



## Women's Empowerment Program Global Evaluation: 2009 - 2013

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## List of Acronyms

CO	Country office
CSW	Commission on the Status of Women
CSO	Civil society organisation
FGM	Female Genital Mutilation
GBV	Gender-based violence
HH	Households
IDP	Internally displaced person
IGA	Income generating activities
MCH	Maternal and child health
MFI	Micro-finance institution
NGO	Non-governmental organisation
NOK	Norwegian Krone
NORAD	The Norwegian Agency for Development Cooperation
SACCO	Saving and Credit Community cooperatives
SRHR	Sexual and reproductive health and rights
USD	United States Dollar
VSLA	Village Saving and Loan Association
WEP	Women Empowerment Programme

## 1 Executive Summary

This study was commissioned by CARE Norway to evaluate the effectiveness, impact, relevance and sustainability of the Women's Empowerment Programme (WEP) 2009 – 2013. Managed by CARE Norway, the WEP was implemented by CARE country offices and partner organisations in Burundi, Mali, Myanmar, Niger, Rwanda, Tanzania and Uganda, as well as in the Democratic Republic of Congo from 2013.<sup>1</sup> The programme aimed to strengthen women's political empowerment, women's economic security, sexual and reproductive health and rights, and to reduce violence against women. With a total budget of 280 million NOK, including financial support from NORAD, this evaluation estimates that the programme reached more than 1 million women.

The achievements of WEP forms part of CARE's wider programme portfolio in the area of micro-finance and women empowerment. In 1991, in southern Niger, CARE discovered a way to facilitate a sustainable system of home-grown microfinance based on traditional practices of group savings. In the years since, CARE has helped establish more than 150,000 village saving and loans associations (VSLA) in 26 African countries, serving nearly 3.8 million members.<sup>2</sup> WEP's efforts contributed to this wider effort by establishing more than 17,000 new groups serving more than 500,000 members, of which 78.5% are women.<sup>3</sup>

Viewed against the larger backdrop of demand, achievements are substantial but still far from meeting people's needs for financial services: more than 2.5 billion people world-wide do not have an account with a bank or financial institution. In sub-Saharan Africa this is the case for 75% of all adults. Importantly, however, about half of adults in sub-Saharan Africa that have saved in the past year have used an informal, community based-method. This demonstrates that informal banking, such as the VSLA method of CARE, plays a critical role in closing the financial access gap.<sup>4</sup>

With WEP, CARE Norway hoped to respond to the growing realisation that closing the financial access gap is insufficient for strengthening women's economic security and for strengthening women rights more broadly. Research suggests that the effects of microcredit on women's control over household spending are small.<sup>5</sup> Compared with micro-credit, VSLAs have slightly higher effects, including women's influence on decisions over business actions.<sup>6</sup> However, there is no linear relationship between participation in saving groups and increase in participation in decision-making. Women's control of resources is governed in part by social practices, norms and mores that run deep in society's culture and practices. Moreover, gender inequity serves to stifle the growth potential of women's economic activities, indirectly harming children, households and communities.

Using existing and new VSLAs as an entry point, WEP focused on women's empowerment defined as the expansion of assets and capabilities of people to participate in, negotiate with and influence control and hold accountable the institutions that affect their lives. Efforts were focused at the levels of:

- **Agency:** "the power within" – the capacity for an individual to make her own analyses, decisions and take action.

<sup>1</sup> DRC is not included in this evaluation because of the short time of programming.

<sup>2</sup> CARE International's official monitoring and evaluation figures.

<sup>3</sup> Care Norway (2014) Final Report: WEP 2009-2013.

<sup>4</sup> Demircuc-Kunt, A. et al. (2015) "The Global Findex Database 2014: Measuring Financial Inclusion around the World." Policy Research Working Paper 7255, World Bank, Washington, DC.

<sup>5</sup> Vaessen, J. et al. (2014) The effects of microcredit on women's control over household spending in developing countries: Campbell Systematic Reviews.

<sup>6</sup> Karlan, D., et al. (2012) Impact Assessment of Savings Groups Findings from Three Randomized Evaluations of CARE Village Savings and Loan Associations programs in Ghana, Malawi and Uganda. IPA: New Haven.

- **Relations:** “the power with” – individuals’ ability to build relations, take joint efforts, mutually support each other to claim and expand their agency and alter inequitable structures.
- **Structure:** “the power over” – power to challenge and change gender relations deriving from institutions and practices.

