



# Women's Economic Empowerment in the MENA Region

Rapid assessment of household-level results

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# Abbreviations

AMAPPE	L'Association Marocaine d'Appui à la Promotion de la Petite Entreprise
ANPME	National Agency for Small and Medium Enterprises
BMZ	Federal Ministry for Economic Cooperation and Development
DCED	Donor Committee for Enterprise Development
GIZ	Deutsche Gesellschaft für internationale Zusammenarbeit
GSVC	Gender Sensitive Value Chains
ICE	Innovation, Collaboration, Entrepreneurship Hub
ILO	International Labour Organization
MENA	Middle East/North Africa
RIBH	Responsible & Inclusive Business Hub
SME	Small and Medium Sized Enterprises
WEE	Women's Economic Empowerment

# 1. Introduction

Women's economic empowerment (WEE) has gained focus in the past decade as an essential component to achieving women's human rights as well as key development goals, such as reduced poverty, higher education, improved child and maternal health, increased welfare and economic growth. However, women's labour force participation has stagnated, and unequal access to educational and economic opportunities persists in many countries. As WEE continues to grow as a priority of economic development programming, including through the German G7 Initiative on Women's Economic Empowerment (2015) and as a focus area of BMZ's Gender Equality Strategy (2014), practitioners are gaining experience in how to effectively monitor and measure outcomes. This has created a deeper understanding of the complexity of empowerment, and acknowledgment that the impacts of private sector development programmes on women and girls cannot be understood simply through sex-disaggregated data.

This report presents findings from a pilot study using a qualitative Rapid Assessment tool, one of several tools that would be needed for integrating household-level indicators of WEE into results measurement systems per the DCED guidelines. A Rapid Assessment is used to generate indications of where the project is having significant results among a pre-selected population understood to have benefitted from the project, and can be useful at various stages to see what is working. The Sector Project on Innovative Approaches to Private Sector Development of Deutsche Gesellschaft für internationale Zusammenarbeit (GIZ) commissioned the report on behalf of the German Ministry for Economic Cooperation and Development (BMZ). It synthesizes findings from in-depth interviews conducted with women beneficiaries of projects in Egypt and Morocco, and provides a preliminary understanding of household-level results of BMZ-funded women's economic empowerment activities for women who had experienced some aspect of economic empowerment. It provides insight into how and why they experienced changes within their households, as well as on unanticipated effects that can only be captured through qualitative research.

The purpose of the report is as follows:

- ▶ To present findings from in-depth interviews conducted with 18 women involved in different economic empowerment projects in the MENA region (Egypt and Morocco).
- ▶ To identify how and why household-level changes have taken place for selected women beneficiaries, with a focus on the indicators suggested in the DCED Guidelines.<sup>1</sup>
- ▶ To present detailed success stories that demonstrate the potential impact of having a job or additional income on the living conditions of women at a household level.
- ▶ To provide recommendations to GIZ/BMZ on how activities promoting women's economic empowerment can be improved, better promoted and better integrated into private sector development projects.

<sup>1</sup>  
Markel, E. 2014. Measuring  
Women's Economic Empowerment  
in Private Sector Development.  
DCED

## 2. Background

### What is women's economic empowerment?

WEE refers to a complex process that enables women to advance economically and have increased power to make and act on economic decisions that impact themselves and their families. It includes two essential components: a woman's **access** to economic resources, and the **agency** to act on those resources.<sup>2</sup> The following table provides more detailed definitions of economic empowerment, and its key components:

Women's Economic Empowerment	A process that enables women to access greater opportunities for advancing economically and to have increased power to make and act on economic decisions that impact themselves and their families. This process is delineated through a woman's <b>access</b> to resources, and the <b>agency</b> to act on those resources. The empowerment process often comes from individual's own sense of self-worth, but also from the cultures, societies, and institutions that facilitate or undermine empowerment. <sup>3</sup>
Access	A woman's capacity to obtain greater economic resources, including access to the opportunities, services, and assets. <sup>4</sup>
Agency	A woman's capacity to make decisions and act on opportunities that lead to economic advancement. Refers not just to acting on opportunities and decision-making, but also to a woman's ability to influence her surroundings and claim her rights. <sup>5</sup>

<sup>2</sup> Golla, A; Malhotra, A; Nanda, P and Mehra, R. Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators. International Center for Research on Women. 2011.

<sup>3</sup> Adapted from Golla, Anne Marie, Anju Malhotra, Priya Nanda, and Rekha Mehra. "Understanding and Measuring Women's Economic Empowerment Definition, Framework and Indicators." International Center for Women's Research and UN Population Information Network. "Guidelines of Women's Empowerment." Accessed via web 16 September 2015. <http://www.un.org/popin/unfpa/taskforce/guide/iatfwemp.gdi.html>

<sup>4</sup> USAID. "Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development." Accessed via web 16 September 2015. Pg 3. [http://marketshareassociates.com/wp-content/uploads/2014/11/WEE\\_in\\_Market\\_Systems\\_Framework\\_final.pdf](http://marketshareassociates.com/wp-content/uploads/2014/11/WEE_in_Market_Systems_Framework_final.pdf)

<sup>5</sup> Ibid

<sup>6</sup> See the DCED Standard for Results Measurement: <http://www.enterprise-development.org/page/measuring-and-reporting-results>

<sup>7</sup> See the ICRW's Understanding and Measuring Women's Economic Empowerment; DCED's Measuring Women's Economic Empowerment in Private Sector Development; and IFPRI's Women's Empowerment in Agriculture Index.

<sup>8</sup> Markel, E. 2014. Measuring Women's Economic Empowerment in Private Sector Development. DCED.

### Measuring women's economic empowerment

In light of global standards established by the Donor Committee for Enterprise Development (DCED) for measuring results in private sector development,<sup>6</sup> significant work has been done to develop and integrate ways to effectively capture the complexity of economic empowerment outcomes within results measurement systems that traditionally collect enterprise level data.<sup>7</sup> In particular, the DCED Working Group on Women's Entrepreneurship Development commissioned a paper in 2014 entitled **Measuring Women's Economic Empowerment in Private Sector Development**.<sup>8</sup> This document provides guidance on measuring WEE at the household level using a set of core indicator categories, and outlines how to integrate gender-responsive measurement into each of the DCED Standard's eight elements (see the text next page for an overview).





## BOX 1

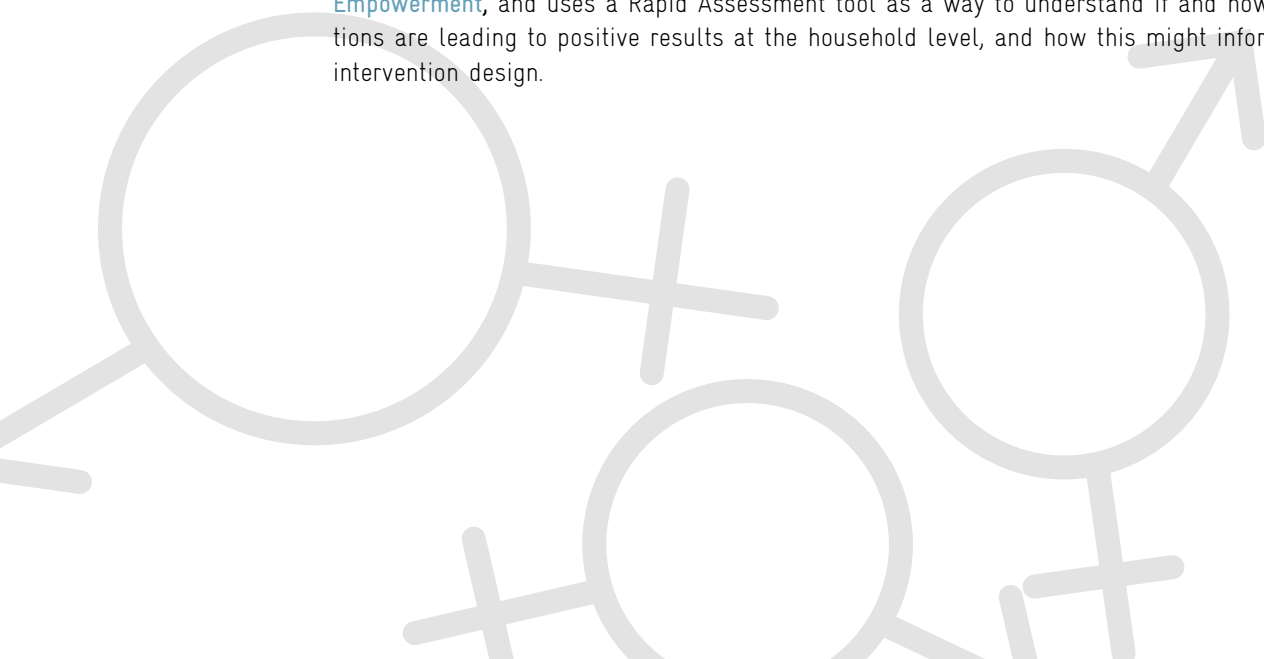
### Donor Committee for Enterprise Development (DCED) Guidelines for Measuring Women's Economic Empowerment in Private Sector Development

The DCED Standard, developed by the Donor Committee for Enterprise Development (DCED), provides a framework which helps practitioners articulate a hypothesis for what a programme will achieve, and to set and monitor indicators which show whether milestones are being achieved. The Standard is articulated through eight key components. Based on each component, the DCED Working Group on Women's Entrepreneurship Development established a set of guidelines for practitioners on integrate WEE into results measurement systems:

- Component 1: Articulate Women's Economic Empowerment in Results Chains
- Component 2: Develop Gender-Responsive Indicators of Change
- Component 3: Measure Changes in Women's Economic Empowerment
- Component 4: Estimate Attributable Changes in WEE
- Component 5: Capture Systemic Change
- Component 6: Determine Programme Costs for WEE
- Component 7: Report on WEE Results
- Component 8: Manage a Gender-responsive System for Results Measurement

These guidelines seek to: 1) provide practical advice on how to measure WEE programming in private sector development, 2) document how to make each aspect more gender responsive, and 3) highlight important issues in results measurement for practitioners, with particular attention to household indicators. Indicators that are examined include (i) access to income, (ii) changes in agency, (iii) unintended negative results /do no harm: changes in domestic violence, (iv) gender norms/men's and women's attitudes, and (v) psychological barriers to empowerment: self-confidence, self-esteem.

To fully implement a DCED Standard-compliant monitoring system, a number of measurement tools are needed to monitor women's economic empowerment and assess impact, including intervention-based baselines, approaches for estimating attribution, and surveys to measure change over time. This study focuses on [Component 3: Measuring Changes in Women's Economic Empowerment](#), and uses a Rapid Assessment tool as a way to understand if and how interventions are leading to positive results at the household level, and how this might inform future intervention design.





### 3. Geographic context and project descriptions

While progress has been made in women's access to health and education in the MENA region, women's labour force participation remains drastically lower than anywhere else in the world. In both Egypt and Morocco, women still face diverse and complex legal and social barriers to accessing quality work. However, unique socio-cultural, legal, economic and political circumstances in each country structure how women experience and push forward the frontiers of opportunity.

Measures of economic participation in Egypt show a highly gendered bias. The ILO estimates female labour force participation in 2013 at only 24 percent for women aged 15 and above, compared to 75 percent participation for males.<sup>9</sup> If women do work, it is often in insecure and informal contexts, with poor working conditions, few opportunities for promotion and earning less than male counterparts. In 2012, male unemployment rates in Egypt were 4–9 percent, compared to 24 percent for females.<sup>10</sup> As of 2007, only 9 percent of administrators and managers are women.<sup>11</sup> The UNDP reports that the current ratio of female to male earned income is 0.26.

To exacerbate the challenges facing women, poverty rates have seen significant increases in Egypt in recent years, in both relative and absolute terms, with women more likely to be in poverty than men.<sup>12</sup> In 1996, 17 percent (10 million people) of Egypt's population lived below the poverty line. Estimates for 2013 are at 26 percent of the population, or 22 million people. Rural poverty rates measured in 2013 suggest nearly half the rural population (49.4 percent) live in poverty.<sup>13</sup>

Morocco's economic outlook is not as bleak, and the country is generally seen as having one of the more liberal and progressive frameworks for gender equality in the MENA region. Significant legislation has been passed in the last decade to improve the legal rights of women. However, women's labour force participation rates have remained stagnant, with the World Bank reporting 27 percent participation in 1993, 2003, and 2013 for women aged 15 and above. This is compared to a 76 percent participation rate for men aged 15 and above in 2013.<sup>14</sup> Gender differences in time use, education, financial assets, and access to formal institutions are compounded by informal expressions of gender bias in Morocco, such as in how laws protecting women are enforced. This has led to unequal economic outcomes for women and men in Morocco. As in Egypt, women work predominantly in insecure positions in low productivity sectors – on average, women earn 23 percent less than men in Morocco. A 2015 World Bank report found that among salaried women, with education, age, and place of residence controlled for, the difference in earning between men and women rose to 77 percent.<sup>15</sup>

Within the unique country contexts described above, the projects selected for the study represent very different approaches to promoting women's economic empowerment. The following descriptions provide an overview of each project's background, approach, goals and objectives with additional details inserted into the body of the analysis, as pertinent.



<sup>9</sup> See World Bank, World Development Indicators

<sup>10</sup> Assaad, Ragui, and Caroline Krafft. „The Evolution of Labor Supply and Unemployment in the Egyptian Economy: 1988–2012.” The Egyptian Labor Market in a Era of Revolution (2015)

<sup>11</sup> See: <http://mptf.undp.org/document/download/12025>

<sup>12</sup> El-Laithy, Heba. „The gender dimensions of poverty in Egypt.” Economic Research Forum for the Arab Countries, Iran & Turkey, 2001.

<sup>13</sup> Egypt's Agency for Public Mobilization and Statistics. See: <http://www.sis.gov.eg/En/Templates/Articles/tmpArticles.aspx?ArtID=64544#VeoWKdNViko>

<sup>14</sup> See World Bank, World Development Indicators <http://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?page=4>

<sup>15</sup> World Bank. Morocco: Mind the Gap, Empowering women for a more open, inclusive and prosperous society. Washington: World Bank, 2015. Accessed September 9<sup>th</sup>, 2015. See: <http://documents.worldbank.org/curated/en/2015/06/24737759/morocco-mind-gap-empowering-women-more-open-inclusive-prosperous-society>

## Egypt, Kitchen Incubator (Baladini)



The Baladini women's entrepreneurship kitchen was established in 2014 through collaboration between GIZ and Nawaya, a local farming social enterprise that works with farming families in the Abu Sir and Sakkara regions of Egypt. Baladini had started by working with low-income women to produce and sell locally-sourced food products within their homes. With financial assistance provided via the BMZ-funded, and GIZ-implemented Innovation, Collaboration, Entrepreneurship Hub and Responsible and Inclusive Business Hub (ICE-RIBH<sup>16</sup>), Nawaya launched a shared kitchen space between November 2014 and February 2015. In addition to establishing a commercial space for food production, the intervention provided free trainings for select cohorts of local women recruited through the Nawaya community in skills upgrading, knowledge of hygienic practices, business skills, and market connections for selling healthy food products.

