What Works for Low-Income Working Women

Review of Evidence

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Research, evaluation and learning are core components of Co-Impact's work. As we embark on a concerted effort to contribute to achieving gender equality at scale in the global south, we need to learn about and build on the rexisting evidence and knowledge. As part of our broader learning effort, we commissioned a series of rapid reviews of literature by area experts to help us understand major trends as well as new directions about what we know works - and doesn't work - to achieve gender-equitable outcomes at scale in the global south. While these reviews serve as a core component of our evolving thinking, they do not represent official opinions of Co-Impact.

Given that these reviews are focused on critical evidence of initiatives that have been evaluated at scale, we understand there are experiences and knowledge that may not be captured in these documents. We hope to invest in additional reviews in the future to cover other areas of inquiry, and also to build on a wider spectrum of evidence and perspectives.

This important work underpins the development of our own research and learning strategy, in which we will prioritize the questions and needs of practitioners working to achieve gender equitable outcomes, and also to amplify the voices and experiences of women, girls, and other marginalized groups. We hope that this evidence and knowledge, in turn, will contribute to building the global evidence base.

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Purpose and Methodology

The purpose of this rapid evidence review is to inform the development of Co-Impact's new Gender Fund. It summarizes evidence post-2000 of what works in achieving gender-equitable economic outcomes, at scale, in the global south. It focuses on selected initiatives that explicitly sought to address gender disparities in economic opportunity, both targeted and gender-integrated programs, and in mainly low-and-middle income countries (LMICs). Initiatives examined targeted low-income women (poor and very poor) and, though they included both the informal and formal sectors, they were weighted towards the informal sector given the focus on low-income women.

The review examined initiatives in four areas, namely, agriculture, microfinance, public works, and collective action. These areas were selected because they reflect the main economic activities in which the majority of low-income women are employed and self-employed. The review sought to understand how successful the initiatives were in achieving gender-equitable economic outcomes, specifically, in increasing women's earnings, savings, assets, and decision-making power, the latter a measure of women's agency. As explained in greater detail in Section III, economic advancement and agency are inter-related and build on each other. With increasing agency, a woman is better able to control and use resources and to define and make choices that enable her to advance economically.

The evidence is based on secondary sources and draws upon large-scale initiatives and a mix of governmental and non-governmental programs or collaborations between them. Wherever possible, the analysis is based on rigorous evaluations or randomized control trials (RCTs). However, the number of rigorous evaluations on these topics is limited, data are often not disaggregated by sex, and gender analysis is uncommon. Availability of rigorous evaluations also varies between types of initiatives Many and more rigorous evaluations are available in microfinance than any other area. Rigorous evaluations are limited in agriculture and little, though growing, attention is paid to gender gaps. The evidence on collective action is almost entirely qualitative with some quantitative survey data. The type and quality of evidence used in the review is discussed in greater detail in each section of the report. The available evidence is inconsistent in reporting on each of the outcomes of interest in this review.

Finally, the review distills lessons learned from successes and instructive failures, highlights gaps in intervention or program design and implementation, and offers recommendations for future improvements in research and action.

Background

Global evidence shows that when women earn and control income and assets, they and their households, economies, and society benefit. Women who earn spend preferentially on their own and children's nutrition, health, and education (World Bank, 2012). They are better able to save and accumulate assets, gain mobility and self-confidence, and protect themselves from gender-based violence—a global problem of significant dimensions for women (Panda and Agarwal, 2005 and Gupta, 2006).

Women made up just 38.78% of the labor force worldwide in 2020 (World Bank, 2020). However, participation rates vary widely across the LMIC regions. In Sub-Saharan Africa women comprised 46.5% of the labor force, 43.3% in East Asia and the Pacific, 22.2% in South Asia, and 20% in the Middle East and North Africa (World Bank, 2020). According to the World Bank (2013), almost half of women's productive potential worldwide is unused as compared with 22% of men. Reducing the gender gap in employment could increase per capita income by 14% in emerging markets (World Bank, 2013).

Across the globe, women's earnings continue to lag behind men's—a shortfall of 23% in 2016. Although the gap has been decreasing for the past decade but, at the current rate, it will take 70 years to close completely (UN Women, 2016). The gap is larger in Sub-Saharan Africa (31%) and South Asia (35%) than globally, and much bigger for women with children than for those without them, 4% and 14% respectively, for the two regions (UN Women, 2016). Much of the earnings disparity is accounted for by the concentration of women in less productive and low-paying occupations.

In LMICs, women are mainly self-employed in the informal sector as subsistence farmers or as micro- and small- entrepreneurs in home-based work (producing goods for sale), and wholesale or retail vending. They are also employed as wage-earners in unskilled labor on farms or microenterprises. Work in the informal sector is typically low-wage, insecure, often seasonal, and benefits are virtually non-existent. Employment in the formal sector, on the other hand, is better paid and more secure; but a smaller proportion of women have such jobs. Men are twice as likely as women to have jobs in the formal sector. On the other hand, women are sometimes preferred for formal sector jobs as, for example, in export-oriented factories producing garments or in teaching and nursing. In some places, better educated women have greater access to public sector jobs, and in the private sector as professionals and managers.

In entrepreneurship, as in agriculture, women's productivity and earnings are lower than those of their male counterparts (Buvinic et al., 2013). Factors contributing to these differences include the tendency for women's enterprises to be small, micro- (up to five employees), home-based and concentrated in slow-growth sectors such as garments and retail rather than the more progressive and high-growth sectors such as electronics and IT. A host of social, legal and institutional constraints are also involved, as are gender gaps in access to financial services, restriction on women's ownership of property and a business environment that often discriminates against women entrepreneurs. Data from 103 countries show widespread gender differences in business laws that affect women's incentives (as they raise costs) and capacities to establish and run businesses (World Bank, 2011). Attitudes and behavior of market actors towards women entrepreneurs can also pose constraints.

Social norms impose unique restrictions on working women. Globally, women spend at least twice as much time as men on unpaid household work (World Bank, 2013). Because the gender division of labor fairly universally assigns them primary responsibility for household work and care work including especially childcare, women's time for market (paid) work is more constrained than that of men. Household work is also unpaid. More importantly, women's contributions to some types of work, often in agriculture, is regarded as household work and remains uncounted and unpaid. Thus, women's economic contributions are underestimated. Women's work options are also likely to be affected by a lack of childcare alternatives and, in many places, by social norms that restrict their mobility or enforce seclusion.

Additional barriers for women workers are restrictive labor policies such as inflexible working hours and limited parental leave that make it difficult for women to balance work and family responsibilities and limit their job mobility and earning potential. It is also important to note that women are often not in control of their earnings. Further, a large percentage of women in low-income households in low-income countries are not involved in household decisions about spending their earnings, including in Sub-Saharan Africa and South Asia (World Bank, 2012). Similarly, they often do not own or control assets. Hence the importance of building women's agency, including decision-making ability within the household.

Development programs over the past three or more decades have sought, often unevenly, to improve women's economic and social status and close gender gaps. In recent years, a wide range of actors including donors, development agencies, and corporations have intensified a focus on women's economic empowerment. This report examines the results of some of the initiatives undertaken by a range of governmental and non-governmental actors (NGOs), some collaboratively, to address gender gaps and women's economic empowerment.

Section III offers a definition and framework for understanding the factors involved in what works and does not in women's economic empowerment on development programs. An economic empowerment framework is used, as explained below, because issues related to overcoming disempowerment and building agency are fundamentally linked to women's economic success. Section IV reviews evidence on Agriculture and Assets, Section V A Public Works Program, Section VI Microfinance (credit and savings), and Section VII Collective Action. Outcomes examined are income, savings, assets, and decision-making power though quantitative data on these outcomes are mostly not available for section VII on collective action. For reasons explained below, decision-making power is examined, with the caveat that measures are inconsistent.

Framework for Women's Economic Empowerment

Kabeer (1999) defines empowerment as "the process by which those who have been denied the ability to make strategic life choices acquire such … ability." An economically empowered woman able to exercise choices has both "… the ability to succeed and advance economically and the power to make and act on economic decisions" (Golla et al., 2011, p. 4).

Economic advancement requires women to have resources and skills to compete in markets and fair and equal access to economic institutions. In order to benefit from economic activities, women need agency to control resources and profits and to make and act on decisions. Further, the empowerment process involves individual agency or acting on one's own behalf and, for empowerment to occur, the change has to be manifest in the woman herself (Malhotra and Schuler, 2005). Economic advancement and agency are inter-related and build on each other. With increasing agency, a woman is better able to control and use resources and to define and make choices that enable her to advance even further economically.

Women need a mix of resources for economic advancement: human capital (e.g., education, skills and training), financial capital (e.g., savings and loans), physical capital (e.g., assets like land, tools, equipment) and social capital (e.g., networks and mentors). Whether, how and the extent to which women participate in the economy and succeed depends on institutions and norms that define how resources, including power, are distributed and used. Institutions include laws and policies, economic and political structures and education systems. Norms define gender roles, responsibilities and expectations and, in patriarchal societies, often restrict women's agency—factors such as mobility, aspirations, occupations, and decision-making at home and in society. Empowerment thus requires changes in gender norms, especially the distribution of power and decision-making within the household and in communities.

