rather, it must consult and cooperate with a variety of different actors.

There are a few things missing from this policy, the most striking of which is the absence of any commitment to increased funding. This complete overhaul of GAC's policy work, project development, and delivery, will have to be done without any additional resources. There is also no

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<sup>14</sup> Global Affairs Canada. "Canada's Feminist International Assistance Policy." [http://international.gc.ca/world-monde/issues\\_development-enjeux\\_developpement/priorities-priorites/policy-politique.aspx?lang=eng](http://international.gc.ca/world-monde/issues_development-enjeux_developpement/priorities-priorites/policy-politique.aspx?lang=eng)

<sup>15</sup> OECD DAC, "Donor Charts: Aid in Support of Gender Equality and Women's Empowerment." *Creditor Reporting System*, 2014-2015: 8.

discussion of the challenges of implementation, particularly in countries where governments may not be keen on “feminism”. Despite the challenges already faced by GAC over the years in implementing its gender equality policy, it is unclear how those lessons have been incorporated into the new one. If Canada’s programming is to be locally-sourced and flow through local organizations, it is imperative that implementers have a comprehensive understanding of what gender equality and empowerment mean in those specific contexts, and what kind of work is necessary to further these objectives. This kind of knowledge might be difficult to develop, however, given that the new policy shifts away from the traditional model of “countries of focus” towards a broader range of development engagements.<sup>16</sup>

What “feminist” means in this context is also unclear, as the policy appears to use it more as a catch-all phrase for “inclusive growth that focuses on women and girls” rather than a radical call to challenging institutional barriers to their achievement of equality that the name would suggest.<sup>17</sup> This speaks to the ambiguous use of terms such as “feminist”, “empowerment”, and “gender equality” in international development discourse. This conceptual fuzziness will be explored further in the following section. Strangely, even as the policy speaks of women as “agents”, it also speaks of “vulnerable women” in “developing regions”. This inevitably leads to questions regarding how far Canadian discourse has actually progressed since the 1970s.

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<sup>16</sup> Global Affairs Canada. “Canada’s Feminist International Assistance Policy.” [http://international.gc.ca/world-monde/issues\\_development-enjeux\\_developpement/priorities-priorites/policy-politique.aspx?lang=eng](http://international.gc.ca/world-monde/issues_development-enjeux_developpement/priorities-priorites/policy-politique.aspx?lang=eng)

<sup>17</sup> *Ibid.*

## THEORETICAL FRAMEWORK: UNDERSTANDING WOMEN'S EMPOWERMENT

While international donors seem almost unanimous in their desire to empower women, it is much more difficult to find a commonly-accepted understanding of what this means. This is because there are many competing conceptions of empowerment, and it is important to understand the history and the feminist perspectives that lie behind the term. This section will therefore outline the evolution of the term, provide an overview of feminist international development discourse, and enumerate the different ways it is defined in the papers included in this systematic review. Finally, this section will conclude with an overview of GAC's understanding of the term based on information that is publicly available.

### What is empowerment?

To understand female empowerment and the debate surrounding the concept in international development, it is important to examine the various schools of thought and the evolution of this discussion. In the 1970s, feminist international development scholars spoke of the "Women in Development" (WID) framework, based on the seminal work by Ester Boserup. She argued for the inclusion of women in economically productive activities, which became one of the primary assumptions underlying microfinance interventions.<sup>18</sup> This approach is used most often by international organizations such as the World Bank and it shapes many national government development strategies; however, some NGO work is also informed by this assumption.<sup>19</sup>

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<sup>18</sup> Ester Boserup. *Women's Role in Economic Development*. (New York: St. Martin's Press, 1970).

<sup>19</sup> Joan DeJaeghere and Nancy Pellowski Wiger, "Gender discourses in an NGO education project: Openings for transformation toward gender equality in Bangladesh," *International Journal of Educational Development* 33 (2013): 558.

In the 1980s, there was a push by feminist activists to move away from top-down development projects to solutions rooted in local context and knowledge. The idea was that these women had first-hand experience of their own marginalization and would therefore have the best understanding of what areas should be targeted by development interventions and the kinds of outcomes that should be sought that would be suited to their needs.<sup>20</sup>

More recently, scholars have attempted to broaden this approach by examining the intersections between poverty, gender, and ethnicity as a way of moving beyond the idea that merely educating girls will result in substantial economic development. This gender and development (GAD) approach arose in the 1990s as a critique of WID, which limited its focus on changing social and household-level gender inequalities. The GAD framework instead seeks to understand broader systems of gender relations, with a concentration on the gendered division of labour and relations of power in institutions. Gender projects using this theoretical framework therefore aim to identify and challenge institutionalized patriarchy and gender relations in the domestic sphere that oppress women.<sup>21</sup> In practice, however, projects often incorporate elements from both perspectives, whether intentionally or not, meaning the division is a bit artificial.

Parallel to this evolution was the emergence of a school of thought that focuses on economic female empowerment and the benefits this can bring to nations. Some authors argue that women's empowerment is beneficial for the economic development of a country and vice-versa, because women who are more involved in decision-making processes will contribute to the economy's efficiency, as their productive potential is currently under-used.<sup>22</sup> The main argument

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<sup>20</sup> Erin Beck. "Reconsidering Women's Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women," *Studies in Comparative International Development* 52 (2017): 219.

<sup>21</sup> DeJaeghere and Wiger, "Gender discourses in an NGO education project: Openings for transformation toward gender equality in Bangladesh," 562.

<sup>22</sup> Esther Duflo, "Women Empowerment and Economic Development," *Journal of Economic Literature* 50 (2012): 1079.

is that working women will increase their country's gross domestic product (GDP), thereby reducing one of the primary barriers to their empowerment. Women will then be able to act as policy-makers, and their decisions will prove to be useful for the nation, as they have a different perspective on issues than men. Economic development will, in turn, increase the overall level of education of women in the country. Consequently, they will be able to earn higher wages and increase their overall purchasing power to become change agents in their communities.

This argument is based on years of economic models and projections, and has become an international development mantra. Policies favouring women over men are considered beneficial since they contribute to bridging the gender gap and improving the economy. Economic development and women's empowerment are understood to reinforce each other by forming a "virtuous cycle" and achieving a greater level of economic efficiency.<sup>23</sup> This assumption underscores many of the interventions described in this systematic review, with almost every introduction to the studies containing some variation of this belief as justification for the project design and implementation methods.

### **Spillover and holistic approaches**

Taking a closer look at this assumption allows for a discussion of the two different approaches to empowerment in international development. The first is the "spillover" approach, which holds that empowering poor women on an individual basis could lead to improvements for other women, their families, and the community. This assumption is most obviously present in the interventions promoted by donors such as the World Bank or USAID that only provide microloans on the assumption that control and access to loans will increase a woman's bargaining power in the household, as well as her self-esteem, autonomy, and sense of independence. This, in turn,

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<sup>23</sup> Esther Duflo, "Women Empowerment and Economic Development," *Economic Literature* 50 (2012): 1081.

would enhance women's social standing, making them more politically active, thereby challenging structural barriers to empowerment.<sup>24</sup>

This approach is very narrowly-focused and has been criticized by many feminist development scholars. They propose an alternate "holistic" approach that would allow interventions to individually address the many sources of inequality at once in order to work towards enhancing a woman's ability to picture a different future for herself, form strong social connections for collective action, and shape the institutions that are the sources of oppression. Again, taking the example of microfinance interventions, this means combining loans with access to health care and legal aid, as well as classes designed to raise awareness on nutrition, gender equality, women's rights, and leadership. Implicit in this approach is the recognition that women face constraints that prevent the "spillover" between various dimensions of empowerment.<sup>25</sup>

### **Dimensions of empowerment**

Many of the studies included in this systematic review explore the evolution of empowerment as a concept. It became a widely-accepted goal for institutions and actors that understood and implemented it in a variety of different ways. But this process meant the term has been taken over by those who focused on narrow, market-based solutions to political problems and reduced empowerment to quantitative indicators.<sup>26</sup> In other words, they could use the term to justify whatever interventions they felt best aligned with their institutional interests. Feminist scholars also began expanding the concept further, building on theories of power to construct a multidimensional understanding. This meant going beyond the original concept of domination or

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<sup>24</sup> Beck, "Reconsidering Women's Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women," 222.

<sup>25</sup> Kabeer, Naila. "Resources, agency, achievements: Reflections on the measurement of women's empowerment." *Development and Change* 30 (1999).

<sup>26</sup> Beck, "Reconsidering Women's Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women," 220.

“power over”, traditionally found in feminist discourse. Instead, research began to explore the idea of women having “power within” to understand their situation and challenge it.<sup>27</sup> Recognizing the damage posed to women by internalized oppression, this facet of empowerment involves women being able to imagine alternative paths for themselves and perceive their ability to make independent decisions.<sup>28</sup> Another dimension of empowerment is the idea of “power with”, the ability to forge community strong bonds with other women and the community in order to take collective action against oppression. Finally, there is the idea of “power to”, that women have the ability to shape their world and hold institutions that impact their lives accountable.<sup>29</sup> This attempt at a multidimensional conception of empowerment represented a recognition of the complexity of the concept that challenged the resource-based definition of development capability approach developed by neo-liberal international institutions such as the International Monetary Fund (IMF) or the World Bank.

Similarly, Beck proposes moving beyond the idea of “success” and “failure” towards a more nuanced approach that incorporates women’s agency, as well as the agency they exercise when they change, challenge, or reject the interventions. This takes into account the power dynamics inherent to development, where NGOs control the resources and can therefore exercise power over women who, in turn, challenge these institutions that seek to empower them.<sup>30</sup> Grabe expands her study beyond the usual conceptions of empowerment in terms of individual psychology, to consider outside relationships and how they contribute to a process of empowerment. This leads her to a model with three dimensions: structures and ideology, agency,

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<sup>27</sup> Beck, “Reconsidering Women’s Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women,” 219.

<sup>28</sup> *Ibid.*, 221.

<sup>29</sup> *Ibid.*, 219.

<sup>30</sup> *Ibid.*, 226.

and outcomes. Structural power is understood as a source of the unequal distributions of resources that contribute to power imbalances and gender ideology—the norms, rules, and values that govern gender roles—which, in turn, reinforce women’s subordination in society.<sup>31</sup>

Agency, the second component to empowerment, is traditionally defined as the capacity for actors to define their own goals and to take action towards accomplishing them.<sup>32</sup> Grabe moves beyond this by proposing to explore agency not only as a personal capacity to want and to act, but also to do so in the context of gender relations: financial and household decision-making, relationship power, partner control, autonomy, and mastery of issues that concern them.<sup>33</sup> Third, the outcomes component, which comes as a result of changes in resources and agency. This introduces the idea of incorporating subjective well-being indicators—perceived autonomy, self-esteem, psychological violence, and depression—into a measurement of empowerment.<sup>34</sup> This attempts to capture the nuances involved in women’s choices, such as choosing to seek employment that was previously denied or choosing not to participate politically because they have the capacity to do so.

Hansen offers another take on the multidimensionality of empowerment by exploring what she describes as capacity for action indicators, that capture the psychological and social aspects of empowerment.<sup>35</sup> These indicators are broken down into two subgroups. The first, which represents the psychological dimension, she calls “personal control beliefs”. These represent measurements of a woman’s perception over how much control she has over her life outcomes, how much control

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<sup>31</sup> Grabe, “An Empirical Examination of Women’s Empowerment and transformative Change in the Context of International Development,” 236.

<sup>32</sup> Kabeer, Naila. “Resources, agency, achievements: Reflections on the measurement of women’s empowerment.” *Development and Change* 30 (1999).

<sup>33</sup> Grabe, “An Empirical Examination of Women’s Empowerment and transformative Change in the Context of International Development,” 237.

<sup>34</sup> *Ibid.*

<sup>35</sup> Nina Hansen, “The Development of Psychological Capacity for Action: The Empowering Effect of a Microfinance Programme on Women in Sri Lanka,” *Journal of Social Issues* 71 (2015): 600.

she has over what happens to her, and what role is played by luck or chance in life. The second set is the social dimension that measures active participation, membership, and engagement with social networks.<sup>36</sup>

Finally, Garikipati brings forth an interesting discussion regarding the evaluation of microfinance interventions, which either focus on outcomes for women as a result of their access to loans or as the processes associated with their use. These outcomes are easy to quantify: contribution to household income, control over spending that income, household decision-making, or freedom and mobility. Processes are measured by looking at how the women use their loans, how they manage their businesses, and if they can make timely loan repayments. on the other hand, concern how women use their loans, how they manage their businesses and loan repayments.<sup>37</sup> With these underlying assumptions, studies that focus on outcomes for women as a measure of their empowerment find that microfinance has a positive impact on their empowerment, while those that measure processes find a negative impact, since women's participation in processes tends to be limited even during an intervention. This further reinforces the idea that empowerment is a multidimensional concept, and introduces the idea that while success may be measured in one dimension it may not translate into others.

### **Gender essentialism in international development**

The introduction alluded briefly to the concept of essentialism in Canadian international development policy. In this context, attributing one common experience to all women in low- to middle-income countries becomes incredibly problematic as it speaks to the broader assumptions that underlie international development activity. When policymakers rely on “averaged” images—

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<sup>36</sup> Hansen, “The Development of Psychological Capacity for Action: The Empowering Effect of a Microfinance Programme on Women in Sri Lanka,” 605.

<sup>37</sup> Supriya Garikipati, “Microcredit and Women’s Empowerment: Have We Been Looking at the Wrong Indicators?” *Oxford Development Studies* 41 (2013): 54.

such as the ones often found on NGO websites depicting a smiling woman in traditional clothing standing in an agricultural field—they are assuming women will use the access to material or social support given to them to challenge prevailing gender norms and seek independence and autonomy from the men in their lives.<sup>38</sup> This lack of nuance is dangerous: women might not see gender as the primary source of their oppression or they might find meaning in existing gender norms.

To counter essentialism, researchers must prioritize diverse women’s subjective accounts of their experience instead of focusing on universal measures or average effects, taking individual contexts into consideration. Rather than depicting these women as agents, many development agencies still see women as “vulnerable” or helpless “victims”.<sup>39</sup> To do so means they fail to fully appreciate or anticipate the multitude of choices made by different women in different contexts, how that context is likely to constrain those choices, and that measured outcomes are rarely uniquely attributable to those choices.

Further, if donors are going to address the empowerment of women in a meaningful and comprehensive way, it is imperative that they ensure their discourse matches the complexity of the situation. This means abandoning this image of the ingénue vulnerable Third World woman who needs saving. It also means doing more than just presenting new policies, but also putting these new ideas into practice.<sup>40</sup> In other words, development actors should be moving beyond tweetable statements of charity towards a recognition that recipient countries are economic and political partners whose voices are valid and should be taken into consideration when developing policies that will shape our collective futures.

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<sup>38</sup> Beck, “Reconsidering Women’s Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women,” 222.

<sup>39</sup> *Ibid.*

<sup>40</sup> Tiessen, “Gender essentialism in Canadian foreign aid commitments to women, peace, and security,” 85.

## Approaches to empowerment in Canadian policy

In *Canada's Feminist International Assistance Policy*, there is no clearly articulated definition of what empowerment means to GAC. It does state that Canada's development activities will seek to empower women economically, politically, and socially, but does not delve deeper into an analysis of what that would look like. According to the description of the new action areas, work on gender equality and empowerment of women and girls will be done in four areas: addressing sexual and gender-based violence; supporting local women's organizations and movements that advance women's rights; improving public-sector institutional capacity to support women; and helping to build a strong base of evidence to support gender equality actions.<sup>41</sup> Projects under this new policy are supposed to help protect and promote the human rights of "all vulnerable and marginalized groups", especially by increasing their participation in equal decision-making. Further, it advocates for more equitable access to and control over the resources they need to secure ongoing economic and social equality.

Reading between the lines, then, it seems that GAC's current conception of female empowerment is one that combines participation in decision-making with access and control over resources, with an emphasis on economic equality and safety. If we search the past for a clearer answer, *CIDA's Policy on Gender Equality* defined empowerment as men and women being able to take control over their lives by setting agendas, gaining skills, building self-confidence, solving problems, and becoming autonomous. There is an implicit recognition of women's agency in this policy because it recognizes that only women could truly empower themselves, and that this could be done through the support of international assistance.<sup>42</sup> It is unclear whether this is the same understanding that will be used going forward, as the *Feminist International Assistance Policy* is

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<sup>41</sup> Global Affairs Canada. "Canada's Feminist International Assistance Policy." [http://international.gc.ca/world-monde/issues\\_development-enjeux\\_developpement/priorities-priorites/policy-politique.aspx?lang=eng](http://international.gc.ca/world-monde/issues_development-enjeux_developpement/priorities-priorites/policy-politique.aspx?lang=eng).

<sup>42</sup> CIDA, "CIDA's International Assistance Policy," 5.

treated both as complementary to CIDA's policy and as its replacement. It is safe to assume that there are still some kinks that will be worked out during its implementation. Nevertheless, this conceptual fuzziness represents a fundamental risk because, in the absence of a clearly defined understanding of empowerment, there is a chance that its incorporation into policies can become a simple check mark exercise. Project designers could define empowerment in accordance with their previously planned activities rather than having those activities flow from a clear definition of empowerment.

#### **Key findings**

1. There is no universal definition for empowerment, which makes evaluating the effectiveness of these kinds of interventions incredibly challenging. Compounding this problem is the fact that there may be no way to establish a universal understanding given how the very definition of what constitutes empowerment varies based on context.
2. Empowerment in project design was often limited economic indicators (increased income, increased participation in the workforce) with the assumption that economic success would lead to positive outcomes elsewhere in a woman's life.
3. Scholars began to treat empowerment as a multidimensional (economic, psychological, and social) concept. This meant trying to achieve results not just in economic areas, but also in fostering a greater sense of confidence and control, as well as expanding social networks and collective action.
4. It can also be understood as structures and social norms, agency, and well-being outcomes. Successful interventions would therefore attempt to address each of these dimensions as much as possible in order to ensure the achievement and sustainability of results.
5. International development discourse seems to have made little progress when it comes to its portrayal of women as vulnerable victims of their oppression. Canadian policy sends mixed messages in this regard.
6. "Spillover" approaches to empowerment assume that positive outcomes at the individual level will be reflected in outcomes at the community level, such as empowering other women or improving GDP. "Holistic" approaches understand that there are structural barriers to such spillover and attempt to find more systematic solutions to address them. Canada's new policy adopts the latter approach.

## METHODOLOGY

At first glance, it may seem difficult to draw valid conclusions based on the information in just seventeen papers. The International Initiative for Impact Evaluation (3ie), the global leader in impact studies in the field of international development, states in their guidelines that only those studies that allow for strong causal inferences should be included in a systematic review. As will be discussed in greater detail in this section, this automatically eliminates a considerable amount of papers. It is also worth considering the average and median number of included studies in all systematic reviews (n = 27) which 3ie conducted between 2009 and 2017. Among these systematic reviews, the range of papers included is between 5 and 93, the average number of papers is 27.8, and the median is 20 papers.<sup>43</sup> This means that 14 out of the 27 studies conducted were based on a smaller sample than the one used in this review. This paper is therefore in line with the international standards for conducting systematic reviews. Further, the limited number of papers available on the topic speaks to a need for further research to be done on the empowerment of women.

### Inclusion and exclusion criteria

There were several criteria for inclusion that needed to be properly defined in order to determine which papers would ultimately be included. These were as follows:

1. **Development aid**, or a related term (international assistance, economic assistance development project), was treated as the **independent variable**. Humanitarian assistance, defined as a response to a man-made or natural disaster, was excluded.
2. **Empowerment of women and girls**, or a related term (gender equality, improved livelihoods, capacity building) **was treated as the dependent variable**. Disempowerment and related opposite concepts were also included.

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<sup>43</sup> 3ie. "Systematic Reviews." <http://www.3ieimpact.org/en/evidence/systematic-reviews/>

3. In order to increase the relevance of the findings to the Canadian context, only those studies that looked at projects **in rural, low to lower-middle-income contexts** were included. This specifically responds to the pledge in the new *Feminist International Assistance Policy* that placed a target of 50% of Canadian activities taking place in sub-Saharan Africa by 2020-2021, as well as its recognition of poverty as a “barrier to success” for women and girls.
4. **Only published, peer-reviewed studies with a publication date between 2007 and 2017 were included.** Working papers and grey literature were excluded. The date range was chosen to ensure that articles were relevant to the current context, while going far enough back to ensure that foundational literature could also be included.
5. **Only studies that clearly defined their methodology, study design, and presented sex-disaggregated data were included.** These studies needed to provide at a minimum a credible answer to the question: what would have happened had the intervention not occurred? This counterfactual could be addressed through control groups or other means, and did not restrict the choice of articles to purely quantitative studies. The seventeen papers considered here therefore consist of a mix of qualitative and quantitative studies, although there are more quantitative than qualitative.

### Search strategy

A few key papers were found by manually running searches in a few databases, and served as the basis for establishing the formal search strategy. The syntax of the search strategy was developed in consultation with a social sciences research librarian at the University of Ottawa to ensure that it would properly capture the core components of the research question: international development aid and female empowerment. The search was then run in various social science databases: International Political Science Abstracts (IPSA), Worldwide Political Science

Abstracts, EconLit, CARIN, and PAIS Index. The results were exported to the citation manager Zotero, which also allowed for the identification and elimination of duplicates.

An analysis of the results was conducted in several phases. The papers were initially divided based solely on the title of the articles into three categories. The first category consisted of titles that clearly indicated a link with women and empowerment. The second category grouped articles whose titles were related to women and development, but did not mention empowerment explicitly. The third category gathered the articles that did not include women, development, or empowerment. These were not considered for further selection in the systematic review.

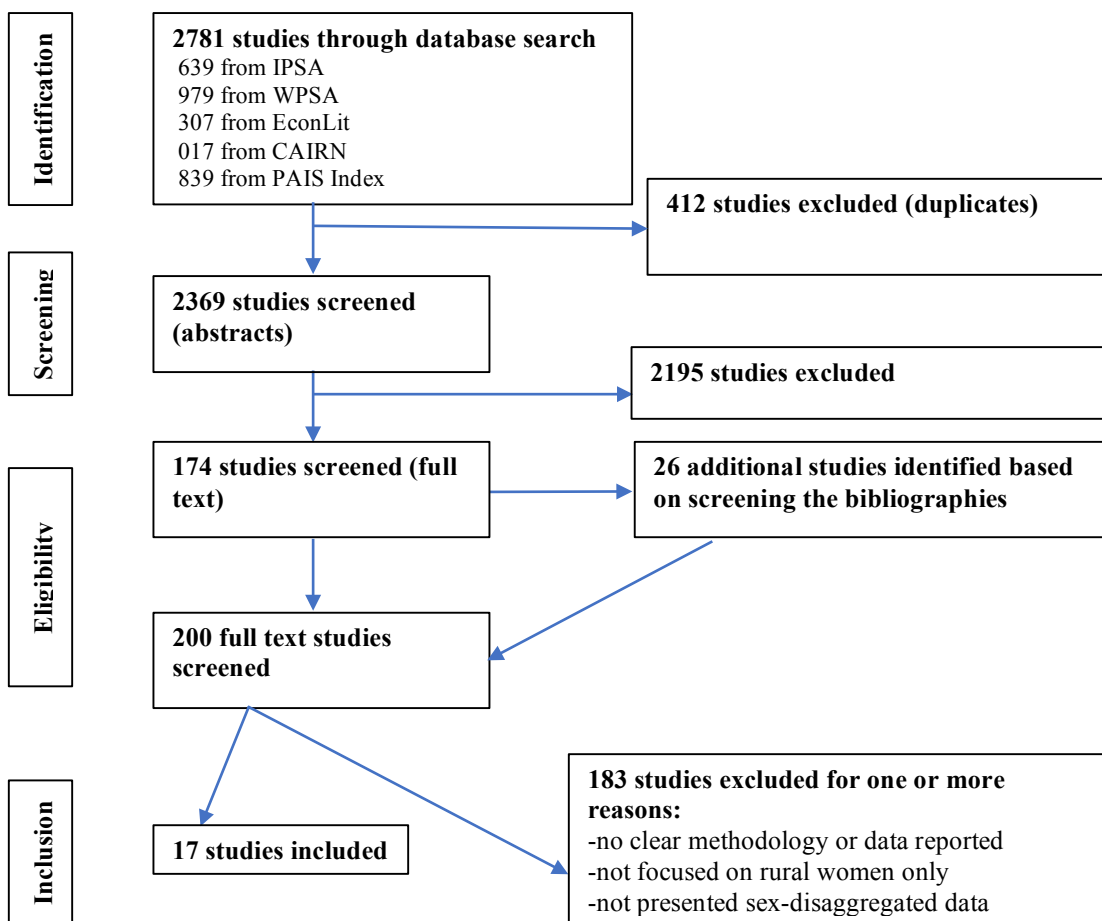
The papers that remained were then screened based on their titles and abstracts. This excluded a large number of papers that explored the impact of female empowerment on a variety of factors, but it was determined that for the purposes of this study there would be little value in examining those papers as they presuppose the existence of empowerment. During this phase, abstracts that did not mention the methodology employed or the objectives of the development intervention were excluded, as were those whose abstracts did not match the research question. Following this principle, studies that took place in high-income urban contexts were excluded, as they would not be applicable to the majority of the development activity that will be conducted under the new Canadian policy, which will concentrate its efforts on sub-Saharan Africa and other lower-income regions of the world.<sup>44</sup>

Once the articles were reduced to a smaller set, all were read in their entirety to confirm their relevance to the research question and ensure that the methodology was sufficiently robust to be included in the systematic review. A few articles were eliminated based on these criteria. An exhaustive snowballing method was then adopted, flowing from the bibliographies of the short-

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<sup>44</sup> Global Affairs Canada. "Canada's Feminist International Assistance Policy." [http://international.gc.ca/world-monde/issues\\_development-enjeux\\_developpement/priorities-priorites/policy-politique.aspx?lang=eng](http://international.gc.ca/world-monde/issues_development-enjeux_developpement/priorities-priorites/policy-politique.aspx?lang=eng)

listed papers and searching among the papers that cited them. A number of articles were then added to the final list of papers once they were checked against the inclusion and exclusion criteria. It is worth noting here that there was a significantly larger volume of papers on microfinance than on any other type of intervention, and that the main purpose behind the snowballing process was an attempt to diversify the evidence base and reduce its potential bias. This will be discussed in greater detail in the fifth section of this paper.



**Figure 1:** Details of the selection process.

## SUMMARY OF EVIDENCE BASE

This section will provide an overview of the evidence in the 26 interventions by grouping the information according to the type of intervention employed: microfinance (8), community-driven development (5), asset acquisition (10), cash transfers (2), and education (1). Each section also contains a summary box briefly introducing the logic behind that type of intervention and why international development actors assume it would be beneficial to women and girls.

### Microfinance

Microfinance is one of the most popular interventions employed by international development actors that seek female empowerment outcomes. At its core, it represents providing poor and marginalized groups with small loans and access to financial services. Generally, this is either done by giving individual loans directly or through small groups applying for a loan collectively. The idea is to provide women and girls the tools they need to generate their income or provide for their families without being dependent on the men in their lives.

**Beck** provides a comparison of two distinct microfinance interventions in rural Guatemala. The first looks at microloans given out by the NGO Namaste, founded in 2004 by a Californian businessman who wanted to give women the tools they need to lift themselves out of poverty. As a result, women were given small loans—usually between \$225 and \$400 each—on a cyclical basis. Additionally, women had access to classes on financial literacy and business planning. Personal advisors are also available for on-on-one consultations with the women in order to advise them on best practices and provide support throughout the implementation process. It is founded on the belief that women have the capacity to engineer their own futures if they are only given the tools to do so.<sup>45</sup> The second intervention Beck studied was administered by the NGO Fraternity,

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<sup>45</sup> Beck, “Reconsidering Women’s Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women,” 224

born out of the Presbyterian activism of the 1980s in the region. It very strongly promotes the image of an ideal Presbyterian Christian Mayan woman, rooted in tradition and opposed to Western culture. Women are provided with small loans—between \$125 and \$400—to start or grow their businesses. There are also classes on business, nutrition, Bible, organic farming, and Mayan culture. Attendance was taken to keep a record of who participated in the training.<sup>46</sup>

Beck used a comparative qualitative and quantitative analysis based on 20 months of field research conducted in Guatemala in 2009 and 2010, and by correspondence from 2007 to 2014. She spent between 6 and 7 months with each NGO for participant observations, and conducted 60 formal interviews with funders, employees, and beneficiaries.<sup>47</sup> The quantitative data was collected through two surveys administered to understand Guatemalan women's experiences with microfinance and NGOs. The first was distributed to 264 female small business operators in 26 communities in 2010 to understand their knowledge of and experiences with other microfinance institutions and NGOs, as well as their assessments of their needs. The second survey, conducted in 2013, was distributed to 68 former participants in Namaste to assess the longer-term consequences of their participation. She chose to mix qualitative and quantitative methods to capture the women's subjective assessments of the projects, their experiences, and the outcomes.<sup>48</sup>

**Hansen's** study examines a microfinance intervention in rural Sri Lanka—Promotion of the Microfinance Sector (ProMiS)—which sought to reach marginalized people after the civil war. The first component gave participants access to training: soft skills (leadership, motivation, conflict management), business development (starting and managing a business, planning, book-keeping), and technical skills related to their field (agricultural skills, food technology, livestock

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<sup>46</sup> Beck, "Reconsidering Women's Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women," 225.

<sup>47</sup> *Ibid.*, 226.

<sup>48</sup> *Ibid.*, 227.

management). The second component of the project was for each individual participant to save a certain amount of money each month. ProMiS followed a group-based approach: after a certain amount of capital is obtained, women apply together for the loan. The idea was for these women to gain a better understanding of their financial situation before acquiring a loan. Finally, the third component involved administering tests following the completion of the courses. Only those women who demonstrate a clear improvement in their skills would be eligible for the loans.<sup>49</sup>

Hansen adopts a quasi-experimental approach. First, she selected a stratified sample of women from two conflict-affected districts in the north, which were representative of the wider socioeconomic and ethnic context. Second, microfinance institutions were selected based on similarities in how they recruited and trained their clients. Third, all the women had joined the microfinance institutions between January and June 2011, so they were participating between 14 and 20 months at the time of data collection. The control group was chosen based on women in the selected districts who had not yet joined an MFI but were interested in doing so, to ensure there were similar levels of motivation across treatment (88 women) and control (84 women) groups.<sup>50</sup>

**Dutt and Grabe** attempt to explore the links between women's business ownership and empowerment among 224 Maasai women in four villages in northern Tanzania. The project was being implemented by the Maasai Women's Development Organization (MWEDO), founded in 2000 as a grassroots NGO focused on women's issues that received external funding. They support business cooperatives that produce local handicrafts in an effort to support collective ownership and decision-making. They also provide loans for women who are not members of cooperatives,

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<sup>49</sup> Hansen, "The Development of Psychological Capacity for Action: The Empowering Effect of a Microfinance Programme on Women in Sri Lanka," 602.

<sup>50</sup> *Ibid.*, 603.

and support non-business owners as well.<sup>51</sup> The data was collected in 2009, and women were randomly selected from a list of participants in MWEDO. The first group (79 women) were members of business cooperatives and received small loans to work collaboratively on producing their beaded goods. The second group (79 women) were individual recipients of small loans to start their own businesses. The third was a control group (66 women) that did not own or receive anything. The surveys were written in English, translated to Swahili, back translated for accuracy, and then orally translated by the interviewers since the Maasai language is only spoken.<sup>52</sup>

**Buvinić and Furst-Nichols** outline eight different types of interventions in their systematic review in an attempt to determine which implementation designs yield which results. Among those are three microfinance interventions. The first of these was testing interventions that only provide women with access to capital in Sri Lanka, India, Mongolia, Philippines, and Thailand. Women in these interventions are provided with loans and grants between \$100 and \$200, but no training. The second set of interventions gave women access to a savings account and a small loan in Kenya, Philippines, Nepal, Guatemala, and Rwanda. The idea was to explore whether savings accounts would influence how women make their decisions, what power they possess in household decision-making, and whether it would grow their business revenues.

The third category are interventions that provide access to capital and business training, conducted in Sri Lanka, Pakistan, Peru, and Tanzania. The idea was to provide women with loans as well as training courses on business skills such as bookkeeping and business plans in order to grow their businesses and increase their ability to make independent financial decisions. Since this was a systematic review itself, they assessed their interventions according to the strength of the

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<sup>51</sup> Anjali Dutt and Shelly Grabe, "Exploring Links between Women's Business Ownership and Empowerment among Maasai Women in Tanzania," *Analyses of Social Issues and Public Policy* 16 (2016): 371.

<sup>52</sup> *Ibid.*, 373.

empirical evidence provided by their impact evaluations. Most evaluations used randomized control trials (RCTs) and quasi-experiments to ensure causal relationships. They also looked at the possible mechanisms or systems that would have also had an effect on observed outcomes.<sup>53</sup>

**Garikipati** boldly suggests in her study that the incorrect indicators are often used to measure the success of microfinance interventions. She decided to test her hypothesis by studying a Self-Help Group (SHG) in rural India, surveying 397 women who had completed at least one loan cycle from 27 SHGs in the region. She asked questions on changes in women's situations following access to the credit, their control over the loan, and the repayment process. These groups were generally composed of around 15 members who applied for loans ranging between \$375 to \$1908. There were also individual and focus group interviews conducted for further context.

The final microfinance intervention is described in **Laha and Kuri's** paper, where they examine the SHG Bank Linkage Program (SGSY) in India. This is a policy by the national government to partner as many SHGs as possible with banks in order to give them greater access to loans and credit. The study seeks to explore the relationship between the presence, use of, and access to SHGs in rural Indian provinces as a result of SGSY. They first measured SHG outreach: the share of SHG members as a proportion of total state population, total SGSY-SHG credit compared to total number of savings and credit of all SHGs in the state, and participating SHG credit compared to the state domestic product. The second measured female empowerment in microcredit with three indicators: SHGs affiliated with banks, number of SHG members with bank accounts in the state, and literacy rates among female SHG members.<sup>54</sup>

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<sup>53</sup> Dutt and Grabe, "Exploring Links between Women's Business Ownership and Empowerment among Maasai Women in Tanzania," 361.

<sup>54</sup> Laha Arindam and Pravat Kumar Kuri, "Measuring the Impact of Microfinance on Women Empowerment: A Cross Country Analysis with Special Reference to India," *International Journal of Public Administration* 37 (2014): 400.

## Community-driven development

Community-driven development interventions first emerged in 2000. They operate on the assumption that local ownership is primordial to the achievement and sustainability of results. It involves giving local actors the capacity to play key roles in project design and implementation, as well as providing them with direct control over resources and decision-making. The idea was to involve women as a way to acclimatize communities to the concept of female participation, as well as increasing their role in decision-making at the community level.

**Akkas** looks at the Regenerated Freirean Literacy through Empowering Community Techniques (REFLECT) project in Bangladesh.<sup>55</sup> This approach was devised by UKAID, with the aim of improving literacy, civic awareness, health, and understanding of women's rights among participants. The goal is to increase female participation in communities. Data was collected to inform field surveys and qualitative data analysis. Akkas used participatory observation, semi-structured interviews, and in-depth interviews to survey 40 rural women (30 participants and 10 as a control group) who were chosen to represent the typical socioeconomic characteristics of women in the community. She also used informal discussions with NGO staff, elites, and villagers, as well as formal interviews with programme staff.<sup>56</sup>

**Beath et al.** provide an in-depth look at community-driven development in Afghanistan, by looking at the effectiveness of the National Solidarity Programme (NSP). This was a program run by the Ministry of Rural Rehabilitation and Development, the World Bank, and other international donors, to rebuild the country following the war. This phase of the NSP, beginning in 2007, involves two interventions: the creation of Community Development Councils (CDC) with mandated female participation, and the disbursement of grants to support local development

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<sup>55</sup> Zerina Akkas, "Women's Participation in Communal Activities in Rural Bangladesh," *Local Government Studies* 40 (2014): 495.

<sup>56</sup> *Ibid.*, 499.

projects chosen by the CDCs. The councils can only be formed if at least 60% of the adult population votes. Once this occurs, the newly-formed CDCs receive \$200 per village household, up to a total of \$60,000, for project implementation.<sup>57</sup> This study sampled 500 villages from ten rural districts that had not previously participated in the program and were representative of Afghanistan's ethnolinguistic diversity. In each district, 50 villages were selected, and 25 of those were selected for treatment using a four-step match-pairing randomization process. In each matched pair, one village was randomly assigned to receive NSP to allow for comparisons.<sup>58</sup>

**Khumalo and Freimund** explore the Community-based natural resource management (CBNRM) program on the Kwando Conservancy (KC) in rural Namibia. The project was developed to decentralize conservation activities. They used a case study method to assess the effects of CBNRM employment on women's empowerment. They used semi-structured interviews, participant observations, and document review over the course of six months. Purposive diversity sampling was used to obtain a sample that was socioeconomically representative of the community. Participants were also screened based on how they engaged with the CBNRM (employed by KC, working in agriculture, handicrafts, living in the area). Forty-nine female residents were interviewed, along with 20 key informants. The survey consisted of open-ended questions that were translated into the local dialect and then back-translated for accuracy.<sup>59</sup>

**Nkonya et al.** provide an evaluation of the Fadama II project in Nigeria, which sought to reduce poverty by increasing access and ownership of infrastructure and productive assets. The project aimed to have 50% of female participants achieve at least a 20% increase in their income

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<sup>57</sup> Andrew Beath, Christia Fontini and Ruben Enikolopov, "Empowering Women through Development Aid: Evidence from a Field Experiment in Afghanistan." *American Political Science Review* 107 (2013): 543.

<sup>58</sup> Beath et al., "Empowering Women through Development Aid: Evidence from a Field Experiment in Afghanistan," 545.

<sup>59</sup> Kathryn E. Khumalo and Wayne A. Freimund, "Expanding Women's Choices through Employment? Community-Based Natural Resource Management and Women's Employment in Kwando Conservancy, Namibia," *Society and Natural Resources* 27 (2014): 1028.

compared to baseline measures. For the productive asset acquisition component, the project gave farmer groups access to processing equipment, fishing and irrigation equipment, buildings, and other tools. Participant farmer groups were therefore able to pay 30% of the total price for these assets, with Fadama II covering the remaining 70%. These assets had to be commonly-owned, otherwise they would not qualify for the subsidy. Additionally, at least 20% of the members in the farmer groups had to be women.<sup>60</sup> The evaluation was conducted in the 12 states benefitting from the project, with 10 local government areas selected to be representative of socioeconomic and geographic characteristics of the country. A household survey was administered to three strata of individuals: direct participants, respondents living in areas where the project was active but who did not participate, and respondents living in areas outside the Fadama II districts with similar characteristics to beneficiaries. The idea was to allow for an estimation of the direct and indirect outcomes of the program. The evaluation considers the counterfactual, non-participant communities, to improve the accuracy of their causal chains.

The final community-driven development model is examined by **Arcand and Wagner**, who evaluate the Programme des Services Agricoles et Organisations de Producteurs (PSAOP) in Senegal. In this model, the national PSAOP funds are channelled through community-based organizations (CBOs) to help these groups better support the management of common property, training, and productive activities. These CBOs are created in rural areas to be mutually-beneficial to participants: they play an integral role in the socioeconomic activities of the community and help extend social networks beyond immediate family. The objectives of the PSAOP were threefold: to reinforce the capacities of CBOs to better reach the rural poor; to increase agricultural

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<sup>60</sup> Ephraim Nkonya, Dayo Phillip, Tewodaj Mogues, John Pender and Edward Kato, "Impacts of Community-driven Development Programs on Income and Asset Acquisition in Africa: The Case of Nigeria," *World Development* 40 (2012): 1827.

productivity through new technologies, provision of advisors, and financing applied research at the village level; and to improve household welfare and food security.<sup>61</sup> This study is particularly interesting because it seeks to explore dimensions of elite capture and whether CBOs are a good model for the inclusion of marginalized groups. Baseline data was collected prior to PSAOP's implementation. Villages were randomly chosen to be representative of Senegalese geography. Rural communes were then randomly chosen and villages within them were chosen using a stratified random model. The control group was 25% of selected villages that were not participating in PSAOP but had CBOs with identical female membership.<sup>62</sup>

### Asset acquisition

Asset acquisition interventions understand empowerment as being derived from access to and control over assets such as livestock, land, or technology. This is aligned with *Canada's Feminist International Policy* which, as discussed earlier, sees empowerment as increasing access to and control over resources.<sup>63</sup> As such, these interventions offer women an opportunity to own and learn how to use productive assets in the hopes that it will improve their role in household decision-making, income, and social standing.

**Mishra and Sam** explore the impact of increased land ownership on female empowerment in Nepal. This study takes place following 2007 amendments to the Nepalese constitution, which expanded women's inheritance and ownership of land rights. More specifically, these laws granted equal rights to sons and daughters, with no restrictions based on age or marital status.<sup>64</sup> The purpose of the evaluation was to examine the impact of land ownership, either individually or

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<sup>61</sup> Jean-Louis Arcand and Natascha Wagner, "Does Community-Driven Development Improve Inclusiveness in Peasant Organizations? – Evidence from Senegal," *World Development* 78 (2016): 107.

<sup>62</sup> *Ibid.*, 109.

<sup>63</sup> Global Affairs Canada. "Canada's Feminist International Assistance Policy." [http://international.gc.ca/world-monde/issues\\_development-enjeux\\_developpement/priorities-priorites/policy-politique.aspx?lang=eng](http://international.gc.ca/world-monde/issues_development-enjeux_developpement/priorities-priorites/policy-politique.aspx?lang=eng)

<sup>64</sup> Khushbu Mishra and Abdoul G. Sam, "Does Women's Land Ownership Promote Their Empowerment? Empirical Evidence from Nepal," *World Development* 78 (2016): 361.

jointly, on women's bargaining power, control over major household purchases, and mobility. Seeing as there is no specific program in place, but rather a change in legislation, they use econometric analysis to derive results from the 2001 and 2011 Nepal Demographic and Health Surveys, and test their hypothesis by controlling for covariates believed to impact empowerment, such as level of education, salary, age, spousal age differences, media exposure, caste, religion, wealth, geographical location, and whether respondents are the wife of the head of the household.<sup>65</sup>

**Johnson et al.** evaluate eight projects in sub-Saharan Africa and South Asia to focus on the gendered ownership of assets. In *Challenging the Frontiers of Poverty Reduction in Bangladesh*, women were given productive assets and training. The Reaching End Users project in Uganda channeled its asset transfer through pre-existing farmers' groups, which received sweet potato crops and were encouraged to grow collectively. The Enhanced Homestead Food Production project in Burkina Faso provided women with irrigation and livestock-rearing technology and information on nutrition to increase female empowerment in the targeted villages. In Kenya and Tanzania, the Treadle Pumps in East Africa project provided a market-based system of distributors in order to increase access to pumps. The Micro-land Titling project in rural India promoted the inclusion of women's names on land titles, ensuring the women maintained control over the transferred assets, and supported local development of roads, water, and land levelling.

The Manica Smallholder Development Program in Mozambique provided women with dairy cows and training on how to raise them, produce milk, and sell it in their communities. In rural Bangladesh, the Dairy Value Chain project provided female dairy farmers with increased access to productive technology and markets for their milk. They also formed local dairy groups and trained these groups on production and resource management. The final intervention provided

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<sup>65</sup> Mishra and Sam, "Does Women's Land Ownership Promote Their Empowerment? Empirical Evidence from Nepal," 363.

production and treatment technology to female grains farmers, as well as crop and resource management practices, as well as information about seed management.<sup>66</sup>

Projects incorporated baseline and endline data collection, and had a willingness to incorporate gender into the evaluation design. Quantitative data on gendered ownership of assets was collected from seven of the projects.<sup>67</sup> An assessment of attitudes towards gender was also conducted. Three projects did not acknowledge the role of gender in different social contexts and ignored the different ways that men and women engage with productive resources. Four of the projects had approaches that understood the different needs and interests of men and women. Finally, two of the projects adopted “gender transformative” approaches that explicitly engaged both women and men to examine, question, and change those institutions and norms that reinforce gender inequalities.<sup>68</sup> This is what *Canada’s Feminist International Assistance Policy* hopes to model its development activities after with its calls for the involvement of men and boys.

**Grabe** describes the Malpaisillo and Larreynaga Land Rights project in rural Nicaragua. The study examines a project run by a local women’s rights centre that focuses on facilitating women’s access to land ownership adding their names to titles and assisting them through the legal proceedings. They also provide a variety of workshops on female empowerment to support the women who frequent the centre. The evaluation considers local norms and attitudes, such as gender ideology, decision-making, power and control within relationships, autonomy, and subjective well-being.<sup>69</sup> Data collection was done through household surveys sent to women who owned land (124) and those who did not (114). Questionnaires were developed, translated into Spanish, and

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<sup>66</sup> Nancy L. Johnson, Chiara Kovarik, Ruth Meinzen-Dick, Jemimah Njuki and Agnes Quisumbing, “Gender, Assets, and Agricultural Development: Lessons from Eight Projects,” *World Development* 83 (2016): 298.

<sup>67</sup> Johnson et al., “Gender, Assets, and Agricultural Development: Lessons from Eight Projects,” 297.

<sup>68</sup> *Ibid.*, 299.

<sup>69</sup> Shelly Grabe, “An Empirical Examination of Women’s Empowerment and transformative Change in the Context of International Development,” *American Journal of Community Psychology* 49 (2012): 237.

back translated with a local to ensure that meaning was not lost. The survey measured demographic characteristics, organizational participation, land ownership, and gender ideology, as well as agency, and outcomes.

### Cash transfers

Cash transfers are another traditional type of development intervention. It involves providing poor and marginalized groups with money to increase their household income or capacity to purchase certain goods and services. There are two forms: conditional, where the transfer is only given if it is spent on specific things or on the behaviour of recipients, such as sending children to school, and unconditional, which allows recipients to choose how to allocate the transfer. Conditional cash transfers assume that women lack the resources to pursue certain activities, so providing them with money allows them to do so. Unconditional cash transfers delivered directly to women are believed to give them greater control over how, when, and where that money is spent.

**Buvinić and Furst-Nichols** examined conditional cash transfers given to women in Mexico, Colombia, and Peru. Women were provided with \$100 to \$150 a month by national governments in order to subsidize wages and skills training (for employed and unemployed women). Young women were targeted for classroom training, internships, and stipends for covering childcare. Generally, training focused either on soft skills—personality traits, motivations, and preferences—on-the-job mentorship, and internships focused on hiring young women.<sup>70</sup> Buvinić and Furst-Nichols' evaluation design was discussed above.

**Aker et al.** explore an innovative new approach: mobile cash transfers. The project in question is the Concern Worldwide Social Protection System in Niger. Mobile money has been

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<sup>70</sup> Buvinić and Furst-Nichols, “Promoting Women’s Economic Empowerment: What Works?” 74.

introduced in some form or another in approximately 93 countries, however adoption rates are very low and they usually have much stronger infrastructure than what exists in Niger.<sup>71</sup> In response to a draught, a monthly unconditional cash transfer program was over a five-month period targeting 10,000 women in 96 rural villages. The control group received traditional cash transfers of \$45 per month, collected from designated distribution points. The second system, Zap, allowed users to store value in an account accessible through a mobile phone, convert cash in and out of the account, and make transfers by text messages. They also received \$45 per month. The third group of women were also given a phone, and received a notification stating their transfer had arrived. They would then find an m-transfer agent in a nearby village to acquire their monthly transfer (\$45) manually.<sup>72</sup>

Aker et al. stratified the 96 villages by administrative division and then randomly assigned these villages to the three different delivery channels (32 villages each). Baseline data was collected from the 1152 participating households in May 2010 and a follow-up survey was conducted following the completion of the intervention at the end of 2010 and in May 2011.<sup>73</sup> Because the intervention was implemented in response to a crisis, there was no control group. Rather, the paper attempts to assess whether the distribution of cash transfers via mobile phones has impacts on women beyond the benefits derived from the cash transfer and receiving a mobile phone. This is not the usual manner of considering a counterfactual, but provides valuable insight into the viability of such a model in future projects.

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<sup>71</sup> Aker, Jenny C., Rachid Boumnijel, Amanda McClelland and Niall Tierney, "Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger," *Economic Development and Cultural Change* 65 (2016): Aker 2.

<sup>72</sup> *Ibid.*, 6.

<sup>73</sup> *Ibid.*, 11.

## Education

Lack of education is generally accepted as a barrier to empowerment, an assumption which is also present in Canada's new policy. Development actors choose to target the education of women and girls to empower them. These interventions can take many forms, such as mandating attendance at school, improving access to education, or developing gender-sensitive curricula.

**DeJaeghere and Wiger's** paper studies an NGO that has been active in Bangladesh for over 50 years. The mandate of this NGO commits to empowering women and transforming socioeconomic inequalities. There was a three-year training module for teachers and school management on children's rights, lesson planning, and gender. The short-term goal was to change attitudes and practices related to schooling and gender equality. The long-term goal was to assess how much of an impact school has on gendered relations in the community and how they affect children's participation and completion of schooling.<sup>74</sup> The evaluation examined the way gender equality is framed by the NGO to participants. This term was used frequently, even though there is no clear consensus on its definition. Differences in interpretation can create opportunities for changing the discourse and, by extension, moving towards equality.<sup>75</sup> Discourse analysis is used to understand how teachers represent women in their classes and how gender inequalities are treated in two communities in Bangladesh. Semi-structured interviews with teachers and observations of classrooms constitute the main sources of data, and two teachers are discussed in detail in the paper. Quantitative data was also collected through questionnaires distributed to teachers (2 women and 4 men), students (72 girls and 59 boys in grade 3 and 4), parents (50 women and 48 men), and school management committee members (9 women and 14 men).<sup>76</sup>

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<sup>74</sup> DeJaeghere and Wiger, "Gender discourses in an NGO education project: Openings for transformation toward gender equality in Bangladesh," 562.

<sup>75</sup> *Ibid.*, 559.

<sup>76</sup> *Ibid.*, 560.

## FINDINGS

This section will analyze the observed impacts reported in the seventeen studies considered in this systematic review. Out of the 26 interventions, only five were explicitly qualified as having failed to achieve the objectives of female empowerment: one microfinance project that uniquely provided loans; the community-driven development project that sought to empower women and marginalized groups through CBOs; two asset acquisition projects that did not manage to give women sufficient control over their assets and increased their workloads considerably; and the education project. The remainder of the results were mixed, with the most positive results being reported in the mobile money intervention and in the Nicaraguan land title project.

### Impacts of microfinance interventions

Beck noted that 60% of the 1766 women involved in the Namaste intervention saw their monthly incomes rise by an average of \$45 after the first loan cycle, however there were extreme variations in terms of individual gains and losses. Indeed, while some women saw increases of over \$3000 per month throughout the intervention, others sustained losses of \$2400 during the same time. It also appears that sustainability of results is questionable, as preliminary evidence collected in 2017 seems to indicate that most women returned to their pre-Namaste levels.<sup>77</sup> The limited opportunities for expanding businesses past a certain point, due to the nature of the businesses women choose, is another issue. The market quickly becomes saturated with small shops selling clothing, cosmetics, or food, and lacks the absorptive capacity to sustain the few women that seek business growth. This, in turn, limits the spillover empowerment effects underlying Namaste's intervention. It is also worth noting that these businesses are based on

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<sup>77</sup> Beck, "Reconsidering Women's Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women," 231.

gendered expectations, and were generally viewed as something to do on the side of their main roles in the household.<sup>78</sup>

NGO staff appear to believe they are operating in isolation, having an exclusive relationship with the participants and providing them with capital and business education they are unable to obtain elsewhere.<sup>79</sup> While it is true that many respondents reported they felt that Namaste “cared more” because of the advisors and the follow up activities throughout the loan cycles, many of the participants already had access to small loans through other microfinance institutions in the community. Women would take advantage of the knowledge they acquired from other interventions in order to ask more informed questions about the loans they were receiving and comparing the benefits of participating with Namaste over another project, thus considering Namaste part of a wider network of microfinance institutions. This means that observed benefits of participating in Namaste’s microfinance project are not so easily attributable to that intervention. Finally, despite Namaste’s goal of expanding participants’ social networks, the results are quite limited. Women do talk to each other and provide advice within their loan groups, however the relationships are generally limited to the intervention (debt, businesses, and repayment) and do not spill over into other aspects of life.

Despite the presence of other microfinance institutions in the community, the participants of Fraternity’s microfinance project consider it quite different from other institutions. Some see it as an extension of their church activities, while others see it as an opportunity to take on leadership roles and acquire the education they did not receive as children. The majority, however, simply view it as vehicle for very low-interest loans. This perspective makes the intervention very attractive for these women, and explains the high retention rates, however it also has a negative

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<sup>78</sup> Beck, “Reconsidering Women’s Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women,” 231.

<sup>79</sup> *Ibid.*, 230.

implication: because women view this as primarily a source of loans, they find all the mandatory classes and requirements very taxing. It is also important to note that failure to participate in these activities often has implications for their ability to qualify for the next loan cycle. Beck spends a bit of time exploring the power dynamics between the participants and the NGO staff, and notes that empowerment-focused interventions can often reinforce inequality and marginalization. By the same token, women could recognize and describe this because of the training they had received.

There were also reports of paternalistic behaviour from NGO staff, who would chastise women for eating junk food with their children, saying they are “bad mothers”, or discourage them from wearing Western clothing and using plastic bags.<sup>80</sup> This strong desire to maintain the image of the “perfect Mayan woman” seems to run contrary to Fraternity’s goal of empowering women. Finally, and most concerning, women do not appear to benefit economically from participation in the Fraternity. Instead, some appear to become dependent on the loans for survival rather than growing businesses and gaining economic empowerment.

Hansen’s hypotheses were that women who participate in microfinance interventions will show higher levels of personal control beliefs compared to the control group, and that those women will have larger social networks. Of the 88 women in the treatment group, all had participated in a saving group, 76 had taken part in at least one training, and 62 had received a loan. Results showed that women participating in ProMiS had stronger personal control beliefs and larger social networks than control groups, and that participating in training was more beneficial than only being given access to a microloan.<sup>81</sup> It was also interesting to note that while training does appear to have

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<sup>80</sup> Beck, “Reconsidering Women’s Empowerment: the Contradictory Effects of Microfinance on Guatemalan Women,” 234.

<sup>81</sup> Hansen, “The Development of Psychological Capacity for Action: The Empowering Effect of a Microfinance Programme on Women in Sri Lanka,” 610.

an impact on psychological empowerment, there was a very low correlation between the *number* of trainings and the capacity for action indicators (personal control beliefs and social network size).

Dutt and Grabe find that women's business ownership, either individual or through cooperatives, increased the rates of their involvement in household decision-making. Nevertheless, it is important to disaggregate these results further based on the two treatments in the intervention. While it is true that independent owners of businesses did gain greater household bargaining power, their husbands were also more likely to assert control over their business decisions than women who were members of cooperatives.<sup>82</sup> This seems to indicate that, at least in the Tanzanian Maasai case, this individualistic model of ownership does not provide women sufficient power and resources to confront the social and cultural barriers to their participation in financial markets.

Interestingly, the women who participated in the cooperative model of the project had higher levels of decision-making power within their households and in their business decisions, as well as lower levels of partner control than non-owners and women who owned businesses independently.<sup>83</sup> The creation of a cooperative space where women can collaborate on their business activities therefore seems to be best adapted for the local context, as it mirrors local practices and allows women to change their perceptions and their roles within the communities. This, in turn, gives them the tools and leverage they need to effect change in their own lives.

Buvinić and Furst-Nichols examined three different types of microfinance interventions by a variety of different development actors, using different implementation techniques, and in different geographic and socioeconomic contexts. They found, in concordance with the majority of the literature, that providing women with microloans was not sufficient to cause any business growth among women or provided any other economic benefits. The sole exceptions to this were

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<sup>82</sup> Dutt and Grabe, "Exploring Links between Women's Business Ownership and Empowerment among Maasai Women in Tanzania," 380.

<sup>83</sup> Buvinić and Furst-Nichols, "Promoting Women's Economic Empowerment: What Works?" 381.

those women who already possessed businesses prior to the interventions, where some modest growth was observed. Overall, however, it is clear that interventions need to go beyond the simple provision of capital. The second set of interventions that provided women with loans, as well as access to a savings account and requirements to save, have better results. There was a high demand from participants for access to savings accounts, and their use of them significantly increased productivity and products. Women with savings accounts invested on average 4.5% more in their businesses and were less likely to sell their business assets to support household consumption. These women also exhibited increased levels of household decision-making when the savings accounts were designed to only allow withdrawals after saving targets were met.<sup>84</sup>

Finally, the third set of interventions Buvinić and Furst-Nichols studied—those that gave women access to capital as well as business training—appeared to have significant benefits for new business owners. Indeed, women who were not part of the labour force prior to the intervention were able to start businesses quickly, and all women who participated in these programs improved their business skills as a result of the built-in training. However, the intervention had a limited impact on the survival of businesses that existed prior to the intervention, and it also was unable to guarantee the growth of the businesses started by women with the capital they obtained. Finally, the results demonstrate a strong correlation between participation in business skills training and loan repayment rates.<sup>85</sup>

Arindam and Kuri organize their results into four categories in order to harmonize findings from their SHG penetration index and the women empowerment index. The first is “virtuous cycle”, where high microfinance outreach is analogous with high women empowerment. The second group is “lopsided microfinance outreach”, which characterizes states where there are high

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<sup>84</sup> Buvinić and Furst-Nichols, “Promoting Women’s Economic Empowerment: What Works?” 385.

<sup>85</sup> *Ibid.*, 388.

levels of SHG-bank linkages, however women are still largely disempowered socially, economically, and psychologically. The third group consists of states where there are high rates of women empowerment and low instances of SHG-bank linkages, which are termed “lopsided women empowerment” states. Finally, there is “vicious cycle” which characterizes those states that have both low rates of SHG-bank linkages and low rates of women empowerment.<sup>86</sup>

These results demonstrate that microfinance is far more important to empowering women in the states with low levels of financial inclusion. In states with a robust financial infrastructure already in place, there is a much lower correlation between microfinance outreach and empowerment of women. Thus, the majority of the states which belong to the category of vicious cycle should take greater drive to enhance microfinance outreach and it is expected that this would act as a vehicle for empowering women.<sup>87</sup> In other words, they find that governments and NGOs should focus on enhancing the capacity of, and access of women to, microfinance programs in those states that have a low presence of SHGs in order foster higher levels of empowerment.

Garikipati found that women used their loans in four ways: for their businesses (21%); to invest in family farms or businesses (57%); purchase or improve land owned by another family member (10%); or for household consumption needs (12%).<sup>88</sup> This breakdown is useful, as it demonstrates that few women could use the loans to fund their own businesses, while over 80% of the women saw their loans diverted to household needs. Parallel to this, 67% of the loans were diverted into family farms or businesses, which indicates that the money women receive is mainly used to support to acquire assets that are controlled by their husbands. As will be discussed in the section on asset acquisition interventions below, this means that microfinance interventions are

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<sup>86</sup> Arindam and Kuri, “Measuring the Impact of Microfinance on Women Empowerment: A Cross Country Analysis with Special Reference to India,” 406.

<sup>87</sup> *Ibid.*

<sup>88</sup> Garikipati, “Microcredit and Women’s Empowerment: Have We Been Looking at the Wrong Indicators?” 61

seemingly reinforcing the gendered division of ownership. The fact that 12% of the loans were used for household consumption indicates a pattern of dependence on loans for survival highlighted by other authors.

Overall, these results seem to suggest that Canada should be extremely cautious in its application of microfinance interventions as vehicles for women's empowerment. Even at its narrowest interpretation as a series of economic indicators, these interventions seem to only provide benefits to women for the duration of their implementation. Businesses that start or grow as a result of a loan tend not to last, women often become dependent on the credit for subsistence rather than using it to create more sustainable sources of income, and women whose incomes increased as a result of interventions often find themselves at the same level of poverty they were prior to the intervention. At times, women are even worse off than before. Finally, women rarely appear to have control over the income derived from their loans or the assets the loans allow them to acquire. Further studies need to be done to determine how to increase the achievement and sustainability of results for microfinance institutions, perhaps by developing new methods for studying the local markets to determine which businesses are most suitable or finding new mechanisms to ensure the loans do not become the main source of income for recipient women.

#### **Key findings**

1. What worked: business training along with loan disbursements increases economic empowerment and sustainability of results. Better outcomes were achieved among women who were already business owners. There are specific windows of opportunity wherein economic empowerment can be supported and achieved.
2. What did not: training that sought to promote a rigid and Western image was met with resistance. Many women became dependent on their loans for survival. Businesses started with microloans generally conform to established gender norms rather than challenging them. Women rarely control the income derived from the loans they are given. Families often became dependent on the loans and were in an even more precarious position after the intervention.
3. Empowerment: each intervention had a slightly different conception, although the majority fit within the "economic" dimension. A few projects considered the psychological dimensions of microfinance, such as control over income or decision-making power. How projects conceive of empowerment necessarily has implications on judgements of success or failure: studies that focus on outcomes of loans, they find positive results, whereas those that focus on processes tend to describe a much more limited impact of microfinance on empowerment.
4. Incorporation of gender: these projects were all gender aware, providing loans specifically for women and tailoring their programming to women. A few recognized quite explicitly the barriers to socioeconomic empowerment.

## Impacts of community-driven development interventions

Initial results of the REFLECT project appeared to be promising: Akkas noted that 80% of women were voting in local elections, and there was an increase in their participation in local courts when women affairs were on the agenda. However, overall, the project appeared to suffer because its framework and underlying ideology was not locally-sourced. Indeed, while the rate of participation in local elections increased, over 50% of the women surveyed felt that they had little to no political leverage in their communities as a result of their continued poverty and lack of life experience, indicating they still felt that they had no control over existing social structures.<sup>89</sup> This means that in a way the project succeeded—women were aware that they had no power—however they did not believe that acquiring the power necessary to challenge these institutions was possible for women. Success in this case can therefore only exist if narrowly defined.

The “spillover” assumption underlying the REFLECT project was inherently flawed because of the sociocultural characteristics and local political structure of the community. The idea that enhancing the involvement of women by promoting social harmony and resolving conflict would promote dialogue that, in turn, would sensitize women to their plight and sustain their empowerment, is one that does not acknowledge the constraints faced by the women in rural Bangladesh. At the end of the project, it became clear that even achieving that first step of involving women in local affairs was incredibly difficult with the current implementation strategy.

Beath et al. found that overall NSP increased female participation in village governance, community affairs, and economic activity, as well as increasing women’s decision-making power in the village. But the impacts seemed to stop there, because there was no improvement in household decision-making power nor were there improvements in community attitudes towards

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<sup>89</sup> Akkas, “Women’s Participation in Communal Activities in Rural Bangladesh,” 508.

women. This meant that NSP had no effect on school enrolment rates for girls or their access to medical treatment, as well as opinions on whether women should be allowed to work for the government. These findings hold true even when controlled for household income, assets, consumption and stage of project implementation attained by the village. The effects appear to be caused by factors beyond the amount of financing provided to the community, although the money does play a role in ensuring compliance with the mandated gender quotas and, consequently, the election of women to community councils.

While they found that in the case of NSP, mandated female participation in the community did not simply become a formality, but it was limited to areas directly prescribed by the intervention. For example, because the project required women to participate in community-level decision making, men appeared to be more receptive to their participation there. There was also an increase in women participating in income-generation activities as a result of the training provided by NSP and their increased mobility. NSP's effects on attitudes towards women was strongest among young and educated men and women, and was weaker for women who were landowners prior to the intervention.<sup>90</sup> This is presumably because these women already possessed a certain degree of power as a result of their ownership. More broadly, these observations suggest that a minimum level of education and exposure to women in positions of power or leadership is needed in order to foster changes in attitudes to women.

Nkonya et al. found that Fadama II had considerable impact on productive asset acquisition, as well as increasing the value of those assets. This was observed uniformly across all parts of the country, income levels, and genders. However, those who jointly-owned productive assets saw the largest increase in value as a result of participation in the program. Incomes

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<sup>90</sup> Beath et al., "Empowering Women through Development Aid: Evidence from a Field Experiment in Afghanistan," 555.

increased by 40% to 60% for beneficiaries, with about 42% of them increasing their incomes by 20% in the first year of the project implementation, although there was very little impact on income for the poorest participants, despite the increase in productive assets, and in wetter zones.<sup>91</sup> This could be due to a lag in effects, so a study may need to be conducted at a later date.

There are three main issues associated with this project and scaling it up. The first has to do with the large amount of money necessary to support the implementation model, as 70% of the value of all assets was subsidized by the program.<sup>92</sup> There are also issues with better targeting poor and marginalized groups, and ensuring the sustainability of financial services in rural contexts. Overall, the study concludes that there needs to be greater coordination between donors and national governments when implementing community-driven development projects in order to ensure that constraints to economic empowerment are addressed as comprehensively as possible.

Arcand and Wagner found that PSAOP had an overall negative impact on participation in village CBOs, as those who did not benefit from the new system dropped out of the groups to which they belonged prior to the intervention. However, the program also led to a greater diversity in terms of CBO membership, as these groups benefitting from PSAOP led to people of different ethnic backgrounds and status of land ownership banding together to form new alliances.<sup>93</sup> Regarding gender equality, male membership was positively reinforced by the PSAOP project while female membership was dramatically reduced.<sup>94</sup> Paradoxically, an increase in diversity and inclusiveness in the CBOs as a result of the intervention seems to stop at gender, and women were disproportionately pushed out.

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<sup>91</sup> Ephraim et al., "Impacts of Community-driven Development Programs on Income and Asset Acquisition in Africa: The Case of Nigeria," 1829.

<sup>92</sup> *Ibid.*, 1835.

<sup>93</sup> Arcand and Wagner, "Does Community-Driven Development Improve Inclusiveness in Peasant Organizations? – Evidence from Senegal," 121.

<sup>94</sup> *Ibid.*, 122.

Overall, what this indicates is that community-driven development is constantly in flux, with different socioeconomic groups dominating at different times, and the results are constantly shifting as a result. They consider this from a game-theory perspective, holding that iterative games increase the likelihood of future cooperation, but that these benefits depend on the relative bargaining power of all members, including women and other marginalized groups. The financial and technical support provided by PSAOP appears to have changed household participation in CBOs: as men value their participation as more important, they force their wives to leave the organizations. Finally, the imposition of external constraints by the program could have resulted in a sense of disempowerment by women who were previously in control of their CBOs.<sup>95</sup>

In the CBNRM project, women represented 21% to 28% of the workforce. While this is an improvement, it is nevertheless quite low and indicates more work needs to be done to address the barriers to employment women face. Women have held positions of authority such as conservancy manager, treasurer, and secretary, as well as game guard, nursery worker, and cleaner. This is incredibly important, as it challenged traditional gender roles and empowered the women who occupied these positions. Male employees had slightly higher retention levels, but overall the women who were employed tended to stay rather than seeking employment in urban centres as most women did prior to the intervention.<sup>96</sup> Women benefitted from the income, especially since strict gender roles prohibited them from participating the main income-generating activities prior to the conservancy. They gained greater autonomy, access medical treatment more easily, and unmarried participants were able to control their income. However, those participants who were married often had their money diverted by their husbands to satisfy other needs.<sup>97</sup>

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<sup>95</sup> Arcand and Wagner, "Does Community-Driven Development Improve Inclusiveness in Peasant Organizations? – Evidence from Senegal," 121.

<sup>96</sup> Khumalo and Freimund, "Expanding Women's Choices through Employment? Community-Based Natural Resource Management and Women's Employment in Kwandu Conservancy, Namibia," 1028.

<sup>97</sup> *Ibid.*, 1031.

Women benefitted greatly from the conservancy in terms of its location within the community, which meant that they could fulfill their traditional gender-based roles and responsibilities while also working. Many participants indicated that the project ended their dependence on others for survival and fostered a sense of autonomy among them. Flexibility also meant women could pursue other business activities on the side to further increase their income. However, there were some negative social impacts for participants. Some of the community resented the conservation practices, and some were hostile towards the women who worked there as a result. As well, since the conservancy can only hire a limited number of women, there were issues with jealousy which many women feared. Finally, women were also able to benefit from the training offered by the conservancy that provided them with transferable skills, expanded their social networks, and learn about human rights issues.

These findings reveal the importance for Canada to carefully study the mechanisms through which it will deliver locally-sourced international assistance. The PSAOP experience indicates that even the most well-meaning projects have the capacity to crowd out the population it targets. This echoes what was discussed at the beginning of this paper regarding interventions that reinforce or exacerbate the inequalities and marginalization that exist in these societies. Canada should therefore be very careful when engaging with local women's rights organizations, for example, to be sure that an infusion of foreign capital will not damage their credibility or change the nature of their work in a negative way.

**Key findings**

1. What worked: projects whose underlying assumptions and designs that replicated local traditions tended to fare better. Generally, there were positive economic gains however these were often weaker relative to men.
2. What did not: It is not enough to superficially involve communities in design and implementation. Results tended to be isolated to areas where female participation was mandated.
3. Empowerment: mostly understood as increased participation in community activities and in household decision-making. Spillover assumptions generally applied here, however they were rarely found to be true. Impacts were mostly observed at the individual level, if at all.
4. Incorporation of gender: the interventions were all gender aware, with a clear understanding of the different challenges faced by men and women.

### Impacts of asset acquisition interventions

The study of land ownership legislation in Nepal revealed that women benefitted significantly from the changes. For example, women gained greater bargaining power and independence with regards to health care decisions for themselves, major sales and purchases associated with the land, and their ability to visit their families. Land ownership in this context became an important source of income and increased household power. This study adopted a spillover assumption, stating that sustained land ownership has the potential to combat gender discrimination through its capacity to increase women's household bargaining power. However, as a result of lack of education and low awareness, women are still considerably constrained with regards to affirming their newly-guaranteed constitutional rights.<sup>98</sup>

Johnson et al.'s analysis reveals that men own most individually owned assets and that overall there was an increase in the value and number of assets owned by men because of these projects. However, they also observed a high rate of joint-ownership. One way to interpret this is to assume that two or more individuals share the right of an individual asset and make joint decisions. The other is to assume they have different rights over the same asset because men often tend to have stronger rights in this case.<sup>99</sup> Both "gender transformative" projects, which adopted an approach that seems to be most in line with Canada's new policy, yielded positive results: women increased their ownership of assets, at times while men's ownership declined, and joint-ownership increased.<sup>100</sup> This seems to support the assumption that involving men in this feminist approach could yield the "growth that works for everyone" sought by this new policy.

One of the participants in the pumps program successfully appealed her husband's sale of her pump they were granted through a development intervention by working with the project

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<sup>98</sup> Mishra and Sam, "Does Women's Land Ownership Promote Their Empowerment? Empirical Evidence from Nepal," 368.

<sup>99</sup> Johnson et al., "Gender, Assets, and Agricultural Development: Lessons from Eight Projects," 303.

<sup>100</sup> *Ibid.*, 301.

implementers and local authorities. Women asserting their rights over jointly owned assets, or in general, was possible because they were made aware of their rights and the people they could contact to support them. The dairy projects in both Mozambique and Bangladesh, this did not significantly increase incomes relative to men or ownership compared to control groups. While women were increasingly able to control milk in terms of how and when it is consumed, their husbands still controlled the income gained from the milk that was sold.<sup>101</sup> Many were unhappy with the increase in demands on their time that resulted from the transfer of livestock: on top of their regular duties and those associated with producing and selling the milk, they also needed to take time to tend to the cows. Similarly, while some women in the grains project benefitted from additional leisure time, these benefits were reserved for high-income land-owning women. Poor landless women saw their labour displaced as a result. Results were ultimately mixed and varied considerably depending on the wealth of the women prior to the interventions.<sup>102</sup>

Grabe found that 58% of female landowners made decisions independently, 36% reported they made decisions jointly with their husbands, and only 6% said their husbands controlled the land.<sup>103</sup> Landowners had more progressive attitudes towards gender roles, stronger positions within their relationships, lower rates of partner control, and higher levels of autonomy compared to their non-land-owning counterparts. They also appeared to have higher levels of self-esteem and lower levels of depression. Interestingly, neither measure of decision-making—who had the final decision in household expenditure and in financial decision-making—was strongly correlated with autonomy or their relationship power and partner control, even though decision-making is usually used as a proxy of agency.

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<sup>101</sup> Johnson et al., “Gender, Assets, and Agricultural Development: Lessons from Eight Projects,” 305.

<sup>102</sup> *Ibid.*, 308.

<sup>103</sup> Grabe, “An Empirical Examination of Women’s Empowerment and transformative Change in the Context of International Development,” 239.

Relationship power and control, autonomy, and a sense of control over their environments were strongly correlated with well-being.<sup>104</sup> What this suggests is that decision-making might not be the best indicator of empowerment, and that researchers should expand their models in order to measure it more accurately. This also suggests that while resources can facilitate or begin the process of empowerment, there needs to be an understanding of the different power dynamics within a woman's life and cultural context to properly tailor a program to empower her. For example, while resources can be the source of inequalities, it is the cultural norms that reinforce and perpetuate these inequalities.<sup>105</sup>

#### **Key points**

1. What worked: interventions that incorporated training on the use of and the rights associated with assets increased the likelihood that women would retain control over the assets they were given.
2. What not: women's workloads increased considerably, adding managing the assets to the list of traditional roles they already had to fill. Men retained control over the majority of assets, and often assets given to women were jointly owned by their husbands.
3. Empowerment: understood as the ownership and control of assets, but the definition seems to stop there and did not take into consideration other dimensions.
4. Incorporation of gender: many projects took the opportunity to address gender norms in a less overt way through project activities. Rather than having workshops on gender equality, for example, they would introduce the idea of women having ownership over assets and demonstrate the economic benefits in order to ease the idea into society.

### **Impacts of cash transfer interventions**

Aker et al. break down their results by uses of the transfers, food security, and nutritional status. Overall, households receiving the traditional cash transfers used it to ensure consumption, agriculture needs, and to avoid asset depletion. They purchased a wider variety of items than the manual and mobile cash villages and, as a result, had more diverse diets and improved food security.<sup>106</sup> The Zap intervention also increased household assets, indicating that other family members were not reducing their contribution to household income and goods. This is important

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<sup>104</sup> Grabe, "An Empirical Examination of Women's Empowerment and transformative Change in the Context of International Development," 240.

<sup>105</sup> *Ibid.*, 243.

<sup>106</sup> Aker et al., "Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger," 18.

with regards to sustainability, as it reduces the likelihood that families were becoming dependent on the transfers as the sole source of income. Surprisingly, access to mobile phones did not increase access to information or increased access to private transfers, probably due to the incredibly limited network in Niger.<sup>107</sup>

Electronic transfers reduce implementation costs: while initial costs were high, Zap transfers were 20% cheaper than manual cash distribution.<sup>108</sup> There were significantly lower participation costs compared to those who had to physically change locations to access their cash from an agent. Zap participants traveled half the distance to cash out their transfers with the nearest agent, saving one hour per month compared to the other groups. Cash program recipients waited an average of 4 hours to obtain their money, compared to 30 minutes for Zap. They had more flexibility in terms of when they obtained their transfers.<sup>109</sup> Both factors are important during the harvest season, as any time saved allowed for more work to be done in the fields.<sup>110</sup> However, while the m-transfer mechanism increased flexibility, it did not change when or where households spent their money.

The Zap transfer mechanism made it difficult for others to know when the transfer arrived. This privacy increased women's bargaining power within the household and control over how and when the money was spent: male family members were less likely to control the money and spend it on temptation goods; women are able to spend it on more diverse food; and women could invest more time in finding cheaper goods.<sup>111</sup> In contrast, Cash and Mobile transfer recipients were often accompanied when they received their transfers, and usually had to surrender the money to family

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<sup>107</sup> Aker et al., "Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger," 27.

<sup>108</sup> *Ibid.*, 33.

<sup>109</sup> *Ibid.*, 25.

<sup>110</sup> *Ibid.*, 21.

<sup>111</sup> *Ibid.*, 29.

members once it was obtained.<sup>112</sup> This bodes well for the renewed focus in *Canada's Feminist International Assistance Policy* on innovation in both partners and delivery of international assistance. Canada should be able to leverage its expertise both in low-income country contexts and in technology in order to undertake projects with similar mechanisms to Zap.

The conditional cash transfer intervention described by Buvinić and Furst-Nichols had a positive impact on overall employment rates, however women often had lower rates of pay than those who did not receive the subsidy and took longer to search for a job on their own. As well, the strongest positive impacts were found on employment rates for young women, who benefitted the most from the training sessions as well as the various internship programs offered to women.<sup>113</sup>

Overall, the benefits derived from both cash transfer interventions seem to be positive. It seems that Canada could therefore benefit from exploring the possibilities of implementing a project such as Zap in countries that have slightly better mobile network capabilities than Niger to attempt to replicate the benefits of this experiment. However, while it is beyond the scope of this paper, the wider literature on cash transfers presents a much more limited picture of success. It is therefore worth further research on the matter and whether projects could learn from Aker et al. to produce more positive results in the future.

#### **Key points**

1. What worked: mobile money transfers gave women more privacy and more control over the use of the money. Partner control was greatly reduced and food security improved.
2. What did not: manual cash transfers required a lot more time and effort, and women rarely controlled how the money was spent. Providing women with phones was the only way to ensure Zap worked, so the sustainability is in question.
3. Empowerment: not explicitly defined, but understood as control over when, where, and how money was being spent or saved. This means empowerment was mostly considered in an economic sense, although the m-transfer intervention did attempt to consider a few psychological dimensions to empowerment (confidence, decision-making) as well.
4. Incorporation of gender: women were the only targets of the project, indicating an understanding that there are difference in the participation costs of women in such interventions, but there was no training given to participants on gender equality or empowerment.

<sup>112</sup> Aker et al., "Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger," 27.

<sup>113</sup> Buvinić and Furst-Nichols, "Promoting Women's Economic Empowerment: What Works?" 63.

## Impacts of education interventions

Overall, DeJaeghere and Wiger found mixed results. In terms of gender equality in schooling, the data shows that boys still receive more support in their education and their goals for the future than girls. Despite near equal attendance rates, everyone in the community (including girls) believed that boys were more capable, intelligent, and stronger in math, which means they should therefore receive more support in their schooling, both at school and at home. More than half of the children surveyed reported that boys received more praise and rewards in classrooms than girls.<sup>114</sup>

In terms of how classes were taught and gender integration, DeJaeghere and Wiger again found that there was limited success. There were many instances where strong commitments to parity prevented teachers from addressing differences in their class material, not teaching students about gender relations or discussing the difficulties faced by girls in the community. It also meant that these teachers were often blind to their uneven treatment of boys—who were engaged with more regularly and praised more often—and girls in the classroom.<sup>115</sup> The language used by these teachers mirrors the gender-neutral discourse from international programs that emphasize parity, rather than gender equality, in education.<sup>116</sup>

There were other instances of teachers who recognized gender inequalities in the household, in school, and in societal norms. Using a human rights discourse, these teachers highlighted the fact that girls' abilities to claim their rights are constrained by community norms. This, in turn, meant that it is more often the boys that spoke up in class rather than girls, which was not attributed by these teachers to a difference in intelligence.<sup>117</sup> Such attitudes present an opening through which further advancement in the field of women and girls rights in the

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<sup>114</sup> DeJaeghere and Wiger, "Gender discourses in an NGO education project: Openings for transformation toward gender equality in Bangladesh," 562.

<sup>115</sup> *Ibid.*

<sup>116</sup> *Ibid.*, 563.

<sup>117</sup> *Ibid.*

community could be found. Finally, DeJaeghere and Wiger highlight how, by monitoring discourse, NGOs can identify these kinds of windows of opportunities where real change can be affected in communities by their own members.<sup>118</sup>

What does this mean for Canada? It is clear that education does play an important role in empowerment. Even in areas where there are relatively equal rates of participation between boys and girls, educational attainment and associated empowerment outcomes remain a challenge. This will again require context-specific understandings of the environment in which education is being delivered, in order to ensure that a policy dialogue that is sensitive to local norms and trends is devised. This is much more challenging than it seems, as the intervention described by DeJaeghere and Wiger was implemented by an organization that had been present in Bangladesh for over 50 years. This implies that while long-term presence is necessary and helpful, there needs to be a deeper commitment to understanding the specific issues faced by individual communities in order to ensure the achievement and sustainability of results.

#### **Key points**

1. What worked: trying to engage a variety of different education actors and community members in order to address gender equality more systematically. Giving teachers the freedom to determine how to incorporate this into their lessons reduced the likelihood that this was viewed as an external imposition.
2. What did not: that same freedom meant that some teachers simply chose not to modify their lessons to be more gender-sensitive. Those who did incorporate it often did it at a very basic level (i.e. safety is a greater concern for girls than boys). Some teachers still treated boys and girls differently. Girls still reported feeling less supported in their academic endeavours than their male colleagues.
3. Empowerment: seemed to be understood as a psychological and participation outcome, with girls receiving as much praise and support as boys at school and in the community.
4. Incorporation of gender: the entire project is built around the concept of introducing gender equality in education, and was included in all aspects of training given to teachers.

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<sup>118</sup> DeJaeghere and Wiger, “Gender discourses in an NGO education project: Openings for transformation toward gender equality in Bangladesh,” 564.

## CONCLUSION

This paper began by attempting to navigate the numerous theories on women, development, and empowerment. The conceptual fuzziness discussed throughout this paper often prevents evaluators from properly assessing and attributing success or failure in interventions. No one understands empowerment in the same way, and the literature reveals that it may even be dangerous to try to apply one narrow definition to the broad range of contexts in which international development activities take place. These problems were clear throughout the seventeen studies considered for this systematic review, as none of them approached empowerment in the same way.

Overall, the results of the projects were mixed. While many projects explicitly aimed to empower women, impacts were limited because of the various structural and institutional constraints that act as barriers to spillover effects. Many projects, especially in the fields of microfinance and asset-acquisition, are designed with the idea that the economic empowerment of women will increase their empowerment in other aspects of life, as well as increase the empowerment and development of their communities. Most projects failed to consider this local context in any meaningful way, during both the design and implementation phase, which hindered success. Finally, there is the question of measuring empowerment as a development outcome: how can something for which there is no standard definition be measured? How can credible conclusions of success or failure be established if simplistic definitions are used?

The findings were not all negative: some projects succeeded in increasing women's ownership of assets, such as land or livestock, and took measures to maintain these results. Some interventions therefore increased not only women's income and ownership, but also their awareness of their rights to ownership and control of these assets, and helped these women assert

these rights if necessary. Other interventions managed to grow women's businesses and their business skills through a combination of loans and training, at least in the short-term.

Innovative delivery mechanisms also appear to be associated with higher rates of success. Mobile money has the potential to be a strong method through which international donors can foster the economic and psychological empowerment of women. As well, community-driven development projects have the potential to have real positive impacts on women's lives, but with the caveat that they consider the complex structural constraints reinforced by traditions and local attitudes. Finally, interventions clearly need to adopt a more systematic approach to empowerment if they are going to achieve their objectives: interventions that do not incorporate a training or education component generally had lower levels of success.

Canada's policy is ambitious and reflects an understanding of these realities, but the document is incomplete. There is little discussion of how Canada will address the numerous design and implementation challenges that have emerged throughout this systematic review. There seems to be no consideration given to the contexts in which these new projects are to take place, with uncertain institutional capacities and governance challenges. Finally, it is unclear how Canada will be able to accomplish these goals without an increase in funding.

### **Gaps in the literature**

The previous sections outlined the number of interventions according to type of intervention, but the overwhelming majority of research is focused on microfinance institutions. As mentioned previously, these are the interventions of choice by most international institutions and Western development actors. More research should be done on other forms of interventions and their impacts on women's empowerment in order to fill in these gaps. At the very least, if these studies ultimately reveal that microfinance has the strongest impact, such research will serve as confirmation that the preferred interventions are those that have the most positive impacts.

In a variety of studies not included in this review, women's empowerment is only mentioned as a collateral effect of an intervention, but is rarely considered a central goal. As a result, drawing the causal chain between interventions and results proves to be quite difficult and points to the necessity for further field research on the topic. Given that Canada is placing empowerment of women and gender equality at its centre, there is hope that this will spark academic interest in the topic and increase the information available. It would also be interesting to do a discourse analysis on the current Canadian administration to study how these concepts of feminism and empowerment have translated into the discourse of policymakers.

While many of the studies revealed the importance of incorporating an awareness and understanding of local contexts into project design and implementation, there are few of them that devote any time to studying how that was done in the projects or how this could be done in the future. It would be worth exploring successful interventions in more depth in order to understand how that does or does not occur. More research is necessary to determine how to define, measure, and understand the implications of joint ownership. If the objective is providing assets, such as technology, the right to use the asset might be sufficient to satisfy objectives; however, if there are longer-term investments in productive assets, then the ability to control is important in determining who will benefit. Barriers to asset ownership include resistance from local authorities and program staff, cultural norms that associate certain assets with men, and the dilution of results when income generated from women-owned assets is invested in assets with male-only ownership.

Finally, all these questions necessarily have implications for monitoring and evaluation, which will need to be developed given GAC's commitment to only fund projects that are performing. Measuring gender equality outcomes is still in its relative infancy and with an increased focus on it, both within Canada and in the international community, there will clearly be a need to attempt to refine and standardize current evaluation methods.

## Key findings

1. Building awareness and consideration of the **power dynamics of women’s interactions with others**—not just husbands, families, community members, but also with politicians, bureaucrats, and the NGOs who implement the projects—into project design, implementation, and evaluation increases the likelihood of achieving empowerment outcomes, sustaining them in the long-term, and understanding why they occurred.
2. **Averaging or tallying** up results can often obscure impact and confound attribution. Randomized control trials (RCTs), the “gold-standard” of evaluation, employ the same proxies of women’s empowerment—decision-making power/independence within the household—exploring effects within an arbitrarily-defined time period without recognizing that the evolution of decision-making practices is often very slow. Rather than measuring net empowerment, studies should examine the practices, experiences, and interactions that unfold in the context of development projects over time to gain a deeper understanding of how interventions have an effect on empowerment.
3. Building **training components** into asset acquisition or microfinance interventions is associated with increased knowledge relevant to the project, greater sustainability of results, higher levels of psychological empowerment, and expanded social networks.
4. **Mandating female participation or quotas** can have a positive impact on attitudes in ways that a simple infusion of capital cannot. Involving women in leadership, planning, and implementation, helps demonstrate that they can participate in meaningful ways.
5. It is important to develop **project models that are culturally relevant and informed by project participants**. When participatory design models have been used in the past, they often did not engage participants in any meaningful way and often reproduced inequalities. Members of local communities, including women, should play leading roles in influencing

the structures of community interventions to avoid reinforcing the marginalization of women's voices and increase the sustainability of results.

6. **Women often become dependent on the inputs from interventions** such as microfinance or asset acquisition projects, which can exacerbate gender gaps and aggravate conditions of poverty among participants. Further work needs to be done to determine how such interventions could occur without unexpected negative externalities.
7. Empowerment interventions and policies should recognize women's **agency and their ability have an impact** on the structures and institutions in their communities, rather than denying this through monolithic images of Third World suffering or victimization.
8. There should be an awareness of the **politics** inherent to international development activities, even when it is not being administered by a national government. All development actors have a need to satisfy donors, avoid internal dissent, and build alliances within local communities, which often leads to a preference for vague definitions of empowerment that allow them to adapt to these external factors rather than a commitment to affecting meaningful change.
9. Canada needs to focus on **developing tools to guide implementation** of projects designed under its new policy framework, as well as establish a clear policy dialogue strategy to address these priorities with partners who might not necessarily understand or wish to be involved in a feminist international assistance policy.
10. Canada can use this as an opportunity to focus on **strengthening its bilateral relations with donor countries by enhancing long-term Canadian presence** in recipient countries to develop experts with the context-specific knowledge necessary to inform future development projects in those countries and who are capable of responding more quickly to changes in the field.

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