21 beneficiaries aged 18–45 participated in the food hygiene and nutrition training, and 5 women were selected to participate in a leadership track which included greater responsibility in business management and commercialization. The kitchen was originally established with the goal of providing women with both technical and business skills, as well as basic commercial kitchen infrastructure to launch profit-sharing cooperatives or micro-enterprises based on their unique food products. At the time that the research was conducted, however, project staff had found that few women had been willing to invest time and energy in developing new skills without greater assurance of financial compensation. In response, they chose to modify the model to more closely resemble a social business, where the five women who had been selected for the leadership track earn a daily or weekly wage for their time developing, producing and marketing food products made with locally-sourced ingredients and are also involved in decision making and management. Baladini staff manages the business with the help of the women, and pursue higher-end markets within and around Cairo for an increased value-added.<sup>17</sup>

## Egypt, Development of gender-sensitive value chains in the textile sector (NatureTex)

NatureTex is a textile factory located in Sekem Village in Egypt that produces high quality, organic cotton textiles. NatureTex participated in a regional BMZ funded, GIZ-implemented programme "Economic Integration of Women in the MENA region (EconoWin)". EconoWin works on four different axes to support improved conditions for integrating women into economic activities in Egypt, Jordan, Morocco and Tunisia: 1) raising awareness through media, 2) promoting gender diversity and equity in the workplace, 3) empowering women economically through gender-sensitive value chains (GSVC), and 4) providing professional orientation and support through female mentorship. The GSVC methodology was developed in partnership with OXFAM Quebec's "Regional Economic Empowerment of Women Project" and integrates a gender aspect into conventional value chain approaches.

<sup>16</sup>

[http://icecairo.com/ice\\_rihb](http://icecairo.com/ice_rihb)

<sup>17</sup>

For full report, see: "Baladini":  
A Women's Entrepreneurship  
Kitchen, Final report for GIZ  
ICE-RIBH Programme

EconoWin's economic empowerment approach consists of promoting women in targeted sectors, using profitable, market-oriented measures that integrate the development needs of both men and women. The collaboration with NatureTex resulted from a competitive call for proposals for projects that would further EconoWin's GSVC strategy in Egypt. Beginning in 2012, a number of measures were implemented free of charge for workers in the factory benefitting a total of 62 female and 39 male beneficiaries between 2012 and 2014. Training sessions from 2012 -2013 included workshops to build self-confidence, leadership and communication skills (three sessions for a total of 30 beneficiaries), technical skills (total of 62 beneficiaries), computer courses (total of 30 beneficiaries), as well as visits to the Sekem Compound, and the creation of a complaint/comments box for employees.<sup>18</sup> In 2014, the project was extended with the placement of a full-time development advisor on site, whose mandate is to sensitize employees to improve the conditions for women's work, and to develop a company-wide gender strategy. The development advisor has also engaged a leadership team of six young women to take on new responsibilities related to employee recognition and social events, representing concerns to supervisors, and maintaining a news board.



### Morocco, Gender-sensitive value chain approach with fig cooperatives (Fig GSVC)

Similar to the EconoWin GSVC project in Egypt, the Fig GSVC project was established in partnership with the Moroccan Association for the Support and Promotion of Small Businesses (AMAPPE) in the Chefchaouen / Ouazzane region of Morocco, as a result of a competitive bidding process. The goal of the project was to strengthen the economic and social roles of women in the region by building capacity, providing equipment, and promoting greater market linkages for women cooperative members and heads of cooperatives. The actions undertaken by the project were designed based on an analysis in which beneficiaries and other value chain stakeholders participated throughout implementation. In this region, fig harvesting and drying is an activity primarily carried out by women. However, women have traditionally not been involved in attempts to further develop the sector and have limited opportunity to upgrade activities within the value chain due to a lack of information about the market and end consumers.

At the onset of the intervention, five fig cooperatives, representing a total of 62 beneficiaries were selected by AMAPPE via a competitive proposal process for receiving support in value chain upgrading (described in further detail below). Four of the five cooperatives had already been working in the fig value chain. However a fifth, Mesdaqia, had previously only produced and sold couscous, and began working in figs at the outset of the intervention. According to a long-term evaluation of the intervention that surveyed 25 of the 62 beneficiaries, the majority had no formal schooling, or only a primary school education. The intervention provided training sessions on the following topics: fig drying process (including pre-drying with 3 days of technical support), fumigation, management and communications, marketing techniques, and an exchange visit to another dry fig cooperative. The project also assisted in product development, and as a result, the cooperatives are marketing new products such as fig paste, candied figs, and figs stuffed with nuts. Since 2012, all of the cooperatives have seen an increase in sales, and were successful at integrating into new markets. For the sake of this study, interviews were conducted with women from two cooperatives (Annajah and Mesdaqia).

18  
For full report, see: Long-term evaluation of the GSVC project with NatureTex, Belbeis, Egypt from May 2012 to 2013, Eleonora Ianotta.



### Morocco, Training for women entrepreneurs with the regional women's association (EntreElles)

EntreElles is a business association which aims to further develop the capacities of women business owners across four regions of Morocco, through technical and management support during the delicate first years of enterprise start-up. EntreElles grew from an agreement between the National Agency for Small and Medium Enterprises (ANPME), regional investment agencies and the support programme for Micro, Small and Medium sized Enterprises, which is funded by BMZ and implemented by Gesellschaft für Internationale Zusammenarbeit (GIZ) in Morocco. The project originally engaged 80 female business owners across four regions in Morocco (outside of the Rabat/Casablanca region) who had already started a business and who applied via a competitive process to participate in the training programme. Trait d'Union Conseil, a training provider specialized in business development and competitiveness, provided group trainings and individualized coaching for women, with the explicit goal of providing technical and management support during the most delicate phase in the life of a new enterprise.

Women from the first round of EntreElles demonstrated via pre- and post-tests that they had integrated key concepts into their business practices, leading to a second phase that included an additional 40 participants. Female business owners attended classroom trainings on business management, marketing and commercialization, personal development and accounting. They were tested on the knowledge they retained and in how they were able to apply it to their businesses. Regional and national trophies were awarded on the basis of programme performance. Participants were also encouraged to develop a meaningful professional network with other participants, which in the case of Agadir (where women were interviewed for this study), developed into an established women's business association that continues to offer networking and professional learning opportunities to its members.

## 4. Methodology

The research team designed and conducted a methodology for qualitative research with the aim of 1) piloting a research instrument following the DCED Guidelines that can be adapted and used across Private Sector Development projects in German Development Cooperation promoting women economic empowerment (see DCED Guideline box, above); 2) developing in-depth case studies on successful female project beneficiaries that provide insight into the complex household level effects of interventions; 3) providing preliminary analysis and recommendations related to WEE interventions in the MENA region. Following this initial round of research, the instruments have been reviewed and refined, so that programme teams can adapt them to other contexts, and conduct their own research.

An initial desk review of project documents was done to gain a preliminary understanding of the context, intervention approach and documented outcomes of selected projects. In-depth interviews were then conducted on-site with female project beneficiaries. Conversations with staff were used to validate the information gathered from the interviews, and understand staff perspectives on the project's impacts, successes, challenges and lessons learned. The field research included a total of 18 beneficiary interviews and eight staff interviews across four WEE initiatives in two countries.

PROJECT NAME	Baladini	NatureTex	Fig GSVC	EntreElles
COUNTRY	Egypt	Egypt	Morocco	Morocco
TYPE OF WOMEN PARTICIPATING	New entrepreneurs	Wage workers	Small-share farmers	Existing entrepreneurs
INTERVENTION	Opening of a shared kitchen to create cooperatives and micro-enterprises. Project included trainings for participants on business skills, technical knowledge, hygiene	Workshops on communication, negotiation, technical skills, and leadership were offered to women factory workers. Ongoing work has included sensitizing men, and further leadership roles for women.	Established a number of cooperatives that allowed women to benefit from shared resources. Trainings were offered on fig drying process, fumigation, management and communications, and marketing techniques.	A series of trainings was held for women head of enterprises. Individualized coaching as well as classroom trainings was offered to women with existing businesses.
BENEFICIARIES INTERVIEWED	3	6	5	4
STAFF INTERVIEWED	3	2	3	1

## Research questions

The team developed an initial interview guide designed to provide insight into the following research questions:

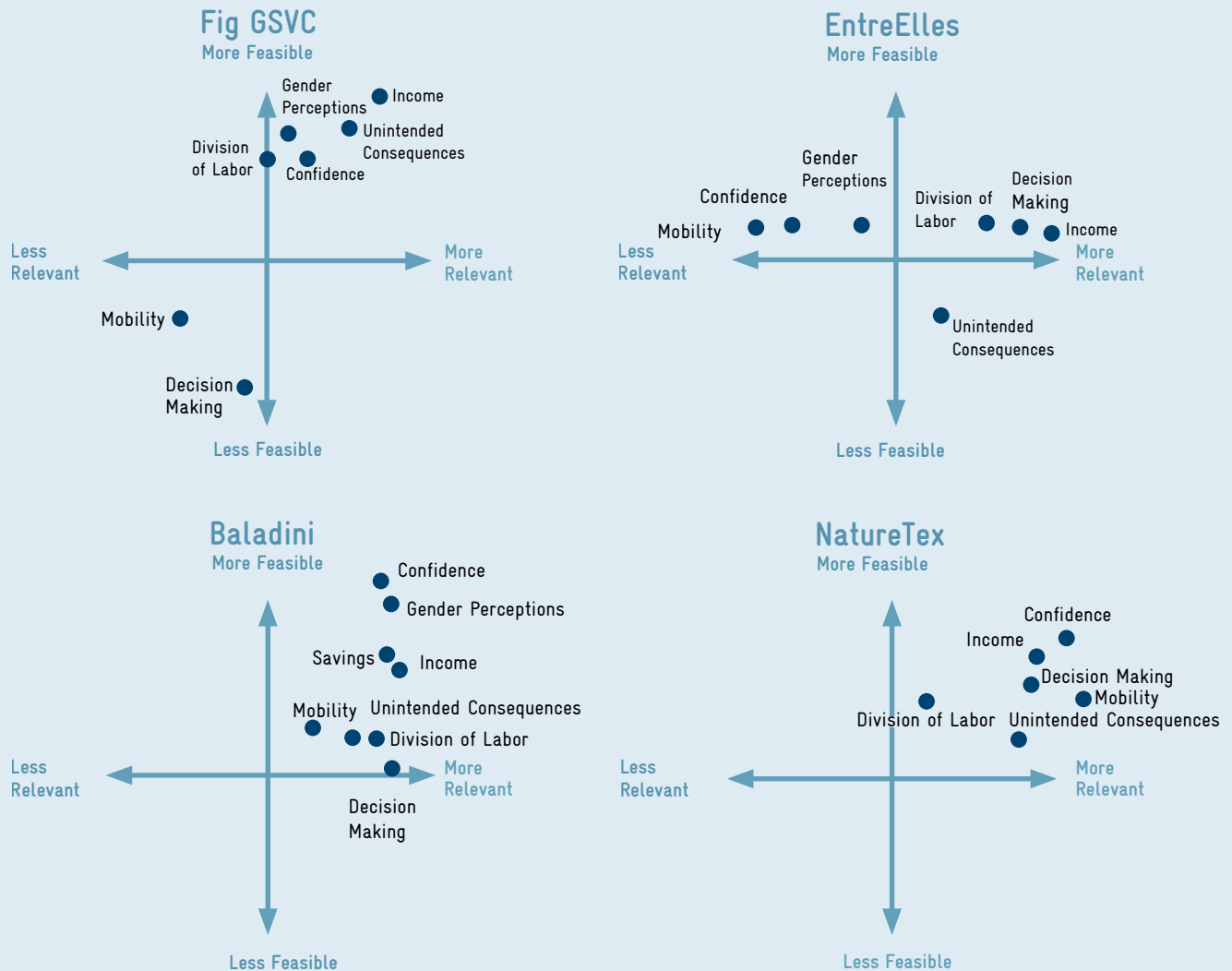
- Q1.** What changes in household-level dynamics have women experienced as a result of participating in (or benefitting from) economic empowerment initiatives?
- Q2.** How have economic empowerment initiatives resulted in changes to the household-level indicator categories identified within the DCED's guidelines on [Measuring Women's Economic Empowerment in Private Sector Development](#), which include the following:
  - ▶ Access to income
  - ▶ Decision making regarding expenditures, assets and investments
  - ▶ Division of labour & household responsibilities
  - ▶ Freedom/restriction of mobility
  - ▶ Changes in domestic violence and household conflict/tension
  - ▶ Gender norms, and men's and women's attitudes toward gender roles
  - ▶ Sense of self-worth or confidence
- Q3.** How can interventions focused on women's economic empowerment be improved, so as to lead to more positive changes at the household level, and mitigate potential risks?

The team worked with staff from each project to adapt the interview guide into four unique research instruments, in order to best respond to the unique context and approach, and to make the questions as clear, sensitive and straight forward as possible. These research instruments were then translated into Arabic and French. During the field research, staff were interviewed to understand the intervention's approach to empowerment, observed results across indicator categories and lessons learned during implementation. In addition, they mapped each of the seven proposed indicator categories based on their relevance to the project and the feasibility of collecting the information. This helped to create a unique prioritization of interview questions for each project, presented in the charts next page.

Following the first interviews conducted with women beneficiaries from each project, the research instruments were again modified and refined. Changes were made to shorten the length of the interviews and to make questions more clear. One interviewee from each project was asked for feedback regarding the questions and the experience of being interviewed, as a means of further adapting the instrument and interview process.

## Indicator Consolidation Tool

Mapping household-level indicators along a relevance/feasibility grid



## Selection Process of Projects for the Pilot Research

The projects selected for this first round of research were all within the MENA region. The reasons for focusing on this region included the disadvantages that women face due to the cultural context as well as the existence of BMZ-funded, GIZ-implemented private sector development projects promoting and focusing on women's economic empowerment. Projects were selected in collaboration with the GIZ Sector Project on Innovative Approaches to Private Sector Development. From an initial list of six, four projects were selected that focused on women as wage workers or entrepreneurs – two projects in Egypt, and two in Morocco. Additional criteria included the existence of background documentation and the logistical feasibility of conducting the field research within the given timeframes.



## Selection Process of Women Beneficiaries

The research team, GIZ's Sector Project staff and local staff developed the criteria for selecting which women to interview. This included the following considerations:

- ▶ Women who were able and willing to spend time being interviewed about their experiences
- ▶ Women who had experienced some change that represented an increase in economic empowerment, such as increase in income or autonomy thanks to economic empowerment programming (see Limitations section, below)
- ▶ Women who are from communities and families where the risk of any negative repercussions for participating in the research is very low

Local staff worked with project leaders to identify the women to interview, based on the above criteria. The selection process varied for each project, and is described in the table below:

PROJECT	SELECTION PROCESS
Baladini Kitchen Incubator Saqqara, Egypt	Staff identified a first interviewee who played a leadership role in the kitchen, who had experienced an increase in income thanks to the project, and who they felt would be the most open to answering potentially sensitive questions. Following a successful first interview, they opened the invitation to other women who wanted to be interviewed.
NatureTex Sekem Village, Egypt	The development advisor, Anna Koelling, invited six of the women who are on her leadership team within the NatureTex company to participate, all of whom agreed. These are women who have volunteered their time to take on additional responsibilities in organizing and managing events.
Fig GSVC Chefchaouen/ Ouazzane, Morocco	Staff identified two cooperatives that had demonstrated successful economic outcomes following project implementation, and contacted the presidents. Due to logistical considerations, for the Annajah Cooperative, only the president was interviewed. For the Mesdaqia Cooperative, the president was interviewed, and she also selected and invited three other women who were working at the cooperative on the day of the interviews to participate.
EntreElles Agadir, Morocco	Staff identified the two regions where the most successful outcomes had been observed: Ouarzazate and Agadir. Due to logistical considerations, Agadir was prioritized. The president of the EntreElles Association in Agadir identified and contacted three women who were able and willing to come to town for the interviews, and was also interviewed herself. Several women who would have been prioritized for interviews were not available, as they were running for the local elections, which took place the following week.

The demographic backgrounds of women beneficiaries varied substantially across the four interventions. The following table provides an overview of the basic life situation of each interviewee.

### Interviewee profiles

BALADINI	NATURETEX	FIG GSVC	EntreElles	
25, Married, 3 Children	27, Unmarried, 0 Children	33, Unmarried, 0 Children	49, Married, 2 Children	■ Unmarried
38, Divorced, 3 Children	23, Unmarried, 0 Children	32, Unmarried, 0 Children	50, Married, 2 Children	■ Engaged
41, Divorced, 7 Children	25, Engaged, 0 Children	38, Married, 2 Children	38, Married, 2 Children	■ Married
	25, Married, 2 Children	60, Married, 7 Children	46, Married, 2 Children	■ Divorced
	27, Married, 0 Children	55, Widowed, 8 Children		■ Widowed
	29, Widowed, 1 Child			

In terms of educational backgrounds, the three interviewees from Baladini had completed primary school. Four of the interviewees from NatureTex had earned technical diplomas, and two had earned the equivalent of a Bachelor's degree. Among Fig GSVC interviewees, three had completed some secondary school, one had never attended school, and one had completed one year of primary school. In the case of EntreElles, one woman had completed the equivalent of a Master's degree, one had earned a Bachelor's degree, one had completed high school, and the final woman had received some secondary schooling.





## Limitations

The research methodology used for this study generates indications of where the project is having household-level results among a pre-selected population understood to have benefitted from the project. This can be helpful in order to see what is working, and to understand the mechanisms of change that underpin the empowerment process. However, it cannot be understood to provide a balanced idea of impact because it excludes women that may have experienced no change, or negative change. The findings are non-generalizable due to the inherent bias toward women who were positively impacted, and due to the small sample size.

Research was completed after project implementation, thus the methodology relies on the perceptions of women about the changes that they have experienced within a given timeframe, or as a direct result of project activities. This increases the potential for biased answers, as it may introduce an incentive to either enhance positive changes (in the case of ongoing projects, where beneficiaries may want to please staff and ensure that the project continues), or to exaggerate challenges (in the case of projects that have ended) to signal the need for additional interventions. The research team tried to mitigate this by telling women at the start of the interview that their answers would not affect funding for project activities, and that the conversation was rather to understand their experiences as working women. Additionally, the interview guide frames questions about changes by asking what differences women have experienced within “the last year” (or other pertinent timeframes). In cases where the project had started long enough ago that women were unable to reliably recall the needed information, more direct questions were used.

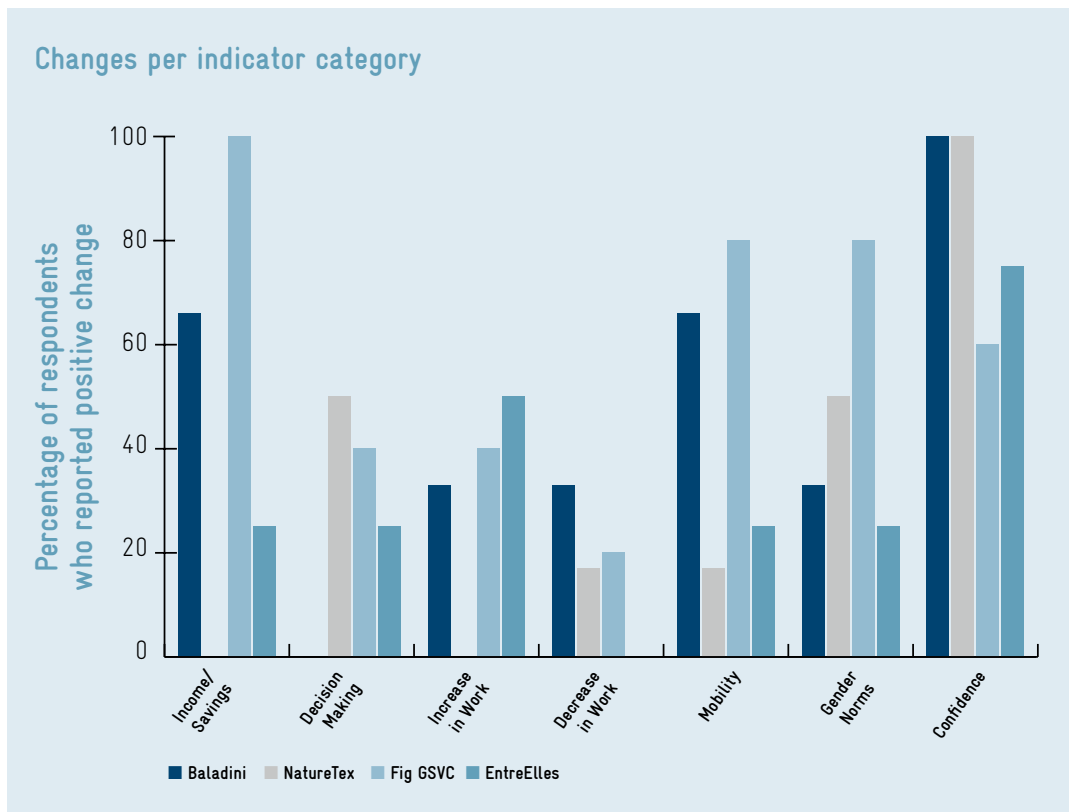
Due to time limitations and logistical constraints, it was not possible to speak with other household members of the women interviewed, which can provide both validation of and alternative perspectives on the household-level changes that women describe.

A final limitation of the study is the difficulty of comparing findings across projects, regions, and countries. This is due to the varied intervention approaches, differences in the general demographic profile of beneficiaries, as well as the unique regional and country contexts. Additionally, because of the qualitative nature of the research and the fact that the research team finds it important to use an interview guide adapted to the unique context, there is variation in the type of data collected. The analysis is not separated by country, because the intervention contexts within both Egypt and Morocco were also very different from each other. This said, parallel and contrasting findings did emerge along the indicators explored, which can provide insight into key household-level dynamics, as well as lessons that may be useful for shedding light on GIZ's various approaches to WEE more generally.

## 5. Findings on household-level indicators for economic empowerment

The following section presents a summary and analysis of findings from interviews, structured according to the indicator categories included in the research design. The following graph gives an overview of self-reported changes across indicator categories by interviewees from each intervention.

This graph must be interpreted in light of the sample sizes and deliberate selection process for beneficiary interviews. However, it is useful in demonstrating that household-level results are quite different across the four projects, as well as across the indicator categories. This speaks to the diversity of interventions and contexts, and highlights the importance of looking into multiple indicator categories when assessing WEE outcomes.





## Understanding the term women's empowerment

In order to know whether an intervention is successfully achieving empowerment outcomes, it is important to first define what "empowerment" means within a given context. This is a difficult task, both because translations of the word into other languages have differing connotations, and because the concept itself may be unfamiliar.<sup>19</sup> The findings from the interviews must therefore be interpreted in light of the unique context, as well as the translation or description presented.

### Familiarity with the translated term differed across projects

Of the women interviewed, their familiarity with the translated term varied across projects and contexts. In particular, there was a clear distinction between women who had been introduced to the Arabic translation for the term via programme activities, and those who had never heard it.

- ◉ Women employed at NatureTex, where a term for women's empowerment had been introduced and discussed during workshops, were highly articulate in describing what the term means to them. One young woman said she had never heard of the word before the project, but that she now knows its meaning.
- ◉ The first woman interviewed with the Baladini project was not familiar with the translated term, so it was thought best to approach the question differently for subsequent interviews, by asking what interviewees thought of when they heard about a woman who earned her own money and was involved in making decisions that affected her.
- ◉ Similarly, the first woman interviewed with the Mesdaqia Cooperative in Morocco had a difficult time answering a question about the abstract concept of empowerment. The question was subsequently changed to ask about the interviewees' current role in the cooperative, and then to ask how they envision what a woman's role should be in society more generally.
- ◉ For the interviews conducted in French with the women from the EntreElles Association in Morocco, all of the women knew and understood the term "autonomisation économique des femmes" and several also used the term "émancipation de la femme"<sup>20</sup> in their responses.

### Understanding of the term's meaning differed across projects and women

As discussed above, the way in which the term is translated or described affects how women respond in their understanding of the term. It is nonetheless interesting to identify the differences that emerged for each of the projects. In many cases, the themes reflect the locally available examples for what empowerment looks like, and the project's interventions.

- ◉ Interviewees from NatureTex associated the term "tamkine al mara" – women's empowerment, with phrases such as "she has a presence in society," "she takes her rights" and "she makes her own decisions." Four of the six interviewees included in their descriptions a woman's ability to work or earn money. One young woman, engaged to be married, said that an empowered woman is one who takes her rights and who continues to work after marriage. Another, a young widow 29 years of age, spoke about how an empowered woman is not afraid of caring for herself and earning her own money; she has a strength inside her and can talk to anyone and still feel safe. A young, married mother of two children (who later described receiving little help with her household tasks), talked about how an empowered woman can achieve anything, but that she needs encouragement and support. The long-term evaluation of the GSVC project at NatureTex describes a reduction in the turnover rate, which NatureTex attributes in part to less women leaving after marriage.<sup>21</sup>

<sup>19</sup> For example, when discussing with the Baladini staff an appropriate translation into Arabic that the women would understand, they felt the closest translation **تمكين** has negative connotations associated with the abuse of power, heightened in light of the political situation in Egypt, starting with the Egyptian revolution in 2011, through to the rule of Abdel Fattah el-Sisi starting in 2014.

<sup>20</sup> Translated as "women's economic autonomy" and "emancipation of women"

<sup>21</sup> Ianotta, Eleonora. Long-term evaluation of the GSVC project with NatureTex, Belbeis, Egypt from May 2012 to 2013. GIZ Regional Programme – Economic Integration of Women in the MENA Region. 2015.

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- Two of the women working with Baladini, and a woman from Annajah Cooperative in Morocco talked about how they had known women who earn their own money and who are involved in family decisions, and who they had very much admired. Once they started working they realized that they had also become like these women, something they could not have previously imagined.
- The key themes that emerged from the Fig GSVC interviews were the importance of a woman's voice in society, her ability to represent herself and others, to be unafraid to speak, and to be able to communicate her perspective. This focus on women's voice in society likely has multiple contributing factors. First, the interviewers chose to phrase the question to ask about what role women should have in society. Additionally, the interviews were conducted just before local elections, for which the cooperative's president was running, likely drawing attention to women's political participation. Finally, there is a history of women from the cooperative taking on a representative role within the community and making their voices heard, again providing a visible example for what "empowerment" can look like in the local context.<sup>22</sup>
- All of the women interviewed from the EntreElles Association spoke primarily about financial autonomy. The French translation for women's economic empowerment means "women's economic autonomy", so this finding is unsurprising. All interviewees also associated financial autonomy with other forms of empowerment. For example, they used phrases that included "she is free and independent," "she lifts her head and makes her presence felt," "an autonomous woman isn't afraid to say what she thinks and can share her ideas," "she is given more respect and is more valued within the household."

Across the differences that emerged, it is clear that women who knew of a familiar term for describing empowerment (generally, those from NatureTex and EntreElles) spoke with energy and enthusiasm in describing their vision of the idea. For other women, being asked about an abstract concept that they were not familiar with was uncomfortable. This has implications for how to best formulate the interview guide for future use, and is further discussed in section 7.



## Income and savings

The interview questions on income were designed to understand a) if women had experienced a change in their income due to the project; and, b) how and why this change had occurred. As discussed in the project descriptions, the four projects had very different intervention designs, as well as differing objectives. This fact is mirrored in the findings on whether women experienced an increase in income as a result of the project, and the mechanism for change.

### Eight women experienced increased income as a result of the project

- Just under half of all interviewees (44%) described an increase in income, resulting from accessing consistent wage work (two from Baladini and one from Fig GSVC), increased cooperative profits (four from Fig GSVC), or an expanded clientele (one from EntreElles)
- Two of the three women interviewed from Baladini described an increase in their incomes thanks to now receiving consistent wages, as opposed to the inconsistent income they had previously earned from raising chicken and selling eggs.

<sup>22</sup> One of the founders of Mesdaqia was consulted by Moroccan officials in relation to the new family code in Morocco in 2004, and regarding potential community development projects. Men within the community started bringing their requests and wishes to her, so that she could represent them during the conversations. During the interview she described being unafraid to speak, despite not being able to read or write.

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- ◉ In the case of the Fig GSVC in Morocco, all of the women interviewed described an increase in their incomes. The interviewee representing the Annajah Cooperative attributed the increase to having accessed new markets and fairs, allowing them to sell more products and build their visibility. In the case of the Mesdaqia cooperative, which had previously only produced and sold couscous, the Fig GSVC project supported a diversification of their activities to include fig products. Interviewees described how overall sales and profit had increased thanks to selling new fig-based products, but also thanks to a consequent greater demand for their other products.

**A mother of three who has worked for Baladini since summer 2014 was required to start supporting herself financially in 2009, when her marriage had ended in divorce. For 6 years she raised chickens and sold eggs, but was never able to earn much money, or have consistent income. Now, she earns a fixed weekly income from her work and has been able to afford healthcare, clothing, and private lessons for her children.**

- ◉ One woman from EntreElles, who is the founder and director of a pre-school in Agadir, described an increase in her income as a result of the project thanks to the network that she had developed, and putting into practice the marketing skills she had learned. However, this occurred after several years of earning less, due to reinvesting the school's revenue into marketing activities.

**How increased income was used**

The eight women whose incomes had increased thanks to the project (2 from Baladini, 5 from Fig GSVC and 1 from EntreElles) described a wide variety of ways in which this additional money was used.

- ◉ Thanks to their increased incomes, two women from the Fig GSVC and one woman from Baladini described saving more over the course of the year. Two women used these savings for larger expenditures such as home renovations or clothes for a brother's wedding. The third, from the Fig GSVC had started a savings fund for unexpected health-related expenses.
- ◉ One of the women from the Fig GSVC was able to pay off a previous debt that she had incurred to buy household appliances.
- ◉ The remaining five women whose incomes had increased described paying for things that they would not have otherwise been able to afford. This included spending additional money on clothes, healthcare, and educational expenses for their children (four interviewees), or investing in household electronics, such as a washing machine, thereby lessening their workload (three interviewees).



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### No change, or decrease in income since the project

None of the women interviewed from NatureTex described an increase in their incomes as a result of the project. This may be unsurprising, due to the more indirect nature of the project activities, which have thus far focused primarily on raising awareness of women's rights and abilities, building confidence and leadership skills, and supporting the development of relevant technical skills. While some of these activities have the potential to lead to increased incomes (through women organizing and negotiating for salary increases, or in receiving monetary compensation for producing higher quality products), this had not yet been the case for the selected interviewees.

- While findings didn't show increased income, several interviewees with NatureTex talked about how fewer women were now leaving work after marriage – a change that they attributed to the project. This represents women maintaining an income that they would otherwise have lost.
- Of all the women interviewed, only one described a decrease in her income since her involvement with the Baladini project. She had transitioned from running an informal business where she cooked at home and sold food on the street, to working for Baladini for a daily wage. While the woman did not describe the financial impact on her household, she said that it had been worth the decreased income because she had developed new connections with other women, and learned new skills and recipes.

### Decision-making

The research methodology focused specifically on decisions related to household expenditures, as this serves as an ideal proxy for understanding the extent to which working women have a say in how to use the resources that they bring into the home. The interviewees represented a wide range of household living situations, and a diversity in decision-making dynamics and changes that women attributed to project activities. Across all four projects, one third of interviewees described greater involvement in household decision making on expenditures. This finding is best discussed according to the perceived mechanism of change, and in light of the different living situations.



**Women who don't have an income almost have to come to their husbands begging.  
It's as though someone has taken her wings and has broken them.**

Woman working for Mesdaqia Cooperative in Northern Morocco

### Changes to household decision-making dynamics due to women's increased income

- Across all four projects, married women described how earning an income enables them to be more involved in decisions about expenditures. For example, a young married woman who had started working for Baladini nine months before said she could use the money she earns from her new work as she wishes. One of the women who had experienced an increase in income as a result of the Fig GSVC project described how as a result of the new resources, she had been better able to negotiate with her husband about paying for their children's school expenses.