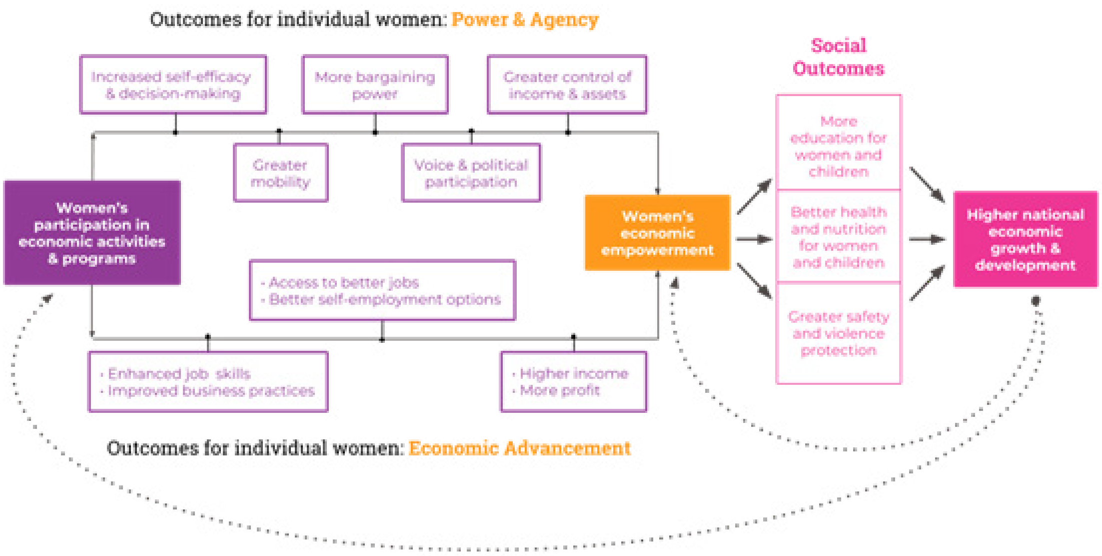

Figure 1: A framework for women's economic empowerment

Source: Mehra and Shebi (2018).

Figure 1 shows the pathways for women's economic empowerment (as individuals) and potential social and economic development impacts that can result from it. Women's participation in economic activities and programs has both agency and economic outcomes. Economic outcomes are those that result in higher incomes for women, whether through employment or self-employment, as shown on the bottom half of the figure. They include, for example, enhanced job skills and access to better jobs and, for self-employed women, greater knowledge of sound business practices and higher revenues and profit. Agency outcomes, as depicted on the upper half of the diagram, include the ability to control income, make decisions or participate in decision-making and obtain greater mobility. Both are needed for women's economic empowerment (see also Chang et al., 2020).

Empowerment has beneficial effects on women's own safety and security and on children's health, nutrition and education as shown in the social outcome boxes. It also results in broader societal benefits that contribute to long-term national economic growth and development. Development can be empowering in and of itself and can create additional opportunities for women to participate in the economy, as depicted via the two feedback loops.

Agriculture and Assets

Growth in agriculture is more effective in reducing poverty than growth in other sectors. The vast majority of poor women in the world depend on agriculture for their livelihoods. Assets like land and livestock are vital for agriculture. Also needed are assets such as implements and tools, machinery, and savings and complementary factors including information, technology, credit to purchase inputs, and training. However, women farmers are disadvantaged in asset ownership and access to other resources and often left out of agricultural projects. Reducing the gender gap in assets and agriculture is vital to women's economic empowerment.

Estimates of women's economic participation vary regionally and between countries as, for example, in Africa where 60% of employed women work in agriculture (Meinzen-Dick, 2019). Forms of women's participation also vary widely because some women work their own plots whereas others work as paid and unpaid workers on family plots, and landless women, as wage workers on other people's lands. Women are mostly concentrated in subsistence and food crop production and not higher-value commercial agriculture unless as laborers. On family farms, women may be unpaid even if their labor is used to generate income as, for example, through sale of cash crops such as fruits and vegetables. Income typically accrues to men.

An extensive literature exists to document widespread gender disparities in assets, resources, and access to inputs, technology, information, and services. These disparities are compounded by women's lack of authority to manage and take decisions about their farm enterprises, outputs, and incomes. As a result, women farmers are less productive, their yields estimated at 20-30% lower than those of men. Taken together, these factors lead to allocative inefficiencies that constrain farm productivity and profitability overall, and for rural women, and undermine development (FAO, 2011; O'Sullivan, 2017).

Overall, men own more assets than women and they are of higher value. Land, for instance, is an asset fundamental for farm production but, globally, women rarely own land and typically access it through a male relative such as a husband. Women also, typically, farm smaller plots. Additionally, women have less secure tenure over land, a factor that reduces investment and productivity. Gender gaps exist, too, in livestock holding that are crucial for diversified diets and farm income. Women's livestock holdings are smaller than those of men and are concentrated in small animals such as chickens and goats. Men generally own large livestock like cattle that yield higher earnings when sold (O'Sullivan, 2017).

Asset ownership is best viewed as "a bundle of rights" that include control and use—essential for decision-making about the asset. Some assets are held jointly by women and men. In joint ownership, rights become complicated as owners may have different rights and levels of control over the same asset. For example, a woman may have the right to control milk for home consumption and men for sale. Overall, men's rights tend to be stronger (Johnson et al., 2016). It is important to know these rights to determine who is likely to benefit from project interventions and how.

Gender gaps in asset ownership, control, and use are severe and well-documented. Evidence shows that lack of asset ownership and control, specifically land tenure security, undermine productivity-enhancing investments in land and technology adoption (O'Sullivan, 2017). Asset inequalities undermine women's control over household spending decisions and research shows that women are more likely to spend on beneficial food, education, and health than men. Inequalities also effect women's long-term wealth accumulation (O'Sullivan, 2017). On the other hand, strengthening women's rights to assets can have beneficial effects. For instance, when Ethiopia introduced joint land registration and put the names and photographs of both husband and wife on registration certificates, women's investment in land increased (O'Sullivan, 2017).

There is mounting evidence that assets are important for poverty reduction and current and long-term individual and household well-being. Evidence is also growing that women's ownership and control of assets is important for development outcomes and for women themselves.[1] But a focus on women in agriculture, women's assets, poverty reduction, and development is relatively recent and the evidence somewhat thin (Buvinic et al., 2013).

Data and empirical and experimental studies on these issues are scarce often because the household is the unit of analysis, and not individual family members. In actuality, women and men often have different assets, activities, and incomes and use them in their own ways to meet individual and family consumption, investment, and savings goals congruent with their responsibilities and priorities (Quisumbing et al., 2015). Studies that do disaggregate by sex show mixed outcomes, sometimes benefiting women and families, and not at other times. But they offer lessons on how to gender-integrate projects for better results. Reviewed below is evidence on gender-specific outcomes from a set of eight agricultural development projects in seven African and South Asian countries (Johnson et al., 2016).

The Gender, Agriculture, and Assets Project (GAAP)

The GAAP studied the gender impacts of eight agricultural development projects in seven countries of Sub-Saharan Africa and South Asia by integrating gender and assets components into each of the eight projects' monitoring and evaluation plans (Johnson

[1] For a fuller discussion see Meinzen-Dick et al., 2017.

et al., 2016). The GAAP's goals included understanding the importance of gender and assets in agriculture projects, their potential to benefit women by building assets and incomes, identifying strategies to reduce gender gaps in assets, and improving participating organizations' abilities to measure and analyze quantitative and qualitative data on gender and assets.

As shown in Table 1, project interventions were made by various organizations with different objectives and implementation strategies. All sought farm productivity, income, and household welfare improvements through mechanisms, some by distributing assets like land, livestock, and machinery and, others, by improving access to inputs, markets, technology and training, and commercializing smallholder agriculture. All projects worked with both women and men but just five targeted women as beneficiaries and three transferred assets directly to women. Project approaches to gender also varied—three were gender blind, three gender aware, and three sought gender transformation.[2]

[2] Study authors' definitions were as follows: Gender blind refers to efforts that ''typically do not acknowledge the role of gender in different social contexts and ignore the different ways that men and women engage with productive resources.'' Gender aware approaches ''have an understanding of the different needs and interests of men and women.'' Gender transformative approaches ''explicitly engage both women and men to examine, question, and change those institutions and norms that reinforce gender inequalities.'' (Johnson et al., 2016, p. 299).