Furthermore, the design of the programme corresponded with the priority areas as set out in the Norwegian Ministry of Foreign Affairs Action Plans for Women’s Rights and Gender, (2007 – 2009) extended for the period (2010 – 2013); and in Equality 2014 – the Norwegian Government’s Gender Equality Action Plan. It also reflected the NORAD Principles for Support to Civil Society in the South (2009).

The methodology of this evaluation comprised of both qualitative and quantitative research, including household surveys conducted in each programme country. The surveys repeated questions asked at baseline in 2009 to track progress on the programme’s core outcome indicators. The samples were random and included men and women aged 16-64 living in the intervention zone. The endline surveys provide a snapshot of status at the population level, allowing for comparisons of means with baseline and the identification of trends. The evaluation design did not control for other factors that may have contributed to any observed trends. Previous research, including randomized controlled trials, has demonstrated that the VSLA model is effective.<sup>7</sup> This evaluation aimed to assess current status as well as progress in women’s empowerment, offering population level statistics. The samples of surveys ranged between 145 to 917 households, and included between 182-846 female respondents and 31-628 male respondents.

This evaluation is complementary to the Final Report of the WEP which was submitted to NORAD May 2014. The final report presented results based on CARE’s monitoring systems at the output level, as well as some results at the outcome level. This evaluation includes a broader and external evaluation of the programmes. It also presents the remaining results at the outcome level, the results of the endline survey, which was not included in the Final Report.

### **Women’s Economic Security**

The evaluation results indicate that significant shifts in attitudes towards women’s property and land rights have taken place. In Mali for example CARE recorded an 11% increase in women claiming control of land (14% in 2009 compared to 25% in 2013) because of women's strengthened capacity to build relational networks of negotiation and apply advocacy skills, thus enabling them to negotiate and obtain landowners’ and traditional authorities’ plots of land.

A higher proportion of women also hold more favourable attitudes, indicating a belief that their economic security has improved. VSLAs have proved to be an effective and legitimate entry point for building women’s confidence to challenge and alter inequitable structures, which prevent realisation of their economic rights, and a means by which vulnerable women in all WEP countries mutually support each other. Land access and inheritance rights are key issues for the majority of women in the WEP areas who are engaged in agriculture. Despite progress in economic security, lack of economic rights continues to constrain women’s capacity to leverage their economic assets for more sustainable control.

WEP has also effectively created the space (acceptance, ability and confidence in abilities) for women to develop their entrepreneurial capacity and begin the transition from subsistence agriculture to income generating activities, rearing livestock and carrying out cash cropping. However, most continue to engage in the informal economy or, in post conflict countries, the shadow economy,<sup>8</sup> where pathways to empowerment for some of the most vulnerable impact groups are often highly unsustainable and hard to predict. Despite these challenges, WEP has been successful in supporting highly vulnerable groups of

<sup>7</sup> See e.g. Karlan, D., et al. (2012) Impact Assessment of Savings Groups Findings from Three Randomized Evaluations of CARE Village Savings and Loan Associations programs in Ghana, Malawi and Uganda. IPA: New Haven.

<sup>8</sup> Characterized by unregulated, illicit activities, in which formal governance is weak or non-existent.

women to engage in economically viable activities. In Mali for example, VSLA groups have mobilized 1,718,669 USD over the past five years, which allowed them to meet women's credit needs for a total of 2,150,878 USD allocated (Mali WEP report 2009-2013). In Rwanda, 61% of female respondents indicated at endline stage that they had diversified their source of livelihood over the last five years, with 62% attributing the motivation towards diversification as having been driven by WEP.

Women report increased agricultural productivity and are better able to cope with periods of financial insecurity, particularly as a result of the savings and loans available through their VSLAs. Women in Mali, Rwanda, Uganda report significant increase in household capacity to withstand economic shocks. (Increases range from 53% to 60% in Mali, 59% - 71% in Rwanda and 77% - 88% in Uganda). In contrast, in Niger, Burundi and Tanzania the percent of women reporting that they are able to adequately cope with shocks has declined (in Niger from 78% to 37%, in Burundi from 57% to 37% and in Tanzania from 70% to 46%). This is largely explained by the more severe and prolonged periods of economic shocks that women in these countries have had to endure. Even in countries such as Burundi, Niger and Mali where economic shocks and food insecurity have increased since WEP began, results indicate that women's coping strategies during difficult periods have become more positive through the use of savings or accessing the social safety net that the VSLAs provide. While the buffer sustained by savings and social safety nets has increased, it is still insufficient for many household in times of more severe crises.