## FINDINGS ON HOUSEHOLD-LEVEL INDICATORS FOR ECONOMIC EMPOWERMENT

- Among women not living with husbands (9 of the 18 women interviewed), two were head of households whose full decision making power remained unchanged with increased income (one divorcee from Baladini, and one widow from the Fig GSVC).

**One Egyptian interviewee who lived at home with her parents had put her earnings into a rotating savings group, in order to pay for her education. However, when it was her turn to collect the payout, her family convinced her to use the money to help pay for her brother's wedding, which she was ultimately happy to do. This example illustrates how earning an income does not necessarily equate to greater power in deciding how resources are spent.**

- Several stories illustrated the limited effects of a woman's income on decision making for expenditures. This was particularly the case among unmarried young women living with their families, or women who had been widowed or divorced and lived with their brothers. Several women joked about how their family (or their brothers) are quite happy for them to work, and would even be happier if they worked two or three jobs. While such comments were made with humor, they revealed how income from work is largely shared within the family, and doesn't necessarily contribute to greater control over income for women who have started working.

### Changes to household decision-making dynamics due to increased agency and voice

- Among the 10 women who had not experienced an increase in income, four of them (three from NatureTex and one from EntreElles) described how the project had nonetheless helped them to develop a new confidence in speaking their minds, enabling them to be more involved in household decisions around expenditures. Both of these interventions included workshops in communication skills and self-confidence. For example, a married mother of two from EntreElles described how she had previously ceded to her husband when he had wanted to buy an apartment, and that it had turned out to be a very poor financial decision. She had since learned to not give in as easily if she disagreed with a decision that her husband was going to make. She said having other women to consult with from the EntreElles Association contributed to this change.
- Among the six women overall who described greater involvement in decision-making on expenditures, three of them attributed it to newly-learned communication and negotiation skills. For example, a young married woman from NatureTex, whose husband was a driver, described how she had used the communication techniques that she had learned during one of the BMZ-funded workshops to dissuade her husband from co-investing in a truck with a friend, which she thought was unwise. This demonstrates how, even in the absence of increased income as one of a project's impacts, there is the potential to catalyze changes in household decision-making dynamics that could actually equate to an increase in access to income.



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- In addition to the role of confidence and communication/negotiation skills, a number of women described how broader knowledge and experiences outside the home enabled them to contribute to decisions on expenditures. One woman gave the example of buying a fridge, and having knowledge of what the options were and what others' experiences have been because of her new connections outside the home. In a converse case, a woman (who was forced to stop working when she had her second child) described how her husband was the one who made all of the decisions about her children's education, because he gained knowledge pertinent to that decision through his social and professional interactions outside the home.

**A 23 year old unmarried woman working at NatureTex learned techniques for convincing her family that she should be able to save some of her earnings for her education. When the time came to register, though, her mother still disapproved. The young woman decided to register in secret, and to confront her mother about it later. While this may not appear to be the ideal mechanism for increasing decision-making power, it also demonstrates the role that "positive deviance" can play as a part of the empowerment process.**

#### Strategic family decisions women did not have control over

Despite the varied changes in decision making power described above, women also revealed areas of their lives where their influence in key family and/or personal decisions remained frustratingly limited. Examples and stories of these limits emerged across all four of the projects, and related primarily to decisions about where to live, larger financial investments related to land and housing, and whether or not to work or study.<sup>23</sup>

- For example, a woman from the Fig GSVC project, who was the primary earner in the home due to a disability that her husband had suffered, described how she had wanted to move to a different location because of the very difficult commute to the cooperative and to her job with the local municipality. However, he had refused to move, in part because his family had intervened. He therefore told her to either quit working, or deal with the commute.



#### Division of labour and roles

Women who start to engage in new or different forms of paid work have to make changes in how they manage other responsibilities to accommodate the new activity. In particular, unpaid household work and caregiving represent major responsibilities that, in many contexts, fall almost entirely to women. Interviews revealed a great diversity in the ways that women (and their families) handled the division of labour and roles when women's paid work increased. In some cases, this led to an overall increase in work for women, whereas in others there was no change, or even a decrease. It can be easy to make assumptions about what represents a good or a bad change in terms of workload, but this is highly dependent on the unique family situation. As such, women were asked how they felt about the changes they had experienced in their workloads.

<sup>23</sup> It is worth noting that the interview guide did not include questions about decisions related to marriage. This is something that projects may want to consider including in the interview guide, if working primarily with young unmarried women.

## FINDINGS ON HOUSEHOLD-LEVEL INDICATORS FOR ECONOMIC EMPOWERMENT



All but two of the interviewees had been working before the start of the intervention. One woman from Baladini and one woman from Fig GSVC had not previously worked, and were hired as a result of new opportunities resulting from the intervention. For women from Baladini, Fig GSVC and EntreElles who had already been working, the nature or quantity of work changed, whereas it remained unchanged for women from NatureTex. In the case of Baladini women began working for paid daily wages, as opposed to informally selling chicken and eggs. For the Fig GSVC women who were already members of the cooperative engaged in a new value chain, or took on new activities. Women from EntreElles also took on new work-related activities following the intervention.

For women who had already been working, they were asked if and how their overall workload (including paid and unpaid household work) had changed when they first started working, and also if and how it had changed during the timeframe of the intervention. 10 women said that they had not experienced an overall change in their workloads (one from Baladini, five from NatureTex, two from Fig GSVC and two from EntreElles). The findings for women who had experienced a change are analyzed below.

### In the case of greater overall workload, mixed feelings about the change

- Just under a third of women described an overall increase in their workloads (one from Baladini, two from Fig GSVC and two from EntreElles) resulting from the intervention. For Baladini, her workload increased because she was now working consistently for Baladini while continuing to sell eggs informally. In the case of the Mesdaqia Cooperative for the Fig GSVC, the new activities from integrating the fig value chain created additional work. Women from EntreElles had taken on new professional activities, including putting more efforts into marketing and committing time to their involvement in the association.

**The president of the Mesdaqia Cooperative described how her overall workload had increased since the Fig GSVC project. Thanks to the success that they had in introducing new fig products, she started taking a more and more prominent role in the coop, and also within the local community. People began coming to her to ask for support and advice about various issues. While she described the challenge of having these additional responsibilities and less free time, she appeared to embrace them as well. At the time of the interviews she was running for the upcoming elections to the local council.**

- Out of the nine married women interviewed, seven said that their share of household tasks had changed little or not at all when they had started working. This led to an overall increase in their workload. Several described how they were only able to work because they could prove to their husbands that they could do so while also completing all of their household tasks, and caring for the children.
- Women had mixed perspectives on whether this was a good or bad thing. For example, the woman from Baladini (a divorcee with three children) said that it was good, because it was important for her to feel busy and active. Conversely, the woman from EntreElles who described an increased workload said that she was questioning whether she could continue at this pace, as she was experiencing health issues.

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### A range of mitigating strategies to minimize changes in workload

Many examples emerged during the interviews of ways to manage household tasks differently when women begin to spend more time on paid work.

- ▶ Four women highlighted the use of labour-saving technologies as a means of reducing the amount of time needed for household tasks. Women across projects, and in different living situations, described having made the decision (on their own or jointly with a husband, mother or brother) to invest in appliances that made their household tasks easier and less time-consuming. In one case this was a freezer, so that the woman would not have to run errands as often. Three other women described having recently purchased washing machines.
- ▶ A third of women described receiving help from family members, including husbands (one from NatureTex and one from EntreElles), mothers (two from NatureTex and one from Fig GSVC), daughters (one from Baladini) and sisters (one from Fig GSVC). Additionally, two of the women from EntreElles had hired a maid, and discussed increasing the maid's hours to lighten their overall workload.

### Differing circumstances among women whose overall workload decreased

Three women described having experienced an overall reduction in their workload.

- ▶ In two of these cases, young unmarried women who were engaged in wage work (at NatureTex and the Mesdaqia Cooperative), described their mothers support of their work and that their mothers covered their share of the household tasks once they started working. This led to what they described as an overall decrease in their workload.
- ▶ In the other case, the overall workload decreased for one of the interviewees from Baladini because the food production tasks that she had previously engaged in as an informal and solo entrepreneur were now shared between a group of women working together in the kitchen space.

## Freedom of mobility

This was an indicator category that the projects prioritized less than others, in terms of both relevance and ease of collecting reliable data. This was in part because of difficulty in contextualizing this portion of the interview guide to the intervention type, and because of a less direct link for how the intervention would have resulted in changes to women's mobility. Even though this topic was not prioritized as an indicator, women told stories related to mobility over the course of many of the interviews, with some describing changes in their mobility as a direct result of the project.



### Mobility as providing opportunities for empowering experiences outside the home

- ▶ A recurrent theme in terms of mobility was the importance of working, not only for the sake of earning an income, but also because of the broader perspective, knowledge and experience that women gain from having activities outside the home. 50% of interviewees described having experienced increased mobility and empowerment-related benefits. In other words, women experience benefits from working outside the home beyond those associated with increased income. Indeed, women from all the projects talked about the value of experiences and responsibilities outside the home, through greater respect from family members, and in some cases increased decision-making abilities.

## FINDINGS ON HOUSEHOLD-LEVEL INDICATORS FOR ECONOMIC EMPOWERMENT

- Women from all four projects described engaging with new people and going to new places thanks to the project, and spoke to the positive psychological effects of doing so. Women from Baladini, NatureTex and the Fig GSVC (one from each) had opportunities to go on international trips thanks to the project, including to France, Italy and Germany for food fairs or educational programmes. Women were vocal about their desire to have activities and stimulation beyond just the home, and not just "thinking every day about options for how to rearrange the furniture."<sup>24</sup>

<sup>24</sup>  
Quote from young mother  
interviewed at NatureTex.

### BOX 2

#### Mobility as a constraining factor in women's work

Despite the empowerment-related benefits to mobility described above, women from each of the projects described how the necessity of going outside the home made it difficult for women in certain life stages and living situations to work. In some cases, this was due to household responsibilities and caregiving, whereas in others it was because of the risk of potential conflict with family members.

- Restricted mobility, for the reasons above and due to limited infrastructure and transport services, was recognized by GIZ staff as a limiting factor in women's ability to effectively commercialize their products.
- Staff from both Baladini and NatureTex described the importance of an established sense of trust between the community and the company, as a critical factor that enabled women to work outside their homes (and in some cases their communities). In both cases, women had male family members who had worked for the parent company and knew the people and location.
- One of the interviewees from the Fig GSVC in Ouazzane described a lack of mobility as a hindrance for young unmarried women who want to work, as their brothers find it unacceptable for them to travel far outside the home or community. (Note: Given the limited sample, it is possible that this perspective is specific to that context, and that it does not represent the experiences of most unmarried young women impacted by the intervention).
- The challenge of mobility was not described as a major challenge or issue for the women from EntreElles, who lived in a more urban setting and who came from more educated and affluent backgrounds.

## Gender Norms

Gender norms play a central role in determining the ability of women within different contexts and life stages to work, and what intra-household changes they are likely to experience as a result. The interview questions related to gender norms focused on the support or disapproval that women had experienced as a result of working, and if/how this had changed over time.

### Decision making about whether or not to work and/or to continue working once married

The interview guide did not explicitly include questions about the decision making process for whether or not to work. However, in answering other questions, women spoke about the process of deciding to start working, the reactions of family members, and whether to continue working once getting married and having children. The major reasons mentioned, were: the need to financially provide for their families, supportive family members, and proximity to the workplace.

- ◉ In some cases a woman's decision to start working coincided with a financial necessity brought about by a major change in the household. This was the case for two divorced women, a woman whose husband had become disabled, and two young women who had lost their fathers and became household breadwinners (representing a total of 5 out of 18 interviewees).<sup>25</sup>

**One of the two married interviewees from NatureTex described how her husband had supported her decision to work, but that his family had strongly disapproved. Since her husband had the last word, however, they began to accept it. More recently, they had been amazed to see the responsibilities that she was taking on at work. They knew that she had been selected as best worker of the month and that her photograph had been printed in the company newsletter. This had increased their respect for her.**

- ◉ The majority of workers at NatureTex are young unmarried women. Many stop working after they get married (due to the disapproval of their husbands, families, or in-laws or because they have relocated) resulting in high turnover rates. The intervention at NatureTex has addressed this challenge by providing women with the skills and support to negotiate being able to continue working once they get married.<sup>26</sup>
- ◉ Women interviewed from the Fig GSVC in Morocco described a different dynamic, with married women better able to negotiate to work outside the home, but unmarried women having to confront more restrictive gender norms.<sup>27</sup>

#### Changes in attitudes around women's work/men's roles

Women across all four projects described having had support from some family members and disapproval from others when they started working. Close to 75% of interviewees described negative reactions from their families or communities for working. However, almost 40% found that their families or communities had become more supportive of them once they started working. The reasons for this change varied, but included the following:

- ◉ Family members had been impressed by the things that they had been learning, and how their experience of working outside the home had a positive impact on their personality.
- ◉ Their families came to recognize that they were able to work while also managing to take care of their household responsibilities.
- ◉ Those who originally disapproved had met the people who they were working with, and had developed a trusting relationship with them.
- ◉ Those family members who had disapproved just got used to it, and recognized the value of the resources that the woman was now bringing into the household.
- ◉ Several women talked about the financial necessity of working, which forced the husband or family to accept to it. While it was not discussed specifically, the political turmoil and economic crisis experienced in Egypt may have had a powerful effect in this regard.

<sup>25</sup> Two of the interviewees were widows, but had been working prior to the loss of their husbands.

<sup>26</sup> A 2013 evaluation describes a decrease in turnover rates due to less women leaving after marriage, but does not provide numbers.

<sup>27</sup> Note: Given the limited sample, it is possible that this perspective is specific to the context of the cooperative, and that it does not represent the experiences of most unmarried young women impacted by the intervention.



## FINDINGS ON HOUSEHOLD-LEVEL INDICATORS FOR ECONOMIC EMPOWERMENT

### Changes in gender norms around men's roles

While many women described shifts in attitudes toward gender roles, only a small handful described changes in perceptions of men's roles within the home and in no cases was this directly attributable to the project. To be clear, none of the projects addressed men's roles directly and the interview did not include information on whether the men's work changed once their wives started working. Nonetheless, when considered in light of the minimal reductions in household tasks experienced by women who take on more paid work, this could imply that the burden is generally on women to prove that they are able to do paid work while also fulfilling their traditional responsibilities.

### Confidence

In all interviews, women described having experienced an increase in confidence that they attributed directly to the project. However, the reasons for this increase varied substantially.

#### Reasons for having experienced an increase in confidence

Women from all four projects described how acquiring new communication skills from trainings and practical application have improved their confidence in being able to talk with strangers, clients, or (in some cases) in front of large groups of people. In particular, all of the interviewees from NatureTex spoke about the great value of the communication-related workshops.

- ▷ A majority of the women from both Baladini (two out of three) and the Fig GSV (three out of five) spoke about how learning new skills and knowledge had given them greater confidence.
- ▷ Women from NatureTex described how taking on new responsibilities as part of the leadership team led them to realize that they have additional capabilities.
- ▷ Women also spoke about how having experiences outside the home and meeting new people had improved their confidence. This was particularly the case for women from EntreElles, who described the value of meeting other women entrepreneurs and developing lasting networks and supportive relationships.

**"Before joining the activities and leadership team at NatureTex, I felt very weak and as though I couldn't make any decisions on my own. I then heard about the project, and decided to give it a try. Then, once I started participating, my family talked about how much I had changed, and that I had a much stronger personality. Before, they had been annoyed, because I was afraid of making decisions and asked for help in deciding every little thing. Even my fiancé was happy with the change, because he didn't like the fact that I was always silent and wouldn't share my opinion. Our bond has since become stronger. I blossomed like a flower."**

*Paraphrased translation of interview with young woman from NatureTex.*

### Greater confidence leads to increases in agency, at work and at home

Stories from women who had experienced an increase in confidence revealed incremental changes in their ability to express opinions and act on decisions, which is a key component of the empowerment process. This equates to a change in agency, which is defined as the power to make and act on decisions, and is an important component of the empowerment process.<sup>28</sup>

FINDINGS ON HOUSEHOLD-LEVEL  
INDICATORS FOR ECONOMIC EMPOWERMENT

- Several women described being better able to negotiate for things that are important to them, both in the workplace and at home.
- Women from all four projects talked about having found a voice, and being able to speak up at times when they would not have previously had the confidence to do so. This included speaking in front of large groups of people, speaking confidently with clients, or in bringing issues to the attention of supervisors.

## Unintended Consequences

Interviews across all four projects revealed serious risks that can be associated with promoting women's greater (or different) involvement in economic activity. Of all the women interviewed, over half said that women are exposed to a greater risk of harassment and/or domestic abuse when they work outside the home.

### Women are aware of potential risks and rewards, and make their decisions accordingly

Women talked openly about the risks associated with working outside the home, and several told poignant stories about the traumatic experiences of women they knew. However, they also described how women make the decision to push gender norm boundaries to be able to work, despite the potential risks.



- One of the women involved in the Fig GSVC told the story of a young woman who worked for the cooperative, and who wanted to join a trip to attend a fair in a city where products would be marketed and sold. Her brothers disapproved and beat the young woman to prevent her from going. When she saw that her parents would not defend her and that she could not go, she committed suicide the day of the fair. This event occurred after the initial implementation of the GSVC, but demonstrates the potential risks that can accompany the creation of new economic opportunities for women. When asked what could be done to prevent such situations, the interviewee talked about the importance of working with and sensitizing men, but did not suggest that projects should stop encouraging women to access new markets that may be further from home. Young, unmarried, women experience the most significant risks. Future research could integrate risk mitigation strategies into WEE programming.
- A larger percentage of Egyptian than Moroccan women described an increased risk of violence from husbands for working outside the home, and an increased exposure to abuse or harassment from other people on the street. Interviewees from Baladini told two stories about women experiencing beatings from husbands, one due to coming home late after a work-related event, and the other because a husband was angry at his wife for having been photographed with her arms and hair showing. The woman who told one of these stories described how some women accept these risks, because they are so bored from staying at home.
- Conversely, interviewees at NatureTex recognized that there was a risk, but most said that women whose husbands didn't want them to work outside the home would simply stop.
- Women also spoke about the risk of harassment from men in the street. However, in both Egypt and Morocco, interviewees said that women were harassed anytime when walking in public, and so did not describe it as a problem specifically associated working outside the home.

## 6. Programming recommendations

### Understand the social norms associated with different life stages

Significant differences in household-level outcomes were found, depending on the participant's life stage (i.e.: unmarried and living with parents, married, divorced, widowed). Women at different life stages face different social, cultural, and family-related challenges and may therefore benefit from different economic empowerment interventions. It is important that individual and household contexts are taken into account when designing successful interventions. The United Nations Division for the Advancement of Women suggests in the final report of its expert group that life-stage specific economic interventions are a transformative strategy for poverty eradication.<sup>29</sup> Programmes that fail to take the social norms associated with different life stages into account may create risks for the women who participate. Given the seriousness of potential unintended consequences revealed over the course of the research, it is recommended that additional attention be paid to possible risks associated with economic empowerment programming, and that projects employ mitigating strategies.

### Sensitize and involve men

Findings show that the successful economic integration of many interviewees was greatly facilitated by the support of husbands and/or fathers. Programmes that lack support from male household members may create risks for the women who participate. A recent study from Oxfam found that engaging men is important when pushing social norms and changing power dynamics, and lowers the risks women may assume by participating in WEE programming.<sup>30</sup> Successful WEE programmes should involve men, and work to sensitize them to the benefits and challenges of women's economic participation.

### Find ways to promote voice and agency

Interviews revealed important household-level changes associated with increased voice and agency, key aspects of the empowerment process.<sup>31</sup> Developing new communication skills through empowerment workshops had a tangible impact on women's agency and decision-making abilities at the household-level. This was true even if there wasn't necessarily an associated increase in income, as it led to a better ability to negotiate, and built confidence in the woman's right to be involved in decision making.

29

See: Kabeer, Naila. „Paid work, women's empowerment and gender justice: critical pathways of social change.“ (2008). p.7

30

See: Slegh, Henny, et al. „I can do women's work: reflections on engaging men as allies in women's economic empowerment in Rwanda.“ Gender & Development 21.1 (2013): 15-30.

31

See: Leveraging Economic Opportunities. Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development (2014). [http://market-shareassociates.com/wp-content/uploads/2014/11/WEE\\_in\\_Market\\_Systems\\_Framework\\_final.pdf](http://market-shareassociates.com/wp-content/uploads/2014/11/WEE_in_Market_Systems_Framework_final.pdf)

### Mitigate the economic risks associated with adopting new income-generating activities

According to staff interviews, women from NatureTex and Baladini expressed preference for the security and stability of wage work compared to investing time and energy in entrepreneurial activities with uncertain returns. This is not to minimize the importance of promoting female entrepreneurship, particularly when women are already engaged in some form of entrepreneurial activity. However, it does point to the importance for interventions aimed at increasing the economic empowerment of vulnerable women to hold a low degree of economic risk for participants, whether targeting female entrepreneurs or wage workers.<sup>32</sup> A recent study from the Center for Development Policy and Research, = describes the transformative power of formal, regular wage work for women, while also recognizing that it is limited by lack of decent opportunities, and segmentation of the labour market.<sup>33</sup>



### Mitigate the risks to women of being overburdened

A number of women described an overall increase in their workload, with mixed perspectives on whether this was a good or bad thing. Women who worked outside the home did not necessarily experience a decrease in their home responsibilities. The triple burden of work (home, childcare, and job) affects how women engage with economic opportunities. Women are particularly at risk if they don't have the ability to negotiate shifts in the division of tasks at the household level. Monitoring for the triple burden of work at a programme level is recommended, and could be used to inform future programme design. Additionally, it is important to integrate interventions that support women's ability to work (whether through entrepreneurial activities or wage work), while also promoting increased communication/negotiation skills at the household level, and the sensitization of men. This dual approach of promoting both access to new economic opportunity and personal agency has recently gained traction as central to women's economic empowerment within market systems.<sup>34</sup>

### Integrate monitoring systems for assessing household-level results

The findings and analysis presented above demonstrate how the empowerment process unfolds in complex and interrelated ways within a woman's life and in her household. Current monitoring and evaluation systems tend to capture only part of this story, and may overlook significant and critical ways in which a woman experiences changes in her ability to influence key life and economic decisions. Traditional monitoring systems may also fail to reveal the trade-offs and risks associated with the empowerment process. Integrating household-level indicators therefore allows for a more holistic and nuanced assessment of outcomes, with valuable and context-specific information for how to better promote empowerment and mitigate potential unintended consequences.


32  
See: Chan, Man-Kwun. „Making Agricultural Value Chain Programmes Work for Workers: A Practical Guide for Development Donors and Practitioners.“ Cambridge, MA: WIEGO (2012).

33  
See: Kabeer, Naila. „Women's economic empowerment and inclusive growth: labour markets and enterprise development.“ International Development Research Centre (2012).

34  
Leveraging Economic Opportunities. Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development (2014). [http://marketshareassociates.com/wp-content/uploads/2014/11/WEE\\_in\\_Market\\_Systems\\_Framework\\_final.pdf](http://marketshareassociates.com/wp-content/uploads/2014/11/WEE_in_Market_Systems_Framework_final.pdf)



**Intervention-specific recommendations:**

- 
**Support for start-up micro-enterprises:** Women are sensitive to the opportunity costs, economic risks and social risks associated with spending time acquiring new skills and investing in new entrepreneurial activities. As shown by the experience of Baladini, one way to mitigate this challenge over the longer term is by developing long-term trusting relationships within the community and providing opportunities for wage work until a business model is proven to be profitable. Additionally, identifying ahead of time what it means within a given context to be “market ready” can be a means of appropriately scaffolding activities to build both technical and soft skills.
- Training and support services for women-led SMEs:** Business networks among female entrepreneurs can provide a strong support system, particularly when combined with technical training and coaching. In the case of EntreElles, these networks were valuable to women participants, both professionally and personally. There appears to be ongoing demand, however, for training and technical support following the end of the intervention. Depending on the nature of this demand, there may be opportunities for interventions to catalyze the development of sustainable fee-for-service models for delivering training/coaching and other business development services, so that this becomes part of the economic “ecosystem” available to women entrepreneurs. A related consideration would be to focus on the sustainable delivery of such services for female entrepreneurs in high-growth sectors where businesses have the greatest chance of survival.
- Wage-work interventions:** When working to improve opportunities for women to access and benefit from wage work in conservative social contexts, lessons from Baladini, NatureTex and Fig GSVC point to the importance of trusting relationships between the partner company and the community. For both NatureTex and Baladini, male family members also worked for the company. Additionally, working in sectors with growth potential improves the likelihood of identifying win-win opportunities for companies to benefit financially from supporting women's advancement within the company.
- Women-led cooperatives:** Lessons from the two Fig GSVC cooperatives demonstrate the value of working with strong female leaders to drive internal management changes, while also pursuing new commercialization opportunities opened through the value chain approach. EconoWin employed a competitive proposal process to select the cooperatives with whom to work, increasing the likelihood of improved profits and sustainable outcomes. Working simultaneously with private sector partners with business incentives to address barriers to further upgrading and commercialization of women led cooperatives (i.e. financial institutions) has the potential to support longer-term sustainability.



## 7. Recommendations on research methods

The goal of this initial research was to pilot a qualitative Rapid Assessment tool that GIZ teams can integrate into existing monitoring and evaluation systems, and which can complement studies looking at enterprise level indicators or sex-disaggregated data. The experience of conducting the research for this report led to the development of the following methodological guidelines for future similar research.



### **Adapt the interview guide from the start, and over the course of conducting interviews**

The interview guide was adapted for each project, and indicators were also prioritized based on a mapping exercise with project staff, which worked quite well. Further adaptations to account for different life stages/living situations of the women could provide more insight into key household dynamics during future interviews. It is recommended to consider the following items when adapting the guide:

- Does the intervention support wage workers, entrepreneurs, small-holder farmers, students (or other) and what phrasing should be used to reflect this?
- What is the timeframe when the project started and ended, and how can the “before” and “after” be described in a way that accurately captures household-level results?
- What is the demographic profile of the respondents (age, marital status, living situation, education level/literacy), and do questions need to be adapted accordingly?

The interview guide can continue to be adapted throughout the interview process, to account for interviewees’ reactions to questions (i.e.: terms that are not well understood, or sensitivity to questions around violence against women), or to add additional follow-up questions that can lead to a further depth of understanding.

### **Identify positive versus negative changes, and where women experience trade-offs**

Women experienced changes differently. For example, there was a lot of variation within and across the four projects on whether the overall increase in workload women experienced was a positive or negative change. Social desirability bias was also an issue. Women were unlikely to complain about having too much work, so question framing was important to ensure women were comfortable responding. Additionally, women were found to sometimes accept certain risks or negative changes, if the perceived reward was high enough. Therefore, asking additional questions about the opportunity costs and sacrifices associated with positive changes can reveal where trade-offs may exist.





### Phrase questions to distinguish between changes associated with working in general vs. changes associated with project interventions

In some cases, women started working thanks to a given intervention. In other cases, women have already been working, so it is necessary to distinguish which specific changes they have experienced as a result of the project. The interview guide may be further adapted to include follow-up questions, based on what is learned about a woman's particular context over the course of the interview.<sup>35</sup>

### Define and contextualize empowerment

A functional definition of empowerment is necessary before a conversation around positive and negative changes in empowerment can occur. While key elements of the definitions used by donors and researchers should be considered (such as access & agency), it is important to include a discussion of what the term means to interviewees.<sup>36</sup> As time allows, it can be useful to discuss and develop a preliminary functional and context-specific definition with a select group of beneficiaries. Empowerment is an abstract concept, and translation and cultural norms can alter understanding of the term. This initial understanding can then be integrated into the interview guide as a consistent working definition for subsequent interviews.

### Establish household decision-making dynamics in order to articulate relevant follow-up questions

In many cases, brothers, parents, or other people outside the household had a large say in strategic family decisions, so it worked well to ask up front who within the family was involved in key household decisions. This provides a very basic understanding of household decision-making dynamics, which makes it possible to ask pertinent follow-up questions about if and how the process for making decisions has evolved since the project's implementation. This also provides the interviewer a broader understanding of the woman's living situation, and allows for relevant follow-up questions around the woman's ability to make strategic life decisions for herself. During the pilot research, many women told stories related to larger life decisions (i.e.: marriage, children, and where to live) in the course of answering questions about their role in decision making about expenditures. The interview guide can be additionally adapted to differentiate between decision-making on household expenditures, from larger strategic life decisions.

### Find ways to make the interview process empowering

Throughout the interview process, identify ways to make it an empowering experience for interviewees. For example, when introducing the purpose of the interview, take the time to describe the value of learning about their experiences and perspectives. If phrased in a simple and understandable way, asking women about their ideas related to women's empowerment can open the conversation on a positive note. Similarly, finishing the interview by asking women about if and how their confidence has changed, is a good way to conclude on a positive note.

<sup>35</sup> For further insight, see: Golla, A; Malhotra, A; Nanda, P and Mehra, R. Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators. International Center for Research on Women. 2011.

<sup>36</sup> See: Kabeer, Naila. Women's Economic Empowerment & Inclusive Growth. Labour Markets and Enterprise Development. SIG Working Paper. 2012. And: Jones, Linda. Discussion Paper for an M4P WEE Framework: How can the Making Markets Work for the Poor Framework work for poor women and for poor men? M4P Hub. 2012.



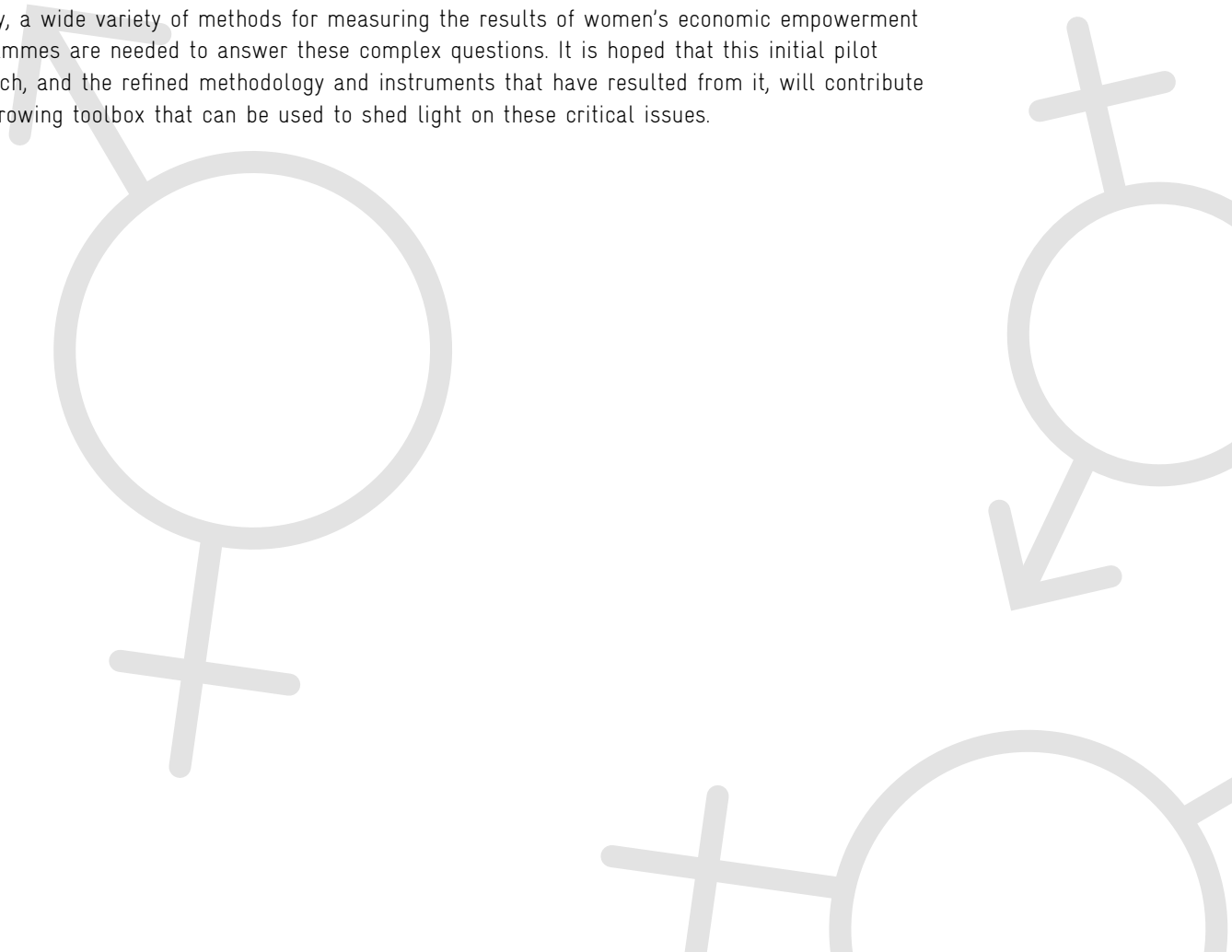
## 8. Conclusion

Based on the findings of this study, BMZ funded, women's economic empowerment projects implemented by GIZ visited have – overall – increased the incomes of the selected women and their families, improved the women's ability to influence household decision-making, and given them increased voice and confidence. The mechanisms for these changes varied across projects, regions and countries, as well as across household circumstances, providing a poignant reminder of how complex and context-dependent the process of economic empowerment is. The changes that these women and their households have experienced have most likely led to a new acceptance of women working by their families, husbands and local communities, and supported the upward social mobility of women. However, these changes are not proven, nor universal. A minority of women have experienced dangerous and difficult situations as a result of their new forms of participation in economic activity.



These findings demonstrate the potential positive impacts of economic empowerment programming at the household level, but also elicit important questions for further consideration. In particular, what factors determine how women calculate the risks versus the rewards of engaging in new economic activity? Is women's economic empowerment more likely to occur when households can maintain specific gender roles and responsibilities? If so, what does this mean for measuring programme results and understanding the true nature of their impact?

Clearly, a wide variety of methods for measuring the results of women's economic empowerment programmes are needed to answer these complex questions. It is hoped that this initial pilot research, and the refined methodology and instruments that have resulted from it, will contribute to a growing toolbox that can be used to shed light on these critical issues.



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## Annex A: Beneficiary Success Stories

### EMPOWERMENT STORY I: AMINA WORKING AT NATURETEX FACTORY – BELBEIS, EGYPT

The NatureTex factory is an organic cotton textiles company located northeast of Cairo, on the edge of the Nile Delta. It is part of Sekem Farm, a social business operating in the area since the late 1970's that produces a wide variety of goods from local agricultural products. Among the many companies housed within Sekem, NatureTex employs the highest numbers of young women from the surrounding communities. One of these women is Amina K.<sup>37</sup>, a young married mother of two in her early twenties who has been working for the company in textile production since 2011.



NatureTex SEKEM, Belbeis, Egypt

Women in Egypt continue to face multiple social, economic, and cultural hurdles to employment. They generally have limited access to relevant education and training to prepare them for formal employment, and are less connected to networks and markets that allow them to engage productively in local value chains. Women who do work are often in low skilled, low wage positions. Within this context NatureTex has worked to provide female employees with additional support services, and starting in 2012 participated in EconoWin's Gender Sensitive Value Chain programme to further promote women's integration into the labor force (see text box for more information).

Activities at the NatureTex factory have included workshops in a range of technical sewing skills, as well as sessions designed to build communication skills, self-confidence and leadership development. In 2014, EconoWin placed a full-time development advisor on site, who created a leadership team among young women working in the factory to organize social and educational events, while further promoting gender awareness among all employees. Activities have also included screenings of the films "Ana Hunna," or "I Am Here" produced by the EconoWin programme that raise awareness about women's rights as relates to work.

37  
All names changed by the author

### Background on the gender sensitive value chain approach to promote economic empowerment

EconoWin, also known as "Economic Integration of Women in the MENA Region," is a regional programme active in Egypt, Jordan, Tunisia and Morocco from 2010 to 2016. It is funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), and implemented by Gesellschaft für Internationale Zusammenarbeit (GIZ). The programme supports women's integration into the economy through a four-pronged approach that includes: promoting a positive view of women's roles in the economy, improving working conditions and career opportunities within companies, empowering women through the gender sensitive value chain approach, and supporting the professional orientation of women. The approach was developed through close collaboration between EconoWin and OXFAM Quebec's Regional Economic Empowerment of Women Project.

BOX 3

## ANNEX A: BENEFICIARY SUCCESS STORIES



NatureTex SEKEM, Belbeis, Egypt

Amina, who has a secondary school technical diploma in clothes production, is one of the young women who have joined the leadership team created at NatureTex as part of the gender sensitive value chain initiative. She has participated in a variety of workshops, including on communication skills and women's rights. She also attends the social meetings where she is responsible for representing the wishes of other women in the factory. She has been recognized as best employee of the month (through one of the initiatives started by the leadership team and the development advisor) and has also been featured in the company newsletter. When Amina first started working, she faced strong disapproval from her husband's family, who lives in close proximity. However, she was lucky to have support from her husband, and so she was able to continue despite the consternation of her in-laws. Over time, her husband's family began to accept her role outside the home. They saw her responsibilities at NatureTex and the recognition that she received, including having been selected as best worker of the month and having her photograph in the company newspaper. Now, Amina says that her husband's family is amazed to see what she does, and they have a new level of respect for her.

As she sees it, the experience of disapproval from her husband's family is a common chal-

lenge faced by many Egyptian women who want to work. Most women aren't just living with their husbands, but also with their husband's families, who expect to have domestic help within the household. This can lead to pressure on the husband to prevent his wife from working outside the home, even if he is not against it.

Amina now works full time at NatureTex, does all of the household work, raises and sells chickens, and sometimes also makes dolls at home which she can sell back to the company. She is able to manage – as she calls it 'thanks to the grace of God, and thanks to the help that her husband offers in caring for their children.'

**When she thinks of an empowered woman, Amina imagines a woman who is capable of doing much more than being at home. She thinks of a woman who others look to as a positive example. According to her, "an empowered woman can do anything and achieve anything, but she also needs to have encouragement and support."**

In addition to the changes in gender perceptions within Amina's family, her ability to influence family decisions also changed since her partici-

pation in the gender sensitive value chain activities. Her husband had previously been the full decision-maker about large purchases. However, this has now changed. The new communication techniques that Amina learned have enabled her to better voice her opinion and discuss decisions when she disagrees with a purchase.

Before, she would shut down and ignore someone if they did something that she disagreed with. She would also sometimes react angrily and snap. Now, Amina feels that she has learned to express her opinion in a calm and convincing way. Nonetheless, there are still areas within her extended family where she would like to have more of a say. For example, she wishes that she could give more input into the family-wide decisions, such as whether to buy or sell family land.

Amina's confidence has improved since participating in the gender sensitive value chain activities at NatureTex. She has taken on additional responsibilities, learned how to better communicate her opinions, and discovered new personal capabilities.

#### EMPOWERMENT STORY II: SAMIRA WORKING AT BALADINI KITCHEN INCUBATOR – SAKKARA, EGYPT

The Baladini Kitchen Incubator (hereafter referred to as Baladini) is located just south of Cairo, along an irrigation canal emanating from the Nile that supplies local farms, villages and date palms. This is a region where the decline in tourism, due to the political instability starting in 2011, has had a strong impact (see text box for more information). The kitchen space, opened in 2014, is a food-based social business that aims to provide livelihood opportunities for local women while also producing nutritious food products which are sold commercially. It is housed within a modest commercial kitchen space based in Fagnoon, an arts and activity center for families that also hosts a weekly farmers' market where food products are sold directly to pedestrians.

In addition to establishing the shared space for food production, Baladini offered workshops for women in nutrition, hygiene practices, business skills, recipe development and market connections for selling healthy food products,

#### Background on the development of innovative social business models to promote economic empowerment

The 'Responsible Inclusive Business Hub' programme in Cairo raises awareness about corporate social responsibility and inclusive business while also supporting the private sector in developing commercial social business models. The 'Innovation, Entrepreneurship, Collaboration' programme in Cairo promotes an innovation hub which offers shared space that supports the development of social and green businesses ideas.

Both programmes are funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), and implemented by GIZ (GIZ). They provide technical assistance for the development of social business models. The innovation hub provides space for entrepreneurs to develop, prototype and test business ideas.

With the assistance of the programmes the local social enterprise Nawaya that works with farming families in the Abu Sir and Sakkara regions of Egypt to develop the social business model of Baladini women's entrepreneurship kitchen in the shared innovation space. The social business model aims to address Egyptian malnutrition (poor dietary diversity, chronic obesity, and stunting), while at the same time providing viable income generation opportunities that lead to an improved quality of life for local women and their families.

## ANNEX A: BENEFICIARY SUCCESS STORIES

such as artisanal pastas. 21 women participated in the training programme, with five women taking additional classes in leadership and entrepreneurship. Samira A. has been involved in the development of Baladini since its inception. When Baladini started in November 2014, she took a leadership role in identifying and recruiting women to participate in the initial trainings. She now has taken on broader management responsibilities, both in terms of running the business and overseeing the work of other women, and earns a weekly salary.

Samira is a divorced mother of three in her late 30s, and is the head of her household. She earns her living from her work with Baladini, and also from selling eggs on the side. Her income has increased thanks to her new work, because she earns a consistent and reliable income. She was never able to make much from her chickens, and her income was inconsistent. With her increased income, she is now able to pay for healthcare, medicine and academic lessons for her children. She has also been able to buy a fridge and an oven for her home. As the head of household, she makes all of the decisions about how to spend the family's resources. For more significant investments, she asks her brothers for advice, but the decision remains hers to make.

The amount of time that Samira spends on paid work has increased since her involvement with Baladini, because she now has consistent working hours. This means that overall her workload has increased as well. She is happy to be occupied and has found ways to minimize the increased workload. This includes having the use of the appliances that she was able to buy, and the fact that her daughter has

taken greater responsibility in helping with the laundry, cooking and cleaning.

Her work with Baladini has given Samira the opportunity to see different places and work at catering events at the Italian consulate, as well as a famous local park. She also had the opportunity to go to Italy for an international forum to present Baladini's products. As an unmarried woman, Samira has the autonomy to work and travel to new places. Nonetheless, she sees potential risks for married women who chose to work outside the home, particularly if they get home late or are photographed in a way that is seen to be unacceptable.

Samira started working right after her divorce, because she was responsible for providing for herself and her children. Her family was supportive, but her neighbors, on the other hand, pressured her to remarry, so that she wouldn't have to work. She refused, because her priority was to raise her children. Once her neighbors saw that she would not change her mind, they stopped bothering her about getting remarried any more.

Samira feels that she has gotten stronger since working for Baladini. She has developed new confidence in herself thanks to the skills that she has learned in creating different products, marketing and selling them at fairs, and also from having opportunities to communicate with different people. Now, even if someone comes to her with a microphone, she doesn't hesitate to speak into it.

**Samira thinks it is important for women to have the opportunity to work if they want to. There are some who want to be able to go outside of the home, learn new things and earn money. Others want to stay at home, and that is also okay.**



Woman selling self-produced food, Egypt.



### EMPOWERMENT STORY III: FIG PRODUCTION – CHEFCHAOUEN/OUAZZANE, MOROCCO



Production of dry figs, Chefchaouen/Ouazzane, Morocco



In the Rif Mountains of Northern Morocco, a female-led cooperative produces couscous, dried herbs and fig products. This is one of the more lush regions of the country, where fertile valleys lead into rolling hills of cultivated land. In this predominantly rural area, agricultural production is a major source of economic activity. Major crops in the inland areas include cereals, olives and figs. Indeed the region is particularly known for its fig production, with 85% of Moroccan figs produced in the North, where ancestral techniques for drying figs have been passed down from mother to daughter for generations.

#### Example Cooperative # 1: Yasmine

This cooperative was begun in 1999 by ten determined and courageous women who joined forces to produce, market and sell couscous made from locally grown products. Many visitors now pass through its doors and are often greeted with heart-felt welcome by Yasmine M.<sup>38</sup> This friendly and energetic member of the cooperative is in her early thirties, and unmarried. She lives at home with her mother, grandmother and siblings.

38  
All names changed by the author

#### Background on the gender sensitive value chain approach to economic empowerment in the MENA region

EconoWin, also known as “Economic Integration of Women in the MENA Region,” is a regional programme active in Egypt, Jordan, Tunisia and Morocco from 2010 to 2016. It is funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), and implemented by Gesellschaft für Internationale Zusammenarbeit (GIZ). The programme supports women’s integration into the economy through a four-pronged approach that includes: promoting a positive view of women’s roles in the economy, improving working conditions and career opportunities within companies, empowering women through the gender sensitive value chain approach, and supporting the professional orientation of women. The approach was developed through close collaboration between EconoWin and OXFAM Quebec’s Regional Economic Empowerment of Women Project. The Moroccan Association for the Support and Promotion of Small Enterprises implemented the gender sensitive value chain project in Northern Morocco, and identified five cooperatives to work with, representing a total of 62 producers.

BOX 5

## ANNEX A: BENEFICIARY SUCCESS STORIES



Production of dry figs, Chefchaouen/Ouazzane, Morocco

Since its inception, the cooperative had provided a supplemental (albeit minimal) source of income to women in and around the village – women who were otherwise primarily working in subsistence agriculture or small-scale farming. While the cooperative had started diversifying to produce dried local herbs and spiced couscous products in the late 2000s, they only started making and selling fig-based products in 2013, when they were selected as one of the female-led cooperatives to participate in EconoWin's Gender Sensitive Value Chain project.

Until that time, Yasmine had always wanted for the cooperative to also work in figs because she felt it would bring in additional revenue. However, she had lacked the resources, the technical know-how or the confidence to make it happen. Thanks to the EconoWin project, she received trainings in the fig drying process, fumigation, management and communications, and marketing techniques. The cooperative also received support in officially registering (giving them access to more business services), and was provided with a vacuum packing machine.

Thanks to this support, the cooperative introduced new fig-based products into their offerings, and was able to market and sell them successfully. They now sell two tons of figs per year. This led to the added effect of also improving the market visibility for their couscous and dried herbs, which they started selling in much greater quantities. Indeed, when custom-

ers began coming to the cooperative to buy fig products, members would provide free samples of their uniquely spiced couscous. According to Yasmine and her colleagues, profits greatly increased between 2013 and 2015. They have hired seven additional women to help in the cooperative, and also call on another two to four women during the busiest times of the year. Yasmine now earns a higher salary, which she uses to help support her family. With the added income, she saves some earnings for an emergency medical fund, and spends some on travel and clothing.

Beyond the increase in income, Yasmine describes a number of changes that she has experienced in her life since the project has started. The new knowledge that she gained and the trainings that she participated in have given her greater confidence in herself. Participating as a cooperative leader during its time of growth has given Yasmine the opportunity to travel and meet new people. Now, when important financial decisions are made within her household, such as whether or not to invest in a refrigerator, she is the first to be consulted by her family members.

Since her participation in the gender sensitive value chain project, Yasmine spends a lot more time at work each week and work became more complex, as the cooperative must switch back and forth between fig production and couscous production. The increased workload has allowed Yasmine to grow personally and focus on the success of the cooperative. Part of Yasmine's increased responsibility emanates from a recent shift in her role and visibility in the community, which may be due in part to her newfound knowledge and confidence. Community members ask her for advice, and trust her to advocate for them. Indeed, Yasmine now sees herself fulfilling a more active role in community leadership and aspires to one day serve in public office. She talks about how women's opinions are not valued enough, and how important it is for women to be able to communicate about the reality they know.



Yasmine has also inspired a sense of trust in the families of young women in the community. Parents have allowed their daughters to work once they have met her, and now ask whether she will be present at meetings before agreeing to let their daughters attend. She acknowledges that while many women are now allowed to work, there are still those who are unable to negotiate with their parents or husbands. In her case, her father had always encouraged her to go outside and to work and her sister supports her at home by taking more of the family chores.

Through the increased knowledge, confidence and resources that Yasmine has gained through participating in the gender sensitive value chain project, her role has evolved within the cooperative, within her home, and in her community. Her unique family circumstances likely laid the foundation for the recent changes that she has experienced. Nonetheless, her increased empowerment may further catalyze the opening of economic opportunities for other women in her community.

#### Example Cooperative # 2: Fatima

Fatima Y., who is in her late thirties, lives in this region with her husband and two children. She assumes many roles within her family and community, including working for the local municipal government and in leading a fig cooperative. In 2012 Fatima's cooperative was selected through the competitive process to participate in EconoWin's Gender Sensitive Value Chain initiative, which provided managerial capacity building, technical training and support in accessing new markets. Cooperative members attended trainings on product packaging and marketing, cost reduction, and employee motivation.

Fatima started working after her husband suffered an accident that made it difficult for him to continue working. At that time she became the primary wage earner for the household, and took a position with the municipality. She then started the fig cooperative, as a way to bring in additional income. Currently, her husband runs a small shop in the village, but this represents a minute proportion of their income.

The income that Fatima and her family receive from the cooperative is distributed at the end of each year, and does not represent a set or regular amount. Everything that Fatima earns from the cooperative, she puts aside to invest in larger expenses. Since the gender sensitive value chain support, the cooperative's profits have grown as a result of accessing new markets and building the visibility of their products, regionally and even nationally. The cooperative members have therefore been able to register higher earnings at the end of the year. Thanks to this additional income, Fatima has saved money over the past several years, and invested in an addition to her home.

Since her cooperative's participation in the gender sensitive value chain support, Fatima, who juggles many professional and family responsibilities simultaneously, has experienced changes in the time that she spends each week on different types of work. Thanks to management trainings, she now spends less time on actual production and is able to focus more of her attention on overall business development and leadership. She can also spend less time on household work, thanks to investments made possible by her higher earnings.

Since she started to work, Fatima has been more involved in household decision-making. Before, her husband primarily made decisions about major household expenses, though he would take her opinion into account. Now, for household purchases as well as larger investments, they share the decision equally, or accept each other's opinions when one of them feels very strongly. For example, when they recently discussed whether or not to raise animals, Fatima made 100% of the decision. She was clear that she did not want the added responsibility of caring for livestock.

Fatima is vocal about the variety of challenges that women in the region face when deciding to work. She experienced many negative reactions from her family and neighbors when she started to work for the municipality, and also when she decided to start the fig cooperative. Community members said that she would dirty her family's

## ANNEX A: BENEFICIARY SUCCESS STORIES



Women drying couscous, Morocco

reputation, or that she would never be able to succeed. However, these perceptions only made her more determined, as she had a strong vision for the cooperative and the benefit that it could bring to herself and other women in the community.

When she first started the cooperative, she had a hard time recruiting women to join her, but norms have slowly begun to change. For many married and unmarried women, it is not socially accepted to travel any distance from the home without a male family member. However, since seeing the financial success of the cooperative, men within the community have begun encouraging their wives to join. Cooperative members who earn an income from their work have, one-by-one, also recruited other women. Fatima feels it is important that as women learn new skills and are encouraged to take on new roles, there is also support and sensitization for men in the community. From her perspective, if men feel left behind, this can increase the risk that women face negative repercussions from family members for wanting to work outside the home.

Fatima has always had confidence in herself. She says about herself that when she decides that she is going to do something, she finds a way to do it. She negotiates, she uses diplomacy, and she ignores those who say she will fail. The GSVC initiative has helped her to build on this innate confidence by creating avenues to make new connections that enable her to transform her visions for the cooperative into reality.

### EMPOWERMENT STORY IV: HOUDA TRAINED BY THE ASSOCIATION ENTREELLES – AGADIR, MOROCCO

Agadir is a city located on the Atlantic Ocean in Southern Morocco, near the foot of the Atlas Mountains. It is a busy port town and tourist destination with a local economy also rooted in maritime and agricultural production. This is one of four regions in Morocco where the EntreElles intervention brought together new female business owners to provide entrepreneurial training and support during the first years of the enterprise's life (see text box for additional information). Activities included training in business management, marketing, commercialization and accounting, as well as personalized business coaching.

Houda Z. is one of the women entrepreneurs who participated in the first rounds of EntreElles in Agadir. She had started a private preschool programme several years before, and wanted to find ways to expand her business and improve her networks. Her experiences from the training were so positive, that she joined together with several other women to subsequently found the EntreElles Association. Their goal was to create a permanent entity that could continue providing women business owners with structured learning and support networks similar to what they had developed during the initial trainings.

Houda is in her late forties, married, and has two children. One child lives at home, and the other is studying in France. Her husband is retired, and she earns money from the salary that she pays herself from the school that she runs. After several years of putting into place the new marketing techniques that she learned during the EntreElles trainings, she has seen an increase in her profits. She also attracted new clients through the contacts and networks that she developed. Her school's increased profits have led to a slight increase in her income, with which she is better able to finance her son's education in France.

### Background on EntreElles and training for women entrepreneurs

EntreElles is a business association which aims to further develop the capacities of women business owners across four regions of Morocco, through technical and management support during the delicate first years of enterprise start-up. EntreElles grew from an agreement between the National Agency for Small and Medium Enterprises (ANPME), regional investment agencies and the support programme for Micro, Small and Medium sized Enterprises, which is funded by BMZ and implemented by Gesellschaft für Internationale Zusammenarbeit (GIZ) in Morocco.

EntreElles was supported by the programme to develop enterprise start-up trainings with a specific focus on women. Participants who joined the enterprise start-up training attended classroom trainings on business management, marketing and commercialization, personal development and accounting. They were tested on the knowledge they retained and in how they were able to apply it to their businesses. Participants also received personalized coaching and were encouraged to develop meaningful professional networks.

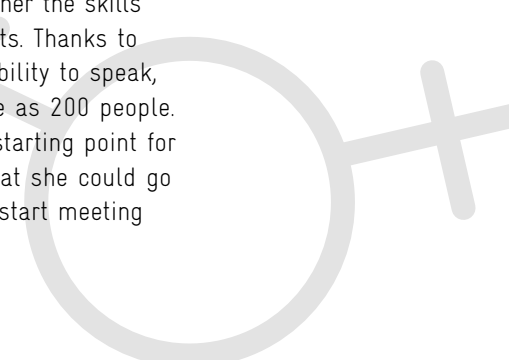
During the first round, 80 women engaged in group trainings and individualized coaching in business management practices. A second phase engaged an additional 40 participants, and led to the establishment of the EntreElles Association in Agadir, Morocco.

Houda invests more time and energy into the success of her school a now that she has been through the EntreElles training. She feels she is lucky to have had the opportunity to launch the school, and also to now be organizing events with the association. She is working more hours than before, however her husband and son have taken on some of her previous household responsibilities. The family has also hired a maid that comes to help three times per week. While these strategies have helped to lighten her load, Houda sometimes questions whether she will be able to continue with this workload as she gets older. She would like to find ways to further delegate responsibilities at the school, and in time, play even more of a supervisory role.

Despite the negative reactions that she sometimes encounters within the community, Houda draws encouragement from her husband and father, who both supported her decision to work. She finds that other women are often the most critical of her decision, saying that she looks tired and encouraging her to quit. She has also faced negative reactions within the neighborhood where her school is located. One neighbor

tore out a garden that she had put in, whereas another neglected to pay for his son's attendance, and then started speaking against her to others in the neighborhood. She thinks that she has faced these particular challenges because she is a woman business owner. According to her, the solution is to "ne pas baisser les bras" – to never surrender.

As a participant in EntreElles, Houda developed new business networks and strong relationships with other women business owners and entrepreneurs. This provided her with the strength and inspiration to continue pursuing her business. She is a pedagogue, and not a natural businesswoman, so she didn't previously have confidence in speaking to clients about business matters. However, the communication and leadership trainings have given her the skills to speak comfortably with clients. Thanks to EntreElles she developed the ability to speak, even in front of groups as large as 200 people. The programme represented a starting point for her, from which she realized that she could go out, promote her business and start meeting and getting to know people.



## Annex B: Interview Guide

### SEMI-STRUCTURED QUESTIONNAIRE FOR WOMEN PARTICIPANTS

#### KEY POINTS TO INCLUDE:

- Introduction to the interviewer and translator.
- Purpose of the conversation: to understand the experiences of working women, and the changes they feel in their homes.<sup>39</sup>
- Description of the topics discussed: background, sources of income, decisions in the home, roles, and other changes.
- Explanation that what the interviewee says will not have an effect on future funding.
- Explanation of anonymity (if it can be ensured). If it can't be ensured, this should be communicated here.
- Freedom for participant to not answer a given question, or to end the interview at any time.
- Requested permission to record (if the interview will be recorded).
- Invitation for interviewee to ask any questions before beginning.

#### A. SURVEY DETAILS

A1 Project Name: .....

A2 Name of interviewer(s): .....

A3 Name of translator: .....

A4 Interview date and time (day/month/year): .....

A5 Country: .....

A6 City/Village: .....

<sup>39</sup>

Make it clear that the study is not only looking at this project, but will be gathering information from women in different regions and countries.

## B. BACKGROUND & DEMOGRAPHIC PROFILE

- B1 Full name of respondent: .....
- B2 Gender of respondent: .....
- B3 Address: .....
- B4 Phone number of respondent: .....
- B5 How old are you? .....
- B6 Are you married? .....
- B7 If yes, at what age did you get married? .....
- B8 If yes, how old was your spouse when they married you? .....
- B9 Who lives within your household  
(husband, children, parents, siblings etc.)? .....
- B10 Do you have other children who don't live with you? .....
- B11 Employment status of spouse: What types of paid work  
does your spouse engage in? (wage work, self-employment, etc.)? .....
- B12 What is the highest level of education that you have completed?  
That your spouse completed (if applicable)?

Education Background	B12.1 You	B12.2 Spouse
No schooling		
Islamic education		
Elementary education		
Vocational/Technical education		
Secondary school		
Bachelor's degree		
College/University/Religious school		
Master's studies		
Doctoral or post-doctoral studies		
Other (please specify)		



### C. CONTEXTUALIZING EMPOWERMENT<sup>40</sup>

C1 When you hear the word empowerment, what words come to mind?

.....

C2 When you envision an empowered woman, what do you envision?

.....

### D. INCOME<sup>41</sup>

D1 What are your sources of income?

.....

- Do you earn money from a business that is owned by you and/or your family members? Who pays you for this work? .....
- Do you earn money from work you do at home? What type of work? Who pays you for this work? .....

D2 Has your household been able to save money over the past year?<sup>42</sup>

.....

- Have you (personally) been able to save money over the **past year**? .....
- Have you (personally) saved more or less money **this year than last year**? .....
- If the amount of money you save has increased, how do you think the project led to the changes that you describe? .....

D3 Are there things that you have bought over the **past year** that you would not have been able to buy previously (**or before the start of the project**)?

.....

40

Translation of the word empowerment will be of critical importance. If there is not a directly translatable word, then it is better to use a description of the concept than a word.

41

Note: research shows that recall data on income and/or expenditures is highly inaccurate.

Given that we will not have a baseline nor a counterfactual it is possible that this data will be less accurate than other sections.

We have tried to counteract this by including more project specific questions. We will need to closely observe and validate these findings.

42

Determine ahead of time if it will be possible to ask in terms of a given timeframe that is associated with the project. While this may lead to less biased answers, it is difficult to do for projects that started or took place over 2 years previous.

## E. HOUSEHOLD DECISION MAKING

(use Decision-Making Matrix – Handout on next page)

E1 Please name 4–5 **important things**<sup>43</sup> that your household has spent money on in the past several years. (Develop list of context-relevant household expenditures with the interviewee.<sup>44</sup> Give examples as needed.)

.....

E2 Please name the people in your household or family who are involved in making decisions about whether to buy or sell each of the things listed

.....

- Are there others in the house who also make decisions (i.e. mother-in-law, son, etc.)? If yes: Can you please name these other people?
- Please put a dot on the scale showing how involved you are in the decision to spend money on each resource/asset.
- Please explain how the people in your family decide to spend money on each asset (ask for examples as needed.)

E3 Has there been any change in your ability to make decisions about these expenditures in the **last year**?

.....

- If so, for which ones were there changes and why? Can you give me an example of this change? .....

E4 Would you like to be more involved in decisions on any of the listed expenditures in the future?

.....

- If yes, is this something you are able to discuss with your family? .....
- If yes and you are not yet married, is this something that you will be able to discuss with your future husband? If not, why? .....

<sup>43</sup>  
Determine with the research team in advance whether to restrict this section to expenditures on assets, or if you would like it to be open to include expenditures on non-tangibles, such as education and healthcare. Adapt the following questions in this section accordingly.

<sup>44</sup>  
This should be partially completed with examples by project staff ahead of time. Interviewees are then asked to name 4–5 key household assets. Ensure that the list includes a mix of large and small household items, and includes a mix of traditional and non-traditional assets that women might take part in making decisions about.

## Decision-Making Matrix – Handout



E1. Expenditures (This can be re- stricted to assets – such as land, furniture, appli- ances, etc. – or also include non- tangibles – such as education and healthcare.)	E2. Husband or other decision-maker (List who is in- volved in deci- sion-making for each expenditure)	Full decision of the woman	Mostly hers, but discusses with hus- band (or other)	Together	Mostly husband (or other), but with her input	Full decision of husband (or other decision maker)
Expenditure 1: fridge	husband					
Expenditure 2: heathcare	husband					
Expenditure 3: ...						
...						
...						





## F. DIVISION OF LABOUR AND WORKLOAD

F1 Has there been a change in the total time you work each week compared with **a year ago**? Has it increased, decreased or stayed the same?

☐ Increased ☐ Decreased ☐ Same

- Why did it increase/decrease? .....
- How do you feel about this change? .....

F2 Paid work: Has there been a change in the type of paid work you engage in each week compared with **a year ago**?

.....

F3 Has there been a change in the quantity of paid work you engage in each week compared with **a year ago**? Has it increased, decreased or stayed the same?

☐ Increased ☐ Decreased ☐ Same

- Why did it increase/decrease? .....
- How do you feel about this change? .....

F4 Unpaid work: Has there been a change in the unpaid care activities you do each week compared with **a year ago**? Have they increased or decreased?

☐ Increased ☐ Decreased ☐ Same

- Why did it increase/decrease? .....
- How do you feel about this change? .....

F5 If the workload has increased overall (at home and at work), do you feel it is manageable for you? (☐ Yes ☐ no)

- Are there things that you wish you had time for, but that you can no longer do because of the increased work? .....

F6 If the workload has decreased overall (at home and at work), how are you using your additional time that you are no longer spending working?

.....



## G. GENDER PERCEPTIONS AND ATTITUDES

G1 When did you start working outside the home?

.....

G2 When you decided to **work**, was your **family** supportive?

.....

- If no: Are they now supportive? If they are now supportive, how did their attitude change?  
.....
- What do you think were the reasons for that change? (If respondent does not mention the project, then prompt with the following question: Do you think the project played a role in this change? If yes, how?) .....

G3 Who has been the most supportive to you as you started your **[new]** work?

.....

G4 Is anyone currently discouraging you from **your work**?<sup>45</sup> Why?

.....

G5 Are there some work activities that are more acceptable to your family and community than others?

.....

<sup>45</sup>  
As possible, adapt this question in a way that distinguishes if they are facing negative reactions from family members relating to how their work has changed due to the project

## H. FREEDOM/RESTRICTION OF MOBILITY

H1 List 3–4 places within the community where interviewees are likely go. <sup>46</sup> (Examples can include their workplace, markets, fairs, workshops/trainings, community meetings, health clinics, homes of family/friends)	Have you gone to this place in the past year? (Y/N)	If YES, when you go to this place, how do you get there? (1) On your own/independently (2) With friends or family members  If with others, who? (list below)	How do you make the decision to go? (Give examples as needed.) (1) Yourself (2) Together with a family member (3) Another family member asks you to go	Has your ability to go to this place changed over the past year?  If yes, why has it changed?

## I. UNINTENDED CONSEQUENCES

I1 Do you think women who **work**<sup>47</sup> have an increased risk of physical abuse from their husbands?

.....

- If yes, do you have any examples about this happening? .....

I2 Do you think women who work outside the home are at risk of abuse from other people?

.....

I3 Have you made sacrifices in your life in order to work [insert here if the project attributed positive change – if any – they have described]<sup>48</sup>

.....

46

As much as possible, make relevant to the type of intervention women have been involved in. Either develop ahead of time with project staff and keep consistent across interviews, or ask interviewee to name relevant services to make it more participatory.

47

This can be modified to more closely reflect the nature of the programme intervention. (i.e. "Do you think women who work outside the home have an increased risk of physical abuse from their husbands?" or "Do you think women who travel to go to fairs have an increased risk of abuse from their husbands?")

48

i.e. have more financial autonomy, have more power to make decisions, work outside the home, etc. If they described several positive changes, consider asking the question about each one separately.

## J. CONFIDENCE

J1 Do you feel like your confidence<sup>49</sup> has changed in the past year?

.....

- If yes, in what ways? .....
- Why has your confidence changed? .....
- Do you think the project led to the changes that you describe? If yes, how? .....

J2 Can you tell me a story or give me an example about how your confidence has changed, and why?

.....

J3 Do you feel that you now have greater confidence in talking with superiors and coworkers<sup>50</sup> than you did last year?

.....

<sup>49</sup>  
Update with projects to use  
context-specific language.

<sup>50</sup>  
Change the language to make  
it specific to the context of the  
project. i.e. it could be customers,  
clients, peers, strangers, etc.

\* The development of this questionnaire draws from several sources including research for the Donor Committee for Enterprise Development (DCED) on Measuring Women's Economic Empowerment in Private Sector Development: Guidelines for Practitioners, working with Making Markets Work for the Chars, Bangladesh (M4C), Alliances Lesser Causcus Programme. Mercy Corp Georgia. It also builds on research from International Center for Research on Women, Feed the Future, USAID, IFPRI, and OPHI. The Women's Empowerment Agricultural Index, CARE Strategic Impact Inquiry on Women's Empowerment, UNRISD Discussion Papers, and work with the Aga Khan Rural Support Programme, Aga Khan Development Network.

## Annex C: "How To" Guidelines

### WOMEN'S ECONOMIC EMPOWERMENT INTERVIEW GUIDE

The "Women's Economic Empowerment Interview Guide" provides GIZ staff with an adaptable research instrument for gathering qualitative information on women beneficiaries of private sector development (PSD) initiatives. In-depth interviews can provide important insight into the household-level effects of PSD interventions (both positive and negative), and the extent to which selected women have achieved desired economic empowerment outcomes. These "How To" Guidelines give detailed guidance on adapting the research instrument and conducting interviews. It includes the following sections:

- Prioritising indicator categories
- Adapting the interview guide
- Selecting interviewees
- Conducting the interview
- FAQs

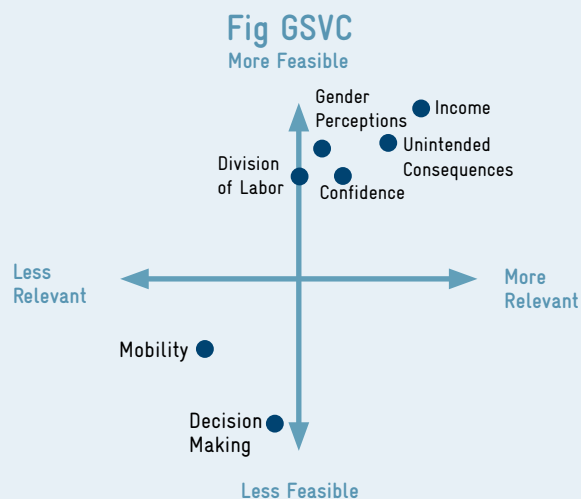
### PRIORITISING INDICATOR CATEGORIES WITH PROJECT STAFF

The first step to adapting the interview guide is for project staff to map each of the indicator categories listed below (and included within the interview guide) according to its relevance to the intervention, and the feasibility of collecting the information. The following example is the result of mapping done by EconoWin staff for the Gender Sensitive Value Chain (GSVC) project in Northern Morocco,<sup>51</sup> which builds capacity and supports market linkages for women-owned cooperatives.

51  
For more information about EconoWin and the GSVC approach, see <http://econowin.org/our-work/empower-women-economically/>

#### Indicator categories:

- Income
- Decision making
- Division of labor
- Gender perceptions
- Mobility
- Confidence
- Unintended consequences





Staff who are the most familiar with both the intervention and the target population are best placed to complete this exercise. Ideally, two or more people will map the indicator categories collaboratively, so as to discuss the reasoning for each placement. As part of this process, refer to the questions in the interview guide to know what kind of information will be collected within each indicator category.

Once the team has mapped all indicator categories, prioritize together the top five that you will focus on during the interviews.

### ADAPTING THE INTERVIEW GUIDE

Reorder the interview guide based on the project staff's prioritization and eliminate indicator categories that are not deemed relevant or feasible. Plan for the interview to last about 45 minutes (up to one hour maximum), and have a strategy for which sections to skip or prioritize in the event that the interview is cut short. Also, be aware that interviewees may tell stories or describe situations that speak to indicator categories that have not been prioritized. In this case, the interviewer can decide if it is appropriate to ask follow-up questions as time allows. Once the staff have prioritized indicator categories, review the language in each of the questions and adapt them as needed to reflect the context and intervention. Words or phrases that may need adapting are highlighted in yellow throughout the interview guide, with detailed suggestions in footnotes. The adaptation will include the following considerations:

- ▶ The demographic profile of the interviewees (age, marital status, education/literacy).
- ▶ The type of work that women are engaged in (wage work, informal business, SMEs, small-holder farming).
- ▶ Whether women started working for the first time as a result of the project.
- ▶ The timeframe when the intervention started and ended.

Modifying the interview guide upfront is important, however you are likely to find it necessary to further adapt the guide based on learning from the first interviews. Take notice of interviewees' reactions to specific questions (for example, if terms/translations are not well understood), make notes about questions that should be modified to better capture changes resulting directly from the intervention, or insert additional follow-up questions.

Due to the qualitative nature of this research, the interview guide provides a framework for developing an in-depth understanding of what women have experienced within certain indicator categories as a result of the intervention. Within this context, the interviewer will determine when and where it is appropriate to ask additional probing questions that arise over the course of the interview.

## SELECTING INTERVIEWEES

Work with local staff to jointly establish and document the criteria for selecting which women to interview. It is recommended that this selection process includes the following considerations:

- Women who are able and willing to spend time being interviewed
- Women who appear to have experienced changes that represents an increase in economic empowerment (such as increase in income or autonomy) thanks to the economic empowerment activities
- Women who are from communities and families where the risk of any negative repercussions for participating in the research is very low
- Women with whom other household members (husbands, sons, daughters, etc.) would also be available and willing to participate in an interview (as logistically feasible)

## CONDUCTING THE INTERVIEW

### Establish an appropriate setting

Prepare for your research by communicating with field staff about where will be the ideal setting to conduct the interviews. Due to the highly personal nature of the questions within the guide, it will be important to conduct the interviews in private, without men in the room, and with a limited team of interviewers (2-3 people maximum). While the interview guide doesn't necessarily need to be translated in advance, it will be important that time is spent with the translator (if needed) to discuss the most appropriate translations for key terms. In addition, coach the translator to not give an emotional response to what the interviewee is saying, as this may influence how they respond to future questions. Finally, ask that the translator provide an exact translation of what is said. This allows the interviewer to better follow-up with pertinent probing questions about the details that were revealed.

### Make an introduction

Take the time to provide a clear and complete introduction. This time can be useful for building rapport with the interviewee and to clarify the purpose of the conversation. The interview guide provides a checklist of key points to cover during the introduction. In particular, it is important to let interviewees know that what they say does not have a direct effect on funding decisions, but that learning about their experiences will help to improve similar interventions in the future. The team will also need to establish whether anonymity can be assured, and to communicate this accordingly.

### Establish household decision-making dynamics in order to articulate relevant follow-up questions

In many cases, brothers, parents, in-laws, or other people outside the household have a say in strategic family decisions. It is therefore worthwhile taking time to ask who within the family is involved in key household decisions. This provides an initial understanding of household decision-making dynamics, which makes it possible to ask pertinent follow-up questions about if and how the process for making decisions has evolved since the intervention. This also provides the interviewer with a greater understanding of the woman's living situation, and allows for relevant follow-up questions on her ability to make strategic life decisions for herself.





### Use probing questions to gain more insight

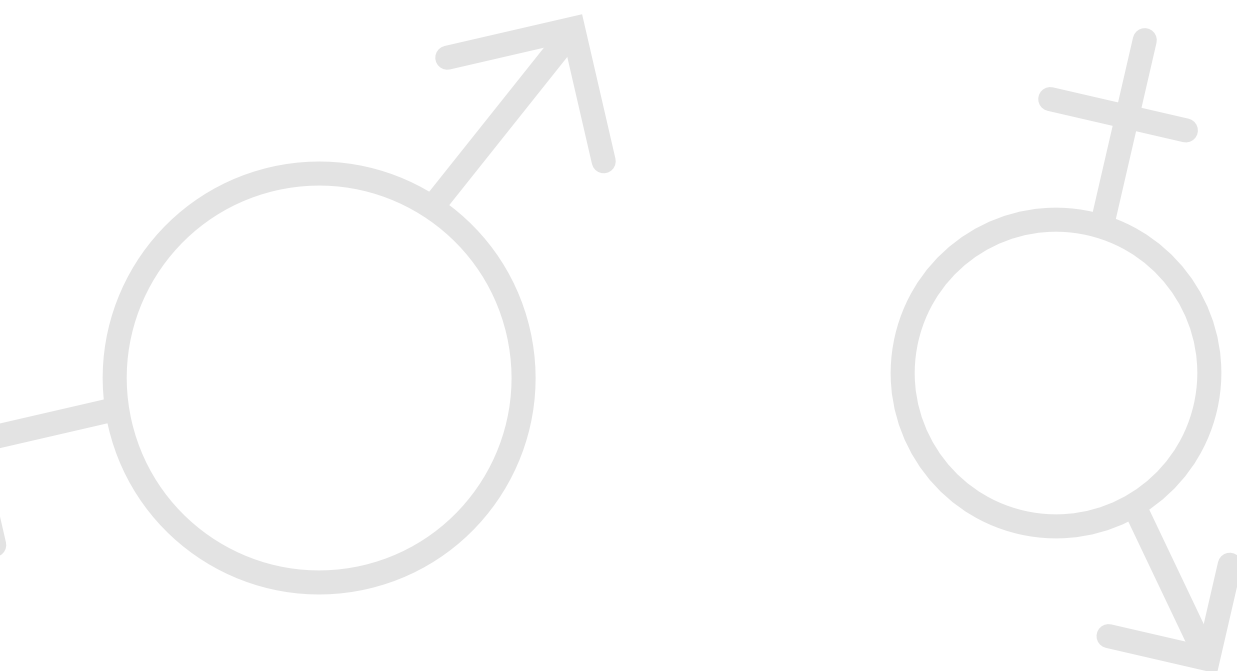
Probing questions are critical to better understand how and why a given change took place. This is particularly important when conducting interviews with a sample of women who have been chosen precisely because they have demonstrated some form of economic empowerment outcomes. An example could include: "Why are you now able to go to the market alone, when before you could not?" or "How did the project change your ability to talk with your husband about the decision of buying a car?" The insight gained from probing questions can reveal the specific factors that lead to certain household-level changes, with potential implications for future intervention design.

### Identify positive versus negative changes, and where women experience trade-offs

Women experience changes differently, so allow time for discussing this explicitly during the interview. For example, there can be a lot of variation in whether a woman experiences an increase in overall workload as a positive or negative change. When asking follow-up questions of this nature, frame them in an open ended way, i.e. "How do you feel about X?" Women also sometimes accept risks or negative changes, if they perceive a certain reward to be high enough. The interview guide includes several questions to ask about trade-offs. During the interview, if women allude to trade-offs they have made (or that their families have made), asking additional questions may reveal unintended consequences that are important to recognize.

### Find ways to make the interview process empowering

Throughout the interview process, identify ways to make it an empowering experience for interviewees. For example, when introducing the purpose of the interview, take the time to describe the value of learning about their experiences and perspectives. If phrased in a simple and understandable way, asking women about their ideas related to women's empowerment can open the conversation on a positive note. Similarly, finishing the interview by asking women about if and how their confidence has changed provides an opportunity for them to express their internal experience of change, and for the interviewer to validate this.





## Frequently asked questions:

### Q: Who should conduct the interview?

A: You will need to make a strategic decision about who is best placed to conduct the interview, while recognizing the potential pros and cons. Important considerations include:

- Familiarity with the women (possible pro or con: women may share more freely about personal issues with a trusted person, or they may have a greater incentive to please, which could bias their answers)
- Familiarity with the context and project (possible pro or con: having a strong understanding of the context and intervention may allow for strong follow-up questions, but it can also influence how a person interprets and represents findings).
- Interpersonal skills and sensitivities (pro: the ability to create rapport and build trust quickly is beneficial)

### Q: How do I know which questions will be too sensitive?

A: It is difficult to know ahead of time which questions are too sensitive, however women can be surprisingly open about answering personal questions. For the first interview or two, leave time to ask the interviewee how she felt about the questions, if any of them were too sensitive, and if she would recommend changing them before speaking with other women.

### Q: How strictly should I adhere to the interview guide?

A: As it is currently structured, the interview guide is designed to collect qualitative information on household-level changes that women experience, with one of the aims being to develop in-depth stories. Within this context, it is okay (and sometimes necessary) to be very flexible, and to recognize when to use probing questions that are not in the guide. Asking for stories and examples that demonstrate the answers a woman gives can provide powerful insight into household-level dynamics. Allow space for these, while also guiding the focus back to priority indicators.

### Q: What kinds of conclusions will I be able to draw?

A: The research will provide insight into the household-level changes experienced by a select group of women as a result of the intervention, and how this contributes to their economic empowerment. You will have a stronger understanding of the specific activities and factors that influence these changes, as well as potential unintended consequences. You will also be able to identify indicator categories where the intervention had more or less of an impact for the select group, and draw some initial learning on programme design. The primary limitation of conducting qualitative research, however, is the non-generalizability of findings. This means that you will not be able to make conclusions about the overall impact of the intervention.









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