Table 1: Agriculture and asset project characteristics

	Project Nam	Country and Dates	Project Description	Asset Transfer	Gender Content	Evaluation Methodology
BRAC	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor	Bangladesh (2007-11)	Assisted rural ultra-poor to graduate to mainstream development via small grants, asset transfers & training	Land & livestock	Gender aware Targeted women beneficiaries	RCT
Harvest Plus	Reaching End Users: Orange Sweet Potato (OSP)	Uganda (2007-9)	Assistance to increase vitamin A intake & reduce deficiencies in women and children	OSP vines, mainly to women's groups	Gender aware Targeted women beneficiaries	RCT
Helen Keller International	Enhanced Homestead Food Production	Burkina Faso (2009-12)	Assisted women with homestead gardens and nutrition education to improve mothers' & children's nutrition	Land & tools	Gender transformative Targeted women beneficiaries	RCT
Kickstart International	Treadle Pumps in East Africa	Kenya & Tanzania (2010-12)	Market-based distribution of low-cost irrigation pumps to increase crop yields of poor farmers		Gender blind	Early vs late pump buyers
Landesa	Micro-Land Titling for India's Landless Agricultural Laborers	India—Odisha and West Bengal (2010-15)	Worked with state governments & communities on land titling, assisted with housing, food production, & infrastructure	Land transfer & regularization; promoted joint titling	Gender aware Targeted women beneficiaries	Propensity weighted regressions
Land O'Lakes	Manica Smallholder Dairy Development Program	Mozambique (2008-12)	Assistance to rebuild Mozambique's dairy industry & increase smallholder incomes	Improved dairy cows (to men)	Gender blind	Early vs late cow recipients
CARE	Strengthening the Dairy Value Chain	Bangladesh (2007-12)	Integration of 35,000 smallholder farmers in dairy markets with input & training to improve income		Gender transformative Targeted women beneficiaries	Propensity weighted regressions
IRRI	Cereal Systems Initiative for South Asia	India (2009-11)	Development &deployment of new cereal varieties to reduce food and income insecurity		Gender blind	Comparator control villages

Project evaluations included experimental and quasi-experimental methods including three RCTs. GAAP provided varied qualitative and quantitative inputs, as needed, into the evaluation studies to determine gender-related issues and outcomes. It provided input into mid- and end-line survey modules.

Qualitative work included focus group discussions, key informant interviews, and life histories. A summary of gender-related outcomes follows.

Assets: All evaluations showed assets in intervention households increased relative to controls. Women's assets increased in four projects, mainly those three that directly transferred assets to women. However, as men's assets also increased, there was no change in the overall gender gap.

In the fourth project, CARE's dairy development in Bangladesh, women did not receive an asset transfer but nevertheless experienced an increase in asset ownership. They acquired joint ownership of non-farm assets bought with dairy income earned due to the project intervention. They had contributed labor to meet the additional demand for labor due to project interventions. Though they did not directly receive income, they felt their contribution was implicitly recognized.

The gender gap in asset ownership closed in only one case, that of HKI. The value of women's agricultural assets increased while those of men decreased. The result was in part due to the project giving women the lead in running the communal model farm where it provided inputs, technology, and training to increase production of nutritious food crops and small livestock. HKI had learned from previous experience that it was beneficial to engage women in production, not just nutrition education.

When HKI first started implementing similar homestead production/nutrition education projects, they were gender blind. Assuming men were the farmers, they worked with men on farm production and with women on nutrition education accepting the traditional view of men as producers and women as food preparers. However, when HKI discovered that production information on male farms was not reaching the women target farmers, they adapted and began to involve women directly.

By 2010-12, when HKI implemented the project in Burkina Faso, women were specifically targeted as beneficiaries and explicitly involved in project activities. A salutary side-effect was the community's more favorable view of women's land ownership that resulted from observing them work on the communal farm. The result was also interesting from the viewpoint of fairly rapid gender norm change within a two-year span (Johnson et al., 2016).

Johnson et al. (2016) found that in three projects that transferred assets to women, their rights to assets increased notably. This did not happen automatically but rather was the result of deliberate steps taken in the projects. Measures varied. In Burkina Faso, as noted above, HKI targeted women beneficiaries and negotiated with the community for land on which they could establish a model farm.

In India, Landesa promoted joint land titling as the means for increasing the likelihood that women would have shared control of microplots. Putting women's names on land titles increased their decision-making power on how to use land (15%), what to grow on it (14%), and ways to generate new income (11%) (Santos et al., 2013). They were also more likely to participate in household decisions with respect to produce sales from the plot, food purchases, and consumption.

Overall, Johnson et al. (2016) concluded gender asset gaps are rarely narrowed and may even be increased by agricultural projects. When household assets increase, they tend to be controlled exclusively or primarily by men, requiring deliberate measures to increase the likelihood to reinforce women's rights in increases in income and assets. Efforts to influence norm changes may also be needed to enhance acceptability of women's individual and joint ownership of assets.

Income: Not all projects reported on income changes. Of those that did, most with asset transfers and technology transfer reported higher household incomes, though the result was not statistically significant. Women's incomes also increased but they found it difficult to keep control over the increases as compared with men.

In the BRAC project (Bangladesh) women's own earnings actually declined, although overall evaluations showed household food expenditures and ownership of productive assets increased. The intervention gave cattle to participants requiring additional labor inputs to be allocated for their care. This prompted women, often responsible for livestock care, to withdraw from paid work outside the home. They thereby lost both earnings and mobility, the latter an important indicator of autonomy in a society where women are mostly secluded. However, women claimed the decision to give up their outside jobs was their own and they preferred work at home than in low-wage low-status jobs as domestics and agricultural laborers. Similarly, higher labor demand in the CARE dairy project caused women to withdraw from outside wage work to contribute to cattle care.

Lessons on agriculture and assets

Design and implementation

Lesson 1. Gender integration in projects matters. It is both feasible and valuable to consider gender in agricultural development projects and research. Asset measures, even without asset transfers, can reflect changes in relatively short time frames of three to five years. Women can benefit with greater attention to gender in assets ownership and agricultural development programs. This requires gender integrating projects from design through implementation, monitoring and evaluation. It should be done with knowledge of the local context, gender roles and responsibilities in farming, and social norms governing income and asset ownership, control and use. This information is necessary to understand who benefits and how and to adopt appropriate strategies for women to benefit along with men.[3]

Lesson 2. Gains in assets are likely to be mainly or even exclusively controlled by men due to prevailing gender norms. Therefore, deliberate measures are needed to reinforce women's property rights and increase the likelihood that they maintain, accumulate, and control assets. Measures are also needed to change norms regarding women's control over household assets whether individually or jointly. Norm changes may be required not just in communities but in implementing agencies and personnel at all levels,

[3] Additional details about types of agricultural interventions that work for women are available in Buvinic et al. (2013).

including government, non-government, and the private sector which is increasingly involved in agricultural development initiatives. Development personnel are just as likely as community members to be influenced by prevailing unequal social norms. It is important to determine beforehand the types of actions needed in particular contexts as they vary considerably—some may require norm changes, others practical and technical interventions.

Lesson 3. Even if gender asset gaps are not narrowed by asset-focused interventions, it is still beneficial to make explicit asset transfers. As Johnson et al. (2016) reported, even when women's income and assets did not increase, they claimed their lives had improved. They could make personal choices about which income-earning job they preferred, the one at home or as low-paid wage-earners. Their agency improved because their set of choices had expanded. Their mobility, another indicator of agency, also improved. They were more willing to be seen in public because project-based income meant they could afford to wear new clothes rather than the old torn ones they found humiliating to be seen in before.

Lesson 4. While it is best to make asset transfers directly to women, in places where social norms are especially restrictive in protecting men's rights in asset ownership, promoting joint ownership of assets between women and men may be a beneficial strategy worthy of further testing and investigation.

Research and methods

Lesson 5. Household level data and analyses are not suitable for determining outcomes for women or the extent to which gender gaps close. It is both feasible and necessary to collect sex-disaggregated data and analyze individual (rather than household level) data to monitor and evaluate project outcomes for both women and men.

A suite of tools is now available to guide design and evaluation of agricultural development programs that seek to reduce gender gaps. **A toolkit on collecting gender and assets data in qualitative and quantitative program evaluations** provides guidance on how to understand and measure assets and property rights and collect data for program evaluations (Behrman et al., 2012). The Women's Empowerment in Agriculture Index (WEAI) provides insight into the extent and sources of the disempowerment of women farmers in various contexts. It measures decision-making power, access to resources (including credit), control over income, time burdens, and membership in groups. A recent adaptation, pro-WEAI, can be used to identify women farmers' disempowerment, guide project design to address these shortcomings, and monitor project impacts.

Lesson 6. Sex-disaggregated studies and evaluations that explicitly examine how to close gender gaps are needed to guide initiatives. We know a great deal about the barriers women face in agriculture. Much less is known about strategies that work. The demand for these strategic "How tos?"is likely to grow as more initiatives integrate gender. Initiative-based research is needed to evaluate successful strategies and how to adapt those that do not work.

Lesson 7. A mix of quantitative and qualitative analysis can help to establish causality and reveal nuances due to social and cultural factors, and unintended consequences. Mixed methods approaches are especially useful in determining how interventions work (or do not) and how women and men perceive personal benefits and costs.

Public Works Programs: India's Rural Employment Guarantee Scheme

Public works programs (PWP) are government-sponsored cash-for-work programs designed as safety nets to assist people who face poverty and unemployment whether chronically, seasonally, or due to a sudden shock such as a natural or economic disaster. Types of interventions vary widely but generally involve a wage payment for work performed in creating an asset or infrastructure such as building a road, clearing a canal, or planting trees. Programs may be long or short-term and specific program designs and implementation methodologies differ. PWPs have been implemented in many LMICs including Ethiopia's Productive Safety Net Program that started in 2005 and, by 2009, had reached 10% of the population (Zimmerman, n.d.). South Africa's Expanded Public Works Programme, established in 2003, targeted high rates of poverty and unemployment especially among Blacks, women, and youth. In 2015-16, it had created 8 million jobs with women accounting for 69% and youth 46% of participants in that year (Kelobang and Boon, 2018).

PWP outcomes and impacts differ and are widely disputed. Beierly and Grimm (2018), for instance, in a review of 28 rigorous impact evaluations covering seven countries in Africa (mostly Ethiopia) and Yemen in the Middle East, found few reported positive impacts in the short term and even less in the medium and long terms. They found virtually no evidence of sustained additional employment, nor improvements in nutrition and education. Still, Beierly and Grimm, concluded that PWPs can be effective under certain conditions and with attention to suitable design and implementation features that account for problems such as rationing jobs, setting the right wage rate, managing efficiently and transparently, and avoiding corruption. In particular, PWPs can help to smooth consumption when used short-term to address acute poverty. They can also be quite effective in reaching the right target populations (often self-selectively), provide a safety net after economic shocks, and as Zimmerman (n.d.) argues, they generate welfare gains even when they function imperfectly.

India's PWP since 2006, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS, the Scheme hereafter), reflects many of these contradictions. The Scheme has been well-researched and, fairly uniquely, had design elements that targeted women and evaluations that examined effectiveness in reaching women and addressing gender gaps. Overall, evidence shows that the Scheme has been effective in enhancing employment and income among poor women including Scheduled Castes (SCs) and Scheduled Tribes (STs).[4] It is self-targeting and, even though women's labor force participation has been steadily declining in India, it successfully drew women into the labor force and raised incomes.

[4] Scheduled Castes (SC) and Scheduled Tribes (ST) are official Government of India (GOI) designations of socially and educationally disadvantaged castes.

The Scheme's goals are to reduce rural poverty, increase wage employment and, notably, empower women. It offers on demand and guaranteed wage employment for up to 100 days per household for all rural households regardless of poverty status. Work is allotted per household on the basis of a job card issued to it. In theory, the number of people working per household is unrestricted but in practice only one worker per household typically obtains work. The Scheme is implemented at the village level by the Gram Panchayat (village council) which funds approved projects and ensures workers are paid. There is provision for worker participation in community planning and monitoring of Scheme activities.

Several key design features address gender inequalities. One-third of employment is reserved for women and they are guaranteed wages equal to men, fixed at the statutory minimum rate. Wages are paid directly into bank accounts offering women the possibility of greater control over their income if they have their own accounts (Bhatia et al, 2016). The requirement that work be provided within a 5-kilometer radius of workers' homes is favorable for women as is the legal requirement that one of the women workers present be appointed to provide child care when five or more children below six years of age have been brought to the work site.

Though the Scheme has been extensively and rigorously evaluated (including 3 RCTs) data on the gendered effects come from a relatively small number of studies, some that used quasi-experimental methods, but most were qualitative and descriptive providing evidence about the changes in women's lives from their own perspective.

Evaluations show the Scheme reached intended participants—the rural poor and women. Participants were more likely to be poor (30%) than non-poor (21%) (Desai et al, 2015); 30% of participant households had no literate adult; and socially marginalized groups such as agricultural wage laborers, **adivasis,** Dalits and Other Backward Classes (OBCs),[5] and the landless were well represented.

Scheme outcomes

The Scheme had overall positive economic and agency effects on women: increased labor force participation, higher incomes, and improvements in children's health, nutrition and education. Beneficial agency effects included increased mobility and greater participation in decision-making at home and in the community. However, even in a net-positive scheme, there were implementation failures that disproportionately affected women, as elaborated below. These offer important lessons for thinking through additional measures that may be needed in PWPs to ensure that women, and particularly marginalized women (e.g., from Scheduled Castes, etc.) are able to benefit fully.

Employment and income: Women comprised 53% of Scheme workers nationwide in 2013-14 (Desai et al., 2015), especially noteworthy because it contrasts with women's declining participation in the work force in India—from 31.8% in 1972-73 to 26.7% in 2015-16.[6] A rigorous difference-in-difference study based on nationally representative

[5] Other Backward Classes (OBC) is a GOI official designation—a collective classification for economically and socially disadvantaged castes. Other such designations include *tribals* or *adivasis* (indigenous people), and Dalits who belong to the lowest caste formerly known as "untouchables."

[6] http://www.catalyst.org/knowledge/women-labour-force-india, accessed on 3/12/2018.

data found the program had a positive impact on labor force participation overall, and the effect was greater on women than men (Azam, 2012).

Women's wages also increased, 8% more in Scheme than non-Scheme districts. As men's wages increased just 1%, the gender wage gap shrank. Further, Azam (2012) noted that competition generated by the Scheme, by increasing women's wages in other types of casual (temporary) work, was likely to have broader impacts in reducing the gender wage gap.

Women's earnings benefitted themselves and their households, contributing 14% on average to annual household incomes (Pankaj and Tankha, 2010). Though variations between states were large, on average, 68% of women collected their own wages, and those able to retain their earnings, bought household consumption items and financed health expenses, children's education, and personal clothes and medicines. Two-thirds of women in another survey said their households faced less hunger and were better able to cope with illness in their family; 57% had used their earnings to purchase medicine (Khera & Nayak, 2009).

Agency: Employment also had positive effects on women's agency—mobility, self-esteem and decision-making. For some women, 45% in one study, it was a new experience to work outside the home and earn an income (Desai et al., 2015). Work enhanced mobility and reduced women's isolation as they interacted more with banks, panchayats and district officials which they had not previously done (Sudarshan, 2011).

Women reported significantly higher self-esteem, more power within the household, and greater control over resources (Desai et al., 2015). Some women reported more independence as they did not need to seek their husbands' permission to spend their own earnings or to rely on other family members for money. Prior to Scheme employment, just 44% of women respondents said they were able to use wages for personal needs compared to 71% after being employed (Pankaj & Tankha, 2010).

Women had greater voice in household decision-making. Comparing participating and non-participating households with a difference-in-difference analysis, Desai et al. (2015) found that the decision-making score among women in participating households improved from 2004 to 2011 as measured by an index that included decisions on purchase of a refrigerator, number of children to have, health care for sick child and children's marriage. However, women's overall share of decision-making in the household remained low.

Though intended by design, community participation in planning and monitoring local implementation was limited in many places. Even in places where communities were engaged, women and especially women from marginalized groups were less likely to be invited to participate. This was an important opportunity denied for women to build agency by participating in public forums. Women were disadvantaged primarily because they lacked access to information about the Scheme overall and even more so about its components—many of which applied to women and were designed to overcome gender barriers (Pankaj & Tankha, 2010).

A project funded by the UN Women's Fund for Gender Equality (Dalit Women's Livelihood Accountability Initiative) sought to address implementation issues in Andhra Pradesh and Uttar Pradesh. It supported Dalit women, through unionization and training, to understand and claim their entitlements and fulfill duties such as participating in planning sessions. A qualitative evaluation at the end of two years found women had increased access to employment, greater control over earnings, and more decision-making power. They obtained job cards and banks accounts, essential for retaining control of their incomes. Participants reported they had greater respect and authority in their homes and communities, officials invited them to planning meetings, and encouraged them to speak (Ojha, 2012).

Gender gaps in implementation

Scheme implementation, patchy across states and districts, posed challenges for both women and men, but tended to be more serious for women (Mann & Pande, 2012 cited in Bhatia et al, 2016). Women experienced gender discrimination including deliberate exclusion (Narayan and Das (2014), were told that the program was "not for them" (Khera & Nayak, 2009) and were prevented from registering and obtaining job cards (Pankaj & Tankha, 2010). They were also told that they were less efficient than men in doing hard labor. Inability to access work was of particular concern for widows, young mothers, and women heads of households whose value for wage work was high. Participation rates were, in fact, lower for single women with young children (9%), widows (17%) and SC and tribal women (17%). Single women were often excluded, in some cases, because authorities insisted they had to work as a pair with men.

Women were often at a disadvantage in getting information about the Scheme, their entitlement to employment, and the provision of work-site benefits, especially the unemployment provision (Sudarshan, 2011). Other issues posing barriers for women included lack of access to childcare at worksites, (Pankaj & Tankha, 2010), physical and sexual harassment from contractors (Khera & Nayak, 2009), and household work and childcare, especially for widowed, older, and disabled women who had limited work options.

Lessons learned on reducing gender gaps in PWPs are listed below. Some are specific to India's Scheme but others, especially key design features, are more broadly relevant especially now that some LMICs are considering PWPs to address economic recession due to the COVID-19 pandemic and the accompanying disproportionate job losses and shrinking economic opportunities for women during the COVID-19 pandemic.

Lessons from India's employment guarantee scheme

Design and implementation

Lesson 8. Taking account of gender issues in Scheme design was a critical factor enabling women's participation and benefitting them. Enabling factors included:

- A standard eight-hour shift helped women to plan for their other household responsibilities.
- Marginalized SC and ST women had the opportunity to work equally with everyone else.
- Equal pay for equal work.

- Work on a government program was considered dignified and more socially acceptable than other types of work, a factor that may be important for women in conservative environments.
- Employment close to home (5 kilometers) was incentivizing.
- Child-care where available was incentivizing. Without work site childcare, women left their children at home unattended or cared for by older siblings whose education was thus compromised.

Lesson 9. Taking account of gender issues in Scheme design was a necessary but not sufficient condition to ensure women's participation and benefits. Sound implementation mattered, as did fine-tuning implementation to meet women's needs. Factors that may enable greater participation by women include:

- Target outreach information and deliver it through channels confirmed to reach Scheme-eligible women.
- Base the entitlement on individuals rather than households because the man is privileged in getting work access if only one person from the household is permitted to work.
- Issue women their own personal job cards.
- Support women's participation in community planning and decision-making.
- Set, communicate, and enforce protective anti-harassment rules.

Lesson 10. Paying women through their own individual accounts (versus joint accounts with husbands) enables them to retain their earnings and enhances their decision-making power in the household.

Lesson 11. Supporting women's participation in community planning and monitoring of PWPs builds self-confidence and community decision-making power.

Lesson 12. Where NGOs and other civil society organizations (CSOs) have strong local community links and expertise, involving them to partner with government may improve implementation and accountability. They could assist with activities such as outreach and recruitment, information dissemination, and training to strengthen women's ability to participate in community planning and monitoring.

Lesson 13. As employment on MGNREGSs requires hard physical labor, it may not be suitable for older and disabled women. Even though they are likely to have high value for income and few job options, other forms of support like cash transfers may be more appropriate for them.

Research and methods

Lesson 14. Basing data and record keeping on individuals (not households) and disaggregating by sex enables implementers to keep better track of women's access and participation and enables them to be more responsive to women's needs. It can also help researchers undertake gender analysis of PWPs.

Lesson 15. Because of the great variation in findings about the effectiveness of PWPs, more and better evaluations are needed to determine whether and how PWP can work, under what conditions, and with what design and implementation features. Evaluations should integrate gender and gender analysis should be quantitative and qualitative, as noted in Lesson 7.

Microfinance: Credit and Savings

Just thirty years ago poor women in LMICs had virtually no access to formal financial services. If they needed loans, they were forced to borrow from friends, relatives and money lenders, often at very high rates of interest that contributed to keeping them in debt and poverty. By developing and widely disseminating savings and lending methodologies, microfinance helped expand access to financial services for low-income people worldwide. By 2018, 139.9 million, mainly women (80%) and rural residents (65%), had become micro-borrowers (Convergences, 2019). The global lending portfolio stood at USD 124 billion.

Microfinance is now available in every region of the world, the largest numbers of borrowers and the fastest growth areas are in India, Bangladesh, and Vietnam (Convergences, 2019). Small loans are still the main product on offer but savings and microinsurance products are growing, as is mobile money. Microfinance institutions (MFIs) were started by people and organizations with a vision of a double bottom line—social impact and sustainability. A widening range of institutions now provide micro-financial services including non-profits and commercial banks.

Group-based methodologies such as village banking, joint liability groups, and self-help groups (SHGs) were the most common mechanism to deliver microcredit initially. They addressed a key concern among lenders that poor people lacked assets to offer as collateral and were more likely to default on loans. Group methodologies relied on members' shared responsibility for loan repayment as a substitute for collateral. High loan recovery is a key factor contributing to the success and sustainability of microfinance. Another is the commercial approach MFIs took to operate like a business, aiming to recover costs and become sustainable via interest rate charges and fees.

Group-based lending served an additional social purpose, namely, of building solidarity among members and, as most were women's groups, they also became a mechanism for fostering women's agency—an essential component of women's empowerment.

Development practitioners believed microcredit would reduce poverty by releasing the credit constraint that prevented micro-entrepreneurs from creating and growing enterprises. They expected borrowers to use microloans to grow their businesses and increase revenues, profits, and incomes. In practice, in addition to investing in enterprises, borrowers used microcredit in various ways to reduce financial risk, smooth consumption, and improve financial management. As the incomes of poor women are often extremely variable, they also used microloans for expenses such as food and clothing, children's school fees, emergencies such as illness or death, or to pay off other debts.

Over the past 30 years, microfinance has been innovative, dynamic, and successful in delivering financial services to the poor and women. It has achieved scale and visibility. It has also raised extravagant expectations. Despite its great success, research shows that microfinance has not been transformative as some people claimed. Nor has it been as harmful as detractors claim, arguing that it pushes people further into debt and poverty. Rather, as Banerjee, Karlan, and Zinman (2015b, p. 3) assert microcredit has had "modest but potentially important effects." They can be built upon through research, policies, and programs.

Microcredit outcomes

A review of evaluations done over the past 20 years shows mostly mixed results for microcredit in empowering women whether in terms of reducing poverty or improving agency, each a key component of empowerment. The evidence for these results is discussed below, along with impacts on enterprise investment and growth hypothesized to be the avenues by which microfinance impacts occur.

Poverty impacts of credit: Early large-scale quasi-experimental evaluations of microcredit programs of the Grameen Bank, BRAC and the Bangladesh Rural Development Board found they reduced poverty and empowered women (Pitt & Khandker, 1998; Khandker, 2003 and 2005; and Pitt, Khandker, & Cartwright 2006). They showed that credit given to women was more likely than that provided to men to positively affect household expenditures and women's non-land assets. Khandker (2005) also showed credit reduced poverty among women and their households, particularly those in extreme poverty. However, these conclusions were mostly disputed when other researchers using the same data failed to replicate the results (Roodman & Morduch, 2009; Duvendack, 2010 and Duvendack & Palmer-Jones, 2011).

Still, Deininger and Liu (2012), in a quasi-experimental study in Andhra Pradesh, India, found consumption smoothing in SHG borrower households reduced vulnerability to poverty. Annual per capita consumption increased by $16.8 annually or 11% more than in the control group. There were positive, significant and relatively large increases in per capita energy (10%) and protein (16%) consumption. The poorest households significantly increased non-financial assets (23%) relative to controls). Similarly, Khandker and Samad (2014), based on 20-year panel survey data in Bangladesh showed repeated borrowing raised women's incomes—a 10% increase in borrowing reduced extreme poverty five percentage points.

RCTs were not any more conclusive. In poor urban areas of Hyderabad, India, loans to women increased borrowing and investment in durable goods but had no significant impact on overall consumption (Banerjee et al., 2010). Group-liability lending in rural Morocco had no effect on poverty or overall per capita household consumption, though food consumption increased in some households (Crepon et al., 2011). On the other hand, individual small loans to low-income, salaried workers in South Africa increased household incomes and food consumption (Karlan & Zinman, 2010) and, in the Philippines, small loans enabled urban women clients to better manage economic risks (Karlan & Zinman, 2011). Thus, two studies reported no increases in consumption and poverty reduction and two somewhat more positive effects.

A review of six RCTs in India, Mexico, Mongolia, Bosnia-Herzegovina, Ethiopia and Morocco examined the effects of lending on the likelihood of business investment, size, and/or profitability (Banerjee et al., 2015b). They found microcredit was partially successful. Some business activity increased but beneficiary incomes did not. Three of four studies that looked at women's decision-making power and/or independence found no effect and one found a small but significant increase. Other positive effects were found on occupational choices, consumption, and risk management. Buvinic and O'Donnell (2019) note that increases in risk management and expanded occupational choices are important for women, the latter especially for "necessity" entrepreneurs.[7]

Business investment and growth: Research showed similarly mixed results on the effects of microcredit on business creation and growth. Quasi-experimental studies found microcredit had no impact on business creation in Thailand or India, although it had a small impact on the number of employees in India, as it did in Peru (Kaboski & Townsend, 2009; Chen & Snodgrass, 2001; and Dunn & Arbuckle 2001). Credit was associated with higher informal sector earnings and business revenues among households of poor and very poor women in India, greater business revenues for mostly women micro-entrepreneurs in Zimbabwe, and with higher revenues of all household microenterprises in Peru (Chen & Snodgrass, 2001; Barnes, 2001; and Dunn & Arbuckle, 2001). In India, Sinha et al. (2006) found women most SHG members invested in individual enterprises and about 20% in group enterprises such as milk marketing, rice processing, and cooking mid-day meals for the local school. Overall, just one-third of women's enterprises were viable and successful.

Evidence from RCTs showed access to loans in rural Morocco did not lead to the creation of new businesses, and had mixed impact on existing businesses, even though some loans were quite large, ranging in size from $124 to 1,885 (Crepon et al., 2011). In contrast, Banerjee et al. (2010) found borrower households in Hyderabad were more likely to have started new businesses but that had no significant impact on business revenues, profits or number of employees. Similarly, in Mongolia, group loans for poor women had a positive impact on household business creation but individual credit did not. Over time, loans also had a positive impact on women's profits (Attanasio et al., 2011).

Banerjee (2013) advances several hypotheses about why microcredit has had such limited impact on business and income growth, some related to borrowers and others to the structure of microcredit loans. People borrow for various reasons—some borrow mainly for consumption or, especially among the poor, to meet crisis needs such as for food or ill-health. Others may invest only as much as needed to ensure they can repay the loan, still others, may not want to grow their business because they have conflicting priorities such as a job or, mainly for women, household work. Or borrowers may deem the total return too small to justify the investment.