WEP has resulted in a significant increase in women's control over household assets in Mali (from 45% at baseline to 64% at endline), Tanzania (from 17% to 58%) and in Niger, where control of assets has increased by 36% since baseline (from 48% to 84%). In Burundi and Rwanda, women's control over household assets remains at similar levels as at time of baseline (around 25%), whereas survey results indicate a decline in Myanmar (96% to 58%) which is linked both to traditional inheritance transfer but also an increase in joint decision making. In Uganda women's control of assets also fell from 52% to 24%. The lack of progress in Burundi and Uganda may partially be linked to women's lack of land and inheritance rights, compounded by increases in land disputes and pressure on land in the aftermath of conflict.

### **Women's Participation in Decision-making**

The average attitudes of women to their ability to participate in decision-making and within the public sphere have improved at endline. In Burundi (3.54 baseline to 3.98 at endline) Mali (3.10 to 3.51 at endline), and Niger (3.13 to 3.40). There has been a significant increase in women's participation in decision-making at the community level in during the programme period. In Mali for example, VSLA women are increasingly members of management committees of community organisations: 87% in 2013 against 34% in 2009. In Tanzania and Uganda for example, more women at endline compared to baseline are now in charge of financial positions even in VSLA groups with mixed memberships (men and women).

Gaining access to participation is a milestone in increasing women's participation, but it is also important that participation is meaningful and not only symbolic. Meaningful participation in community decision-making bodies has increased in Uganda (43% to 53%), Mali (38% to 45%) and Tanzania (67% to 72.0%) in particular. In terms of household decision-making processes, the results indicate a shift to more joint decision-making on key household decisions and responsibilities, with women in Niger, Mali and Uganda reporting an increase in joint household decision making since baseline.

The 2009 WEP baseline revealed a widespread lack of understanding of women's rights and gaps in legal provisions for women. The discriminatory effects of customary practices, and structural cultural barriers were also identified as obstacles to women's involvement in decision-making processes across the countries where WEP was rolled out. The programme has created the space and support for women's increased involvement in political institutions. In Niger, for example, the number of female VSLA members elected as municipal councillors has increased three fold from 45 in 2004 to 140 in 2011. These results are in sharp contrast to the national trend for women's political participation; in the same period the total percentage of women elected to municipal councils fell dramatically from 17.9% in 2004 to 3.4% in 2011. Male members of support groups have also contributed to the positioning of women by sensitising other

men in the community and providing a supportive role, increasing women's agency.

WEP activities have successfully increased acceptance and respect for women's civil rights and women's rights to equal participation, and in most cases meaningful participation. As a result, women are actively involved, their opinions are respected and they can affect change and continue to push to occupy formerly male-dominated decision-making spaces. In Mali, for example, VSLA women are increasingly members of management committees of community organisations: 87% in 2013 compared to 34% in 2009. At the same time, barriers to meaningful civil participation remain; in Niger as in a number of WEP countries, spaces available for women to actually participate in community life and to represent their communities remain limited to those that are considered "appropriate" for women, as other spaces are protected by cultural traditions, maintaining the status of men in society.

The VSLAs and the wider VSLA networks have become key platforms to elevate and position women to become actively and meaningfully involved in the local development of their community. In six of the WEP countries, women report increased ability and confidence to participate in the public sphere with higher proportions of women in Mali, for example, reporting at endline that they feel community leaders listen to their voices. In Tanzania, women are now involved in monitoring community planning and budgets, enabling them to influence budget allocations and community construction projects, including a much-needed bridge. In Niger, women's leadership in managing cereal banks, in particular, is one in a series of transformative opportunities that have increased women's status as equal actors in decision-making processes at multiple levels - in their relationships, their households and their communities.

#### **Women's Sexual and Reproductive Health and Rights**

Women's attitudes towards the protection of their sexual and reproductive health and rights and maternal health are more positive at endline in Burundi (average scores rose from 3.75 to 3.99), Mali (3.48 to 4.03) and Tanzania (4.11 to 4.26). Women in a number of countries, including Myanmar are more confident that they can decide together with their partners on the use of contraceptives, or in making decisions about how many children to have. Women are also making more informed decisions on the use of sexual and reproductive health services at endline compared to five years ago. Women are more likely to make informed decisions on their sexual and reproductive health based on medical staff advice or information from VSLA meetings, in Mali, Myanmar, and Niger in particular. Women's satisfaction with SRH services was already reported to be high at baseline, and the results show that those women who are able to access SRH services remain satisfied with the availability and quality of the services.

#### **Prevention and mitigation of Gender-based violence**

CARE country offices have prioritized interventions to address gender-based violence (GBV), which includes domestic violence, harmful traditional practices, trafficking in women and girls, sexual assault and harassment and sexual abuse of women and girls. Incidences of GBV are particularly high in some WEP countries, including Uganda (44% of all women surveyed reported experiencing GBV), Rwanda (13%) and Niger (13% of all women surveyed).

The WEP has influenced a positive shift in attitudes of both men and women regarding aspects of GBV such as domestic violence; harassment; harmful traditional practices such as Female Genital Mutilation (FGM) and early marriage, in Rwanda, Myanmar and Mali in particular. In Mali, VSLA women are more likely to participate in activities to prevent violence against women and the proportions of women and men beneficiaries (48%, 39%) declaring the abolition of circumcision is considerably higher than those not benefiting from the WEP respectively (34%, 28%).

Attitudinal changes have an impact on women's confidence to prevent and take action to report gender-based violence. For example, in Burundi when asked if rape is decreasing because women are increasingly reporting cases and undertaking actions to deter aggressors, 22% of all women surveyed agreed or strongly agreed. Across the WEP countries, gaps exist between the enactment of relevant GBV prevention instruments, laws and bylaws and their implementation and enforcement at local levels. However, there

are examples of good practice. In Niger, the collective participation of VSLA women has built momentum and raised awareness around sexual and reproductive health and rights, which in turn, has led to the signature, adoption and extension of local conventions around women's sexual rights and rights to protection at the community level.

### **Men Engage**

With the support and guidance of CARE Norway, country programmes rolled out Men Engage activities to encourage greater gender synchronization. Approaches varied from couple dialogue and working with men to reflect on gender roles and decision-making processes in Niger; to the use of male animators<sup>9</sup> in Tanzania to promote dialogues within the community on challenging issues such as gender-based Violence and find viable solutions. During the evaluations, stakeholders in the majority of WEP countries report that the Men Engage approach has contributed in breaking down some of the structural and cultural barriers preventing realisation of women's rights.

The male role models are respected and socially accepted; both fundamental elements in changing attitudes and bringing about change. Across the WEP countries, the research highlighted that other men in the community envy the work carried out by the male role model. This has resulted in some modelling behaviour, compelling men to share responsibilities or information with their wives and increasing the virtual space in which women find freedom to interact with other women and access other decision-making groups.

In relation to specific aspects of economic security, key shifts have occurred since baseline, including attitudes around whether women can or should make major decisions such as buying land or other assets, of building a house, and women's decision-making role in the household. In Mali, Niger and Uganda, in particular, men are more supportive of women's political participation, civic involvement and decision-making processes within the household. Men's involvement in the programme has supported many women in realising decision-making positions at a range of levels. The Men Engage approach has also helped to reduce unintended negative consequences from the changes in decision-making and gender roles at a household level. Women interviewed across the programme countries also report that male role models have been effective as agents of change to shift attitudes and inspire change in their communities and within their households.

The endline results indicate that men are more likely to support women's decisions around their sexual and reproductive health without fear of this being viewed as a negative aspect by other men. In WEP countries where SRHR was a focus of the programme, such as Myanmar, Burundi and Mali, men's attitudes to women's ability to make decisions on their SRHR have become more supportive. Male beneficiaries of WEP were also more likely than non-recipient men to participate in activities to preventing or resist acts of gender based violence. In Burundi, of the women reporting the existence of Abatangamuco (male role models) in their communities, 95% agreed that Abatangamuco had effectively defended women against sexual violence, and 94% are satisfied that the actions of Abatangamuco reduced incidences of domestic violence in their communities.

### **Building sustainable partnerships**

CARE Norway has brought considerable added value to the delivery of WEP through technical support to country offices, facilitating and disseminating cross-country learning and leading on strategy development and financial accountability. The CARE Norway team has been innovative in their approaches to building capacity through brokering of key partnerships and making space to reflect on results across the eight WEP countries. CARE Norway introduced the Men Engage activities of the WEP to those country programmes

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<sup>9</sup> The term animators means, in the very literal spirit of the word, animating the underprivileged people to regard themselves as the principal actors in their lives and not subordinates to other

where male resistance to women's changing roles at household and community level were flagged as an issue during the early years of delivery of WEP. In each country, CARE is a unique and established civil society actor, with well-respected experience of empowering women in rural settings using the Village Savings and Loans methodology, building accountability and expanding civil space.

## 2 Introduction

In designing WEP activities to realise the planned program impact and results, CARE focused on the economic and social empowerment of women at the village level as the foundation for the restoration of livelihoods, peace and stability; to uplift women by enabling them to provide for their immediate families, but also empower them to have a voice in decisions affecting their lives as well as improving their self-confidence and respect.

In 2009 a comprehensive quantitative baseline study was conducted. This was followed by a qualitative in-depth mid-term review between 2010 and 2012. At the conclusion of the five-year phase, this global evaluation report provides an overview of the endline results in terms of effectiveness by measuring and assessing the achievements and exploring the causes and explanations for observed changes. The evaluation report also reflects on the impacts and potential sustainability of the programme, and explores the unintended positive and negative effects.

In each country WEP was delivered using existing community structures and through both strategic and implementing partners, in addition to partnerships formed for collaborative alliances and advocacy. Part of CARE's role in each country is to provide capacity building for partners in order to achieve the programme objectives; facilitate linkages to networks and knowledge sharing and realise the NORAD principles of support to civil society<sup>10</sup> by strengthening civil society actors working to achieve development, democracy and a redistribution of power. As WEP has progressed, stakeholders and CARE partners report an increasing emphasis on mutuality and sustainability, through participatory efforts to strengthen longer-term partnerships. An example of this is Mali where CARE's partnerships with Malian NGOs span more than ten years.

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<sup>10</sup> NORAD (2009) Principles for NORADs Support to Civil Society in the South

## 4 Methodology

The research design aimed to assess current status as well as progress in women's empowerment, offering statistics representative of the experiences and opinions of women and men living in the intervention zones. Using quantitative and qualitative methods, the endline surveys both provide a snapshot of status at the population level, as well as allowing for comparisons of means with baseline and the identification of trends.

The surveys repeated questions asked at baseline in 2009 to track progress on the programme's core outcome indicators. The samples were random and included men and women aged 16-64 living in the intervention zone, with some designs only asking women (Burundi and Tanzania). Surveys capture changes occurring at the level at the population, and not only changes occurring among the direct beneficiaries, such as VSLA members, but also the wider indirect target populations. The evaluation methodology selected for most countries means that the same respondents were not selected<sup>11</sup> at baseline in 2009 and endline in 2014. A two-stage random selection process was used to identify the households (village and household selection) in the districts where WEP has been delivered. A control group design was not applied. Previous research, including randomized controlled trials, has demonstrated that the VSLA model is effective.<sup>12</sup>

The sample size of surveys ranged between 145 to 917 households, and included between 182-846 female respondents and 31-628 male respondents. In total, the end evaluation surveyed 3,881 households, 3,839 women and 2,317 men across the 7 countries.<sup>13</sup> In addition, qualitative focus group discussions and interviews with the impact groups and key stakeholders were held in each country.

**Table 1: Sample sizes for baseline and endline quantitative survey**

Country	Stage	HH	Women	Men
Burundi	Baseline	543	584	455
	Endline	650	516	39
Mali	Baseline	2271	3655	3003
	Endline	917	846	616
Niger	Baseline	606	795	703
	Endline	521	661	421
Myanmar	Baseline	322	495	359
	Endline	258	182	75
Rwanda	Baseline	362	476	457
	Endline	555	540	449
Tanzania	Baseline	1049	1466	1249
	Endline	145	287	89
Uganda	Baseline	591	568	261
	Endline	835	807	628
<b>Total endline</b>		<b>3881</b>	<b>3839</b>	<b>2317</b>

<sup>11</sup> In Niger a panel study design was chosen for the evaluation, allowing the same households to be interviewed at baseline and at end line.

<sup>12</sup> See e.g. Karlan, D., et al. (2012) Impact Assessment of Savings Groups Findings from Three Randomized Evaluations of CARE Village Savings and Loan Associations programs in Ghana, Malawi and Uganda. IPA: New Haven.

<sup>13</sup> An endline was not conducted in Democratic Republic of Congo because funