

# Welcome to FinEquity's Webinar

May 11, 9:30 - 10:30 am EDT

## Enhancing Women's Agency

What works and how do we measure it?



### Speakers



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### Moderator



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# Practical Tools and Frameworks for Measuring Agency in Women's Economic Empowerment

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& MARYAM PIRACHA



## The SEEP Network

## Women's Economic Empowerment Working Group's

## *Practical Tools and Frameworks for Measuring Agency in Women's Economic Empowerment*



**Authors:** Mansi Anand (Oxfam), Anna Mecagni (Women for Women International), and Maryam Piracha (PRISMA)



Photo: Jonathan Torgovnik/Reportage by Getty Images

## **What works to enhance women's agency: Cross-cutting lessons from experimental and quasi-experimental studies**

By Wei Chang, Lucía Díaz-Martin, Akshara Gopalan, Eleonora Guarnieri, Seema Jayachandran, Claire Walsh



# Today's agenda



Defining women's agency

Measurement aspects – domains, indicators, measurement frameworks

What financial inclusion interventions enhance women's agency

Q&A

**How is women's agency defined  
and measured in the  
frameworks/resources that you  
reviewed?**



# Existing frameworks & measures of agency

- **Different levels** (individual, household, community, systems/structures, norms)
- Through **dynamics**, within and between the self and others (self-confidence, mobility, decision-making, care work/time use, violence)
- Process towards a **future state** (goal setting, achievement and action)
- More **traditional economic** development outcomes (production, resources, financial inclusion)



# Learnings from Case Studies

## 1. Measuring Different Levels of Agency

Individual (Perceived) Agency	Household (Interpersonal) Agency	Collective Agency
<p>Improved self-confidence/self-efficacy; measured through a perceived self-efficacy index</p> <p>Improved economic self-sufficiency</p> <ul style="list-style-type: none"><li>• Proportion of women who report being self-employed</li><li>• Proportion of women who set aside money (either own earnings or household money) as savings</li></ul>	<p>Women have household economic mobility decision-making power</p> <ul style="list-style-type: none"><li>• Who has the final say on whether a woman can work to earn money</li></ul> <p>Women have household financial decision-making power</p> <ul style="list-style-type: none"><li>• Who in the household decides which expenses to reduce or cut, if money is not available</li></ul> <p>Intergenerational benefits of women's agency</p> <ul style="list-style-type: none"><li>• Share of school-aged boys in school and share of school-aged girls in school</li></ul>	<p>Women's participation within economic groups; participation in cooperative, farmers' group or business group, a savings or credit group</p> <p>Women's leadership roles within groups;</p> <ul style="list-style-type: none"><li>• Proportion of women who currently hold a leadership position in any type of social/economic group</li></ul> <p>Women raising issues in their community</p> <ul style="list-style-type: none"><li>• Proportion of women who discuss community issues with other women</li></ul>

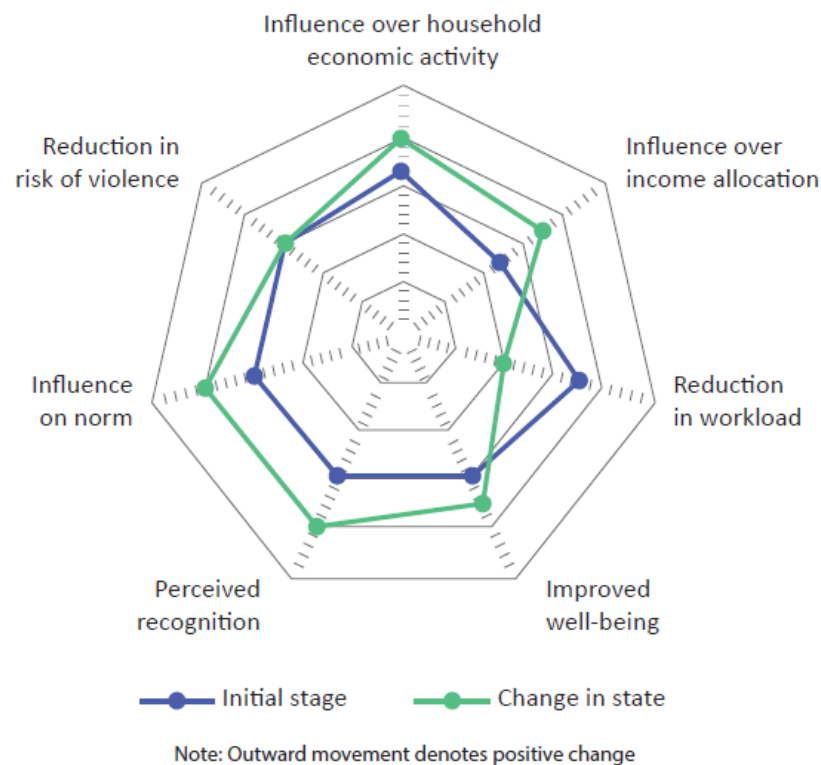


# Learnings from Case Studies

## 2. Agency within Broader WEE Frameworks

### Domains:

- Labor participation
- Entrepreneurship
- Financial inclusion
- Control over assets/Asset ownership
- Measures of decision-making control
- Workloads division of labor
- Violence against women



*Measuring shifts in Agency – MDF*





# Learnings from Case Studies

## 3. Self-Defined Agency, from the Start

### Southern Shounah / Food Processing Sector

**An empowered woman is:** Confident, organized, bold, can talk freely in any situation or place she is in, a leader, with good communication skills, humble, and productive. She serves her community, can create anything from scratch, and has patience to challenge the negative social norms (culture of shame) [in her community].



## Participant Poll

**What domains of women's agency do you measure in your programs?**

**What are the domains of agency most likely to be influenced by financial inclusion initiatives and how?**

# The ways women express agency gained from economic interventions are not clear-cut

Financial inclusion interventions may enhance women's agency across many domains

- In India, linking earnings from a government workfare program to women's bank accounts, plus trainings on the accounts, increased labor force participation and improved attitudes about women working
- However, there was no effect on decision-making
- The intervention also enhanced mobility for women facing the most social constraint

# We reviewed 160 papers and focus on 11 direct and indirect indicators of agency

## Direct Indicators of Agency

Aspects that are **fundamental to a woman's ability to make meaningful decisions and act upon them**

We defined **4 direct indicators**:

**1. "Power within"**

Aspirations, self-efficacy, and attitudes towards gender norms



**2. Household decision making**



**3. Freedom of movement**



**4. Freedom from violence**



## Indirect Indicators of Agency

**Downstream outcomes** that may reflect agency; these are **domain specific**.

We explored **3 domains** of agency and identified several indicators within each:

**1. Family domain of agency:**

Timing of marriage and childbearing, contraceptive use



**2. Economic domain of agency:**

Labor force participation, income generation from entrepreneurship



**3. Political and community domain of agency:**

Political and community participation, voting behavior, ties in the community

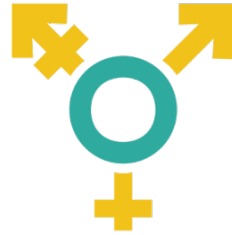


# Access to financial resources alone did not consistently improve women's agency



- Across 8 studies, access to microcredit, savings groups, and business grants had mixed and often **limited impacts on women's business creation, employment, and income generation**
- Across 12 studies, access to financial resources through employment, microcredit, or savings groups did not consistently lead to increased **household decision-making power** for women
- In several cases, gender norms appeared to moderate the impacts of these programs

# Gender norms moderated the impacts of many programs



Across 18 studies, we found evidence that social norms related to gender limited the effects of many interventions

- Women in India, Ghana, and Sri Lanka had similar returns to men in households with one business but lower returns in households with multiple businesses
  - Financial resources were often directed to husbands' businesses
- In Pakistan, loans and a business training had limited success for female-owned enterprises
  - Social norms expected women to run businesses from home and have limited interactions with people outside of the household

# Cash and in-kind transfers



Conditional and unconditional transfers to women in the form of cash or in-kind have increased women's agency in several domains:

- **Household decision-making:** Three out of four CCT programs in Latin America showed positive impacts on women's role in household decision-making
  - However, measures of decision-making were often associated with the conditionalities of the CCT
- **Freedom from violence:** Four out of five studies in Bangladesh, Ecuador, Kenya, South Africa found that access to different kinds of transfer programs improved women's freedom from IPV
- **Marriage and/or childbearing agency:** Five studies from Bangladesh, Kenya, Malawi, and Pakistan found that access to transfers delayed timing of marriage and childbirth



# Programs designed to relieve multiple constraints women face seemed effective in improving agency

- Across 9 studies, various program models that bundled economic interventions (microcredit, transfers, savings groups) with gender-related training sessions increased “**power within,**” **reduced IPV,** enhanced **freedom of movement,** increased **participation in collective action,** a strengthened **social ties**
- In 4 studies, many business training models that developed soft skills or addressed gender-specific constraints were effective to improve women’s business outcomes
- More research is needed on which mechanisms were driving impacts and if the full packages of services were actually necessary

**What are some important challenges to consider related to measuring women's agency?**

**Please share a few practical mitigation strategies.**



# Learnings from Case Studies

## Challenges:

- There isn't one solution to measuring agency
- How we measure is as important as what we measure
- We are exploring power relations and collecting sensitive data
- We are still learning

## Strategies:

- Start with what exists
- Combine qualitative and quantitative, standard and context-specific measures
- Follow protocols
- Build capacity of teams
- Collaborate and advocate

# Lack of consensus on the best way to measure decision-making

Effects on agency can differ depending on measurement tool

- In Macedonia, CCTs were found to increase decision-making when measured by lab-in-the-field experiment
  - However, no effects found when measured by survey questions
- Some commonly used indicators, such as investments in children, might not be valid metrics for women's agency in certain contexts.

There is a great need for more validation and measurement research on women's agency

**What are the applications of the existing evidence for financial inclusion programming?**

# Design features can help give women control over financial resources



Programs that give women resources are more likely to be successful in improving women's agency if they employ design features that give women more control over those resources:

- Digital payments in Niger and Uganda
- Accounts in women's name in India
- Commitment savings accounts in the Philippines

Design features that enable women to hide decisions from their spouses might not offer long-term solutions to power imbalances based on gender

# Other considerations for program design

- **Programming for a life cycle:** Opportunities to enhance women's agency will change over a woman's life cycle
  - Marriage is a significant transition point
- **Engaging men:** Interventions aimed to change men's knowledge, attitudes, or behaviors can be effective to increase their support for women's empowerment and reduce IPV
  - How to ensure high attendance for men attend?
- **Shifting gender norms:** Incorporating intentional gender awareness programming that directly challenged restrictive gender norms through discussion groups and training seemed promising
  - What is the appropriate dosage?

**Poll:** Which of these strategies are you already incorporating to your programming (select all that apply)?

- a. Giving women more control over financial resources
- b. Programming for a women's life cycle
- c. Engaging men
- d. Shifting gender norms
- e. Not applicable





## Q&A

Please post your questions in the  
Q&A box, to all panelists

# Thank you!

Follow the discussion on dgroups  
<https://uncdf.dgroups.io/g/finequity>

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