Notably, evidence disaggregated by sex is scarce. One RCT that compared effects of grants (as a stand-in for microcredit) on capital constrained businesses of men and women in Sri Lanka, found women invested very little of smaller grants in their business but as much or more than men of larger grants. Women also did not experience permanent increases in business income as men did (de Mel et al., 2009).

Structural factors contributing include the relatively small loan sizes, the joint liability

[7] Necessity entrepreneurs are those who would prefer paid employment but are disadvantaged in the job market because they lack skills. They become entrepreneurs by default and may also lack the skills needed to run a business.

structure of group borrowing that discourages risk-taking, and the short repayment timeframe. These factors may negatively influence risk-taking and innovation and they may be more intense for women business owners. The requirement to start repaying loans in a very short time (often a week) does not allow time to make a mistake and recover from it—a factor likely of particular significance for poor borrowers. By contrast, given a grace period on loans, poor women micro-entrepreneurs in India, invested 6% more in businesses than those with no grace period (Field et al., 2010). After two years, women with the grace period increased average profits by 30%.

There is also some evidence of a range beyond which borrowers appear not to demand bigger loans that could impact business size and profitability positively. Structural issues such as these deserve further study, questions such as: What are optimal loan sizes, delivery methods (group or individual), and repayment schedules that would amplify positive effects on borrowers' businesses and profits.

Agency: The effects of microcredit in improving women's agency also mixed. Some studies using mixed methods concluded that improved economic outcomes due to microcredit did not translate into enhanced agency for women mainly because they retained little or no control over their loans (Goetz & Sen Gupta, 1996 & Montgomery et al 1996). Other studies found women had more decision power within their households and more social mobility (Pitt et al., 2006; Khandker, 2003; and Pitt & Khandker, 1998).

More rigorous RCTs also found mixed results. Access to loans in low-income urban neighborhoods in southern India did not affect women's roles in household decision power over spending, investment, savings, and education (Banerjee et al., 2010). In contrast, Karlan and Zinman (2010) found positive results in South Africa where both female and male borrowers reported increased household decision-making power and had higher community status. Just four of the six studies reviewed by Banerjee, Karlan, and Zinman (2015) looked at women borrowers' decision power and/or independence in the household, three found no effect and just one (in Mexico) found a small but significant increase.

Changes in agency can also be observed at the community level when women take on non-traditional public roles or those that involve decision-making in other ways. A mixed-method evaluation of the Society for the Elimination of Rural Poverty (SERP)'s implementation of the World Bank-funded in Andhra Pradesh that involved 1 million SHGs and reached 11.3 million women (70% of the poorest of the poor), found women borrowers became more mobile and self-confident both individually and collectively. Members were 4% more likely to attend gram panchayat (village council) meetings than non-members and women contesting village-level elections rose from 13% in 2002 to 23% in 2006 (World Bank, 2015a).They collectively demanded greater accountability for government services that had a positive impact on the poor.

Buvinic and O'Donnell (2019) found that repeated borrowing led to improvements in agency, especially, self-confidence that may contribute to greater financial risk-taking among women and more positive income effects from microcredit. Some recent evidence shows repeated micro borrowing raises women's income, partly through increased self-confidence and financial risk taking with more profitable results. In Kolkata, India, a two-month loan grace period versus immediate repayment requirements encouraged more risk taking among poor urban women, significantly raising their long-run (three-year) business profits (Field et al., 2014).

In summary, there is no clear evidence that microcredit reduces poverty or improves living standards, stimulates business investment and/or growth, or improves women's agency, specifically, decision-making power in the household. However, effects are varied, and research shows benefits in some areas for certain borrowers that offer lessons, mainly for combining credit with other interventions for better results.

Savings

Savings serve many functions similar to loans such as consumption smoothing, business investments, and risk mitigation, the latter especially important for poor women who, typically, do not have a social safety net under them. Further, the advantage of savings over credit is that it avoids risking indebtedness (Roodman, 2012). Emerging evidence shows savings may also increase women's economic independence and self-reliance (Buvinic and O'Donnell, 2019). However, savings products have grown more slowly than credit often because MFIs, as non-bank unregulated organizations, were at first legally prohibited from taking deposits to protect depositors.

On the demand side, there was a strong perception that poor women would have difficulty saving because their earnings were low and irregular, and they were often subjected to demands for cash from other household members (dubbed the "family/kin tax"). In fact, some poor women can and do save while others do not for reasons that include a preference for current spending, lack of discipline, and family pressures.

Still, a critical feature of microcredit is the requirement for group members to contribute to compulsory savings, and MFIs were successful in persuading poor women to do so. Group savings were variously used as loan pools or held as protection against delayed repayments and defaults. They were permitted because regulators assumed that mutual interest would lead group members to ensure the safety of their savings. Forced savings were, however, often quite inflexible and clients had to abide by strict rules about how much to contribute and how often, and withdrawals were restricted and not at will. These features limited their utility for savers.[8]

On the other hand, MFIs that later obtained regulatory approval and offered flexible savings, discovered that they were popular. A global survey of 340 MFIs (2004-6) found just 129 offered savings and, those that did, had more growth in savings than loan accounts (Stephens, 2008). In Peru, for instance, BancoSol and MiBanco held more savings than loan accounts (MIX Market data in Roodman, 2012). In 2011, Grameen Bank in Bangladesh, had more than $1.4 billion in savings, as compared to an outstanding loan portfolio of $965 million. The fact that MFIs permitted to accept deposits often have substantially more savers than borrowers reflects high demand among the poor to access safe, reliable and convenient means to store and accumulate savings (Deshpande, 2008).

[8] Microcredit can be an indirect savings mechanism—a way to make purchases that require a large payment at once like a fridge or TV. A loan may be preferred by women because one large loan repaid in several small installments protects against growing personal savings that may be subject to theft or family demands (kin tax).

Many MFIs now offer both credit and voluntary savings, some that are now completely flexible, permitting deposits and withdrawals of any amount at any time. Others have varied limits on withdrawals or time deposits that offer higher interest rates than more liquid accounts.

Whatever the reason, some MFIs try to design products that will overcome the personal challenges that savers confront as, for example, commitment savings that places high costs for withdrawals made before a stated time or level of funds accumulated.

For women, savings product design seems to matter. Labeling savings and mentally marking them for a specific purpose (commitment savings) plus limited permitted withdrawals worked better because these features helped women resist family pressure and exercise greater self-control (Buvinic & O'Donnell, 2019). Overall, women preferred individual over joint accounts for savings. Access to mobile savings also worked well for women because they afforded the privacy and security they needed to make independent savings and investment decisions. Mobile accounts were also beneficial because they lowered transaction costs. However, there are conditions under which savings may not help to economically empower women: very poor women, those located far from banks, or where gender inequality is so great that women do not engage in paid work at all.

Savings impacts: Poverty, business growth, and income

Once again, research on the impact of savings shows mixed results. Kaboski and Townsend (2005) found that pledged savings in rural Thailand had a weak effect on business formation while flexible savings had a negative effect. Another study in Northeast Thailand found savings contributed to higher business revenues of wealthier women but not poorer women (Coleman 2006). A panel survey (1,608 households) in Kenya that measured changes in access to mobile money over six years reduced women's poverty, increased financial resilience and consumption, and expanded occupational choices from agriculture to more profitable businesses (Buvinic and O'Donnell, 2019).

RCTs reported more positive results. In Kenya, Dupas and Robinson (2013) found savings increased women entrepreneurs' savings rates, business investments, and incomes. Women's business investments increased 40% but there was no measurable increase in men's investments. Women spent 10-20% more on food relative to the control group and were less vulnerable to health shocks.

In the Philippines, Ashraf et al. (2008) found a strong positive impact of a commitment product on savings levels after a year and higher expenditures on durables goods. Women savers had more decision-making power over spending and increases were stronger among women with below median decision power at baseline. Though savings levels were not sustained two years later, researchers contend the product design appealed to women who wanted a product that reinforced self-control and those desiring greater decision power in the household. In Malawi, Brune et al. (2011), found positive impact of commitment savings on farmers' input use and yields and household expenditures but women represented just 6% of the sample and results were not sex-disaggregated.

For the very poor, the use of savings as one of a package of support in the "graduation approach" showed promising results in helping the very poor (majority women) move out of extreme poverty. The approach combined savings with temporary consumption support, an asset transfer, skills training and coaching, and health information and services. RCT evaluations of pilot tests in six countries (Ethiopia, Ghana, Honduras, India, Pakistan, and Peru), found income and revenue were significantly higher in the treatment group in every country. Household consumption, savings, household assets, and food security were also higher in the treated group in all but one country (Banerjee et al., 2015). Total program costs were relatively high, but benefits exceeded costs in all but one case. Results occurred in a relatively short timeframe of two years and were found to be sustained over the third year.

Though results of studies on savings impacts are mixed, recent rigorous evaluations demonstrate more promising poverty-reduction results than for microcredit especially when combined with a package of additional services, and asset transfers. More such experiments are needed to determine if findings hold more widely.

Lessons: Microfinance

Design and implementation

Lesson 14. Credit alone is not enough to reduce poverty in women and households, mainly because women use loans in various ways and not exclusively to grow their businesses. For women who want to invest in business, a package of business development services and training is needed to address the multiple barriers they face and build business skills. Some studies show the effectiveness of high-quality training (adequate duration, tested materials, quality trainers) with incentives and support for childcare and time burdens plus soft skills that build women's confidence (e.g., peer support and mentors), and offer social support. Classes must be held at convenient locations, at convenient times, and transport support provided (Buvinic and O'Donnell, 2019 and World Bank, 2015).

Lesson 15. Poverty reduction among the ultra-poor requires a package of interventions that include an asset transfer, a savings option, intensive training, and consumption support. A similar package may also work for the less poor and experiments and rigorous evidence are needed to determine this.

Lesson 16. Women's propensity to be more risk averse may result in less-than-optimal business decisions that negatively affect productivity and incomes. Program interventions that bolster their independence and control over resources are more likely to succeed (Chang et al., 2020). A range of options is available to support women's agency including technological, logistical, and social. They include individual instead of joint bank accounts, mobile banking, access to childcare, and safe and low-cost transport.

Research and methods

Lesson 17. Research is needed to improve loan and savings product designs, service delivery, and targeting. There is room to test alternatives that answer program questions like: What would help women save in different circumstances and at various social levels? What products and what assistance do women need to use loans more effectively? What are interventions that support women's ability to control and use their own savings and make household economic decisions?

Lesson 18. Progress on understanding the financial needs and outcomes of women's borrowings and savings will be improved and gender gaps reduced, if programs and research integrate gender into design and implementation and evaluate and report on sex-disaggregated results.

Collective Action: Informal Worker Livelihoods, Rights, and Empowerment

A key characteristic of informal sector employment is that enterprises are unregistered and unincorporated. As a result, workers are basically unrecognized. They have no legal standing and no social protection. Work is, typically, low skilled and low waged and, depending on the occupation can be dangerous and exploitative. Street vendors, for example, can experience police harassment and be forced to pay fines and bribes for permission to ply their trade on the streets. Sometimes termed 'vulnerable employment,' South Asia rates the highest in the world with 84.5% of women working under these precarious conditions (ILO, 2011).

Collective action has worked to address these issues by empowering women to demand their rights and improve their livelihoods and lives. Devarajan and Kanbur (2007) argue that when governments and markets fail poor people, as occurs with informal sector work, collective action by civil society organizations (CSOs) can fill the gap by giving voice to the voiceless to raise public consciousness, provide information, and urge government to fill the gap. They often try to fill the gap themselves. Collective action is the process by which groups voluntarily form around common or shared concerns, whether temporary or permanent, with the idea that acting together will yield better results than individuals acting alone. (Pandolfelli et al, 2007). It enables members in diverse activities to create joint pressure to meet common goals, e.g., legal changes, government accountability, better prices or wages, access to public goods, etc. It can occur through different types of organizations such as unions, SHGs and cooperatives.

Studies on the impacts of collective action are limited, mostly qualitative, and mainly case studies. Among them are just a few rigorous quantitative studies mainly on the impacts of BRAC's ELA program in which collective action occurs through girls' clubs. In a systematic review, Domingo et al. (2015) found about 50 studies on women's social movements worldwide. India was the focus of most research among single-country studies. They were almost entirely qualitative, few used statistical techniques and none employed experimental designs. In this section, we rely mainly on qualitative studies of collective action, social activism and social movements globally and in India. The studies do not report rigorously on discrete improvements in women's income, savings, and assets. They focus mainly on processes that improved women's agency and ability to demand and access their rights as workers and citizens.

Examples of successful collective action on women's economic empowerment are the Self-Employed Women's Association (SEWA) and Kagad, Kach, Patra, Kashtakari Panchayat (KKPKP), two leading women's trade unions in India. SEWA, headquartered in Ahmedabad, Gujarat, has both urban and rural members in multiple occupations in many parts of India while KKPKP is focused on women waste workers in Pune city. Their activities and accomplishments described below are based on qualitative studies.

Case study: Economic outcomes—Self Employed Women's Association (SEWA)

SEWA was founded in 1972 as a union of women workers in the informal sector mainly laborers associated with the textile industry. It was unique both in being a women's union and because its members were informal sector workers. As such, they had no recognized employer for workers to struggle against, a fact that caused the Indian Labor Department to reject its initial application for registration. SEWA, however, made a convincing argument that the union would unify workers and build solidarity among them to fight for their rights in various arenas as they have done through the years at the local, state and national levels.

SEWA now has 1.4 million members in both urban and rural areas across India (Luca et al, 2013). Although its primary aim is to organize members to fight for their economic rights and security, including employment and fair wages, SEWA now undertakes a wide range of other activities that include cooperatives that support production and marketing of diverse products, banking, health, education and insurance (Baden, 2013).

It has formed cooperatives for more than 130 rural and urban occupations or trades. They include home-based workers, vendors, producers and manual laborers and diverse occupations such as salt production, crafts, catering, papads, etc. SEWA offers business development services for a variety of these activities and technical assistance in agriculture for rural women. In 2000, SEWA set up a Trade Facilitation Center that designs, produces and markets garments and provides employment and income for women workers.

One of the largest cooperatives is SEWA Bank founded in 1974 as the first cooperative bank solely for low-income women. It served as a model for the creation of similar banks around the world (Luca, et al., 2013). In 2003-4, SEWA Bank had 257,000 accounts, deposits of USD 14.4 million, 53,000 loans outstanding with average loan size of USD 73 and 96% repayment rate (Blaxall, 2007).

VimoSEWA, a cooperative for micro-insurance for poor women, was registered in 2009 although SEWA had been offering life and health insurance products to its members since the early 1990s. SEWA worked with organizations like the Asian Development Bank, the Ford Foundation, state and national government agencies, and insurance companies to design and develop insurance products suitable for low-income women and their families previously not considered viable insurance clients. It then engaged in research and advocacy with the state and national government for public health insurance for poor people. In 2013, VimoSEWA insured 119,000 people.[9]

SEWA Academy was founded in 1990 as a literacy, research, training and communication institution. In 2003, it offered training to 75,000 members to advance their literacy, leadership and life skills (Blaxall, 2007). It conducts research on poverty and studies on member occupations, issues and concerns. Through its health care program SEWA offers

[9] http://www.sewainsurance.org/aboutus.aspx, accessed 26 March 2018.

health education, services including a mobile health clinic, deploys "barefoot doctors" in rural areas and provides low-cost medicines to low-income people. Overall, SEWA has helped members increase employment, raise incomes and build savings and assets.

SEWA leads and participates in various international activities. It is a member of international alliances such as WIEGO (Women in the Informal Employment Globalizing and Organizing) and StreetNet an international alliance of street vendors founded in Durban, South Africa. It partners with these and other organizations on advocacy, research, microfinance, livelihoods, and leadership (StreetNet, 2013).

Case Study: Economic outcomes—Kagad, Kach, Patra, Kashtakari Panchayat (KKPKP)

KKPKP, created in 1993, is a trade union of about 6,000 informal sector waste workers, mainly women waste pickers (85%) and itinerant waste buyers (15%). They recover, collect, categorize and sell scrap materials such as paper plastic, metal and glass. Prior to being organized in the union, they collected recyclables from garbage bins and dumps. They did not consider themselves workers but rather people who rummaged through garbage (Chikarmane, 2012).

In 2001, 90% of waste pickers in Pune were women, 90% were illiterate and belonged to the Dalit or lowest caste. One-fourth of the workers were widowed or deserted and 30% headed their households. Nearly half contributed more than 50% to household income. They worked long hours, walked long distances, some for 9-12 hours per day, and earned little. They had no benefits, faced unfair trade practices from scrap traders, and lacked legal protection. They were dispersed, invisible and unorganized. (Chikarmane, 2012).

Yet they made significant contributions to solid waste management. In 2006, they collected 118,000 tonnes of recyclable products in Pune diverting 22% of recyclables away from landfills. The net environmental benefit of their contribution was estimated at USD 3.6 million (Chikarmane, 2012).

As members of KKPKP, the lives of waste pickers have changed. They provide a fee-based door-to-door garbage pick-up service from households, segregate the garbage, put the organic waste into bins, and resell the dry recyclables. In 2000, a waste picker earned a fee of Rs. 10 per month from each of 100 households, covering about 25,000 households in all. The union also negotiated benefits such as group insurance and scholarships for workers' children (Chikarmane and Narayan, 2000).

KKPKP created SWaCH[10] a waste worker cooperative that was registered in 2008 and became the entity with which the Pune Municipal Corporation (PMC) entered into a formal memorandum of understanding for the door-to-door waste collection service (Chikarmane, 2012). Per its bye-laws, three-fourths of members and two-thirds of the governing body of SWaCH must be women.

By 2011-12, KKPKP's achievements included higher and more stable earnings for members and fewer daily work hours. Average annual earnings per worker amounted to USD 540 from user fees and USD 1,296 from the sale of recyclables. In sum, over

[10] The acronym stands for Swachateche Warkari in Marathi or harbingers of cleanliness.

the years, KKPKP has brought legitimacy, protection and livelihoods security to waste workers. The MOU with the PMC is, however, timebound for two years and covers just half of Pune households so union support is a continuing need.

What worked: Empowerment processes

Empowering women by building agency: Studies in many countries around the world show that belonging to a group is empowering for women because, among other things, group membership expands women's social networks and builds solidarity. It gives them opportunities to connect with each other, share personal life experiences and problems, and seek common solutions (Domingo et al., 2015; Kabeer, 2011; & Evans and Nambiar, 2013). Membership builds a sense of kinship and belonging and serves as the motivation for working together to make changes (Domingo et al., 2015). By participating in these change processes, women strengthen their agency, gaining self-respect, self-confidence and power.

Hill (2001) notes that or economic interventions to succeed, workers need to be self-confident, self-assured and capable, qualities eroded in informal workers because of injustices such as exclusion, exploitation and intimidation from employers and officials. They suffer "moral injury," that requires collective action to overcome. It makes the link between worker identity and agency. At the public level, it provides a platform to strengthen bargaining power in interactions with employers and officials. At the personal level, it activates and strengthens individual agency by enabling them to participate in collective action.

The process of building personal agency involves bringing women out of isolation and giving them opportunities through social interactions such as meeting, exchanging information and planning and implementing activities to make positive personal changes in self-perceptions and behaviors. SEWA and KKPKP provided members with such opportunities.

SEWA sought solutions to members' problems, first, as a union dedicated to improving members' work and social security and, second, as a forum for members to discuss common problems and seek joint solutions. The process built self-recognition and identity. It also enabled them to gain recognition in the public sphere from employers, government and community. This, in turn, built women's personal confidence and agency, and empowered them.

Belonging to a union enabled women to break out of their isolation. They immediately acquired "interpersonal recognition" as a member of a collective (Hill, 2001, p. 454). They received emotional support that, in turn, enabled them to challenge traditional norms by participating in programs such as job skills training and leadership development. As they benefitted economically, they also become more independent by having their own money and making their own decisions.

Increased participation in the public sphere through rallies and protests strengthened personal confidence. Women learned to speak out, express their needs and make demands. This reinforced their ability to bargain with employers and government to get higher wages and better working conditions. SEWA members cited collective action as being instrumental in being heard by employers and officials. While access to economic resources improved their economic security, being a union member empowered them personally reinforcing their independence and agency. Increased visibility and economic gains elicited women greater respect from family and community (Hill, 2001).

KKPKP employed similar tactics. They began by making workers visible issuing them identity cards later registered with the Pune Municipal Corporation (PMC) and Pimpri Chinchwad Municipal Corporation who thus recognized them as workers in solid waste management. Workers themselves felt the cards boosted their self-respect and confidence.

On an on-going basis KKPKP members raised issues, complaints, and concerns around which they mobilized. Issues ranged from police harassment and extortion to worker rights, pay and benefits. This became the empowerment process by which they "critically reflect upon their life situation, analyse it, and experience a sense of confidence and self-worth through the building of a collective identity, and then exercise the power to make, influence or control decisions that affect their lives" (Chikarmane and Narayan, 2005, p. 10).

KKPKP members have opportunities to lead and manage the union and, if they lack appropriate skills, training is provided to build them. For instance, initially, more vocal members became leaders of the 80-member union council but over time a new set of leaders emerged when a geographic nomination process was adopted. SEWA, too, has a participatory management structure and deliberately fosters grass-roots leadership.

The critical role of intermediation: SEWA's membership consists of grassroots women workers (80%) and 20% of professionals with middle-class backgrounds. Although a majority of its managers have professional backgrounds, it has developed participatory, democratic and egalitarian practices. The leadership structure consists of a General Secretary and 2 additional secretaries who have 3-year non-renewable terms. The pay scale for its highest paid staff is no more than three times the pay of the lowest paid. It consistently invests in developing the leadership and management skills of grassroots level members and takes steps to close the distance between members and managers.

Although both unions are deeply committed to empowering their members by engaging them fully in leading, managing and running the organizations, intermediation by well-educated and well-connected leaders was critical for success. Both organizations were created by well-educated leaders—SEWA by Ela Bhatt, a lawyer; and KKPKP, by Lakshmi Narayan and Poornima Chikarmane researchers at SNDT University in Pune.

Professional well-educated staff are needed for a wide range of critical tasks that include liaising with government and civil society, research, and for information about member rights and entitlements and ways to access them. Intermediation by educated professionals is needed to access to government entitlements and services because working-class, less educated members often are unaware of them and do not know how to access them. Both KKPKP and SEWA have played this role. With help from the press, KKPKP established eligibility and access of workers' children to the state funded Pre-Matrics Scholarship Fund.

Both organizations work with researchers to obtain evidence for advocacy. KKPKP advocated for worker rights based on research quantifying waste picker contributions to solid waste management and their hazardous working conditions. Chikarmane (2012) attributed KKPKP's successes in obtaining medical insurance paid by the municipal budget to evidence-based research. SEWA, similarly, worked with in-house and external researchers for evidence-based advocacy on social security for the poor, rights of home-based workers and micro-insurance. Some studies were done with research institutions, and national and global agencies and networks such as WIEGO.

Advocacy and negotiations for redressing member issues often requires giving legal testimony, sitting on committees, meeting with government and other officials and policymakers and speaking with the press—activities that require higher education and skills. One example among many is SEWA's national level advocacy and partnership with the National Alliance of Street Vendors of India (NASVI) that led to the adoption of India's National Policy on Street Vendors (2004).

Both organizations have succeeded in establishing participatory and collective processes that leverage the strengths and skills of grassroots members and leaders along with intermediation by professional staff and leaders. They have done so while essentially maintaining democratic and egalitarian behaviors and practices that nurture agency and leadership among grassroots members while advancing their causes. Grassroots members set the organizations' agendas. While professional staff can raise issues, they are not acted upon until members perceive a need. SEWA takes great care to emphasize that the union is based on members' expressed needs. Similarly, though KKPKP brought up the issue of worker insurance as early as 1994, members did not act on it until five years later when they actually saw its value.

Overall, professional members and staff, while they play a crucial intermediation role, also display great consistency and commitment to the value of empowering grassroots members. They recognize that empowerment requires nurturing and building capacity among grassroots members in multiple ways that include, especially, the opportunity to lead and participate in change processes. They also recognize it is a long-term process that requires intermediation along the way.

However, an important difference between the two organizations is that KKPKP, unlike SEWA, does not believe in creating its own institutions that are parallel to the government—a more expensive solution. Instead, KKPKP's strategy is to tap more effectively into government systems and budgets and make them work for low-income workers. It seeks to get a role for informal waste workers in the Pune municipal government's solid waste management system. Not only do low-income and women workers face a challenge in getting access to city contracts in competition with large private sector contractors but they are also at the mercy of the political swings that typically occur when city government officials change. As a result of official changes or contract end-dates, they are compelled to re-negotiate their contracts and rights.

In conclusion, collective action has the potential to enhance women's voices and strength to act together to challenge the status quo that constrains them personally and in the public sphere. Collective action builds women's personal agency while public activism yields benefits such as worker protection laws and access to benefits and services they would not otherwise have. The costs involved in collective action are not trivial especially for poor women who have multiple responsibilities as workers and care givers and face significant time, energy, and resource constraints. Group meetings, for instance, require time, transport, and childcare costs or the opportunity cost of work foregone. Nevertheless, women appear to be willing to make these investments if they perceive benefits.

Lessons learned on collective action and agency

Design and implementation

Lesson 19. Women's collectives such as unions have proven to be effective in mobilizing and empowering women and bringing about positive changes in their work and lives, including higher incomes, better working conditions, improved access to government services, and access to benefits like life and health insurance.

Lesson 20. When operating in a system that does not value gender equity, women-only groups can help improve members' confidence, foster their strength in numbers, and build capacity to demand changes.

Lesson 21. Participation in collective action forums that give women the opportunity to discuss their issues and concerns and set and implement their own agendas builds agency.

Lesson 22. Enhancing agency is a long-term process not only because it challenges prevailing social norms but also because it involves building solidarity through discussion, participation, shared experiences, and learning. It cannot be rushed.

Lesson 23. Building strong and effective women's collectives such as unions requires commitment to democratic and egalitarian processes that enable grassroots women to build confidence, leadership and management skills. Both training and "learning by doing" are needed and effective.

Lesson 24. Grassroots women, with capacity-building support, can themselves take actions to improve their economic situation and well-being.

Lesson 25. Intermediation by educated committed professionals is a critical ingredient for success as they perform functions for which grassroots women may not be adequately prepared through education exposure and experience.

Lesson 26. Women appear willing to incur the time and other costs of collective action. Success requires that women actually obtain benefits. If benefits do not accrue, women may withdraw from the group and collective action may fail.

Research and methods

Lesson 27. More and better evaluations are needed to understand direct impacts of collective action on women's income, savings, and assets. A mix of quantitative and qualitative analyses are needed to establish causality and reveal social and cultural nuances that affect gender gaps and outcomes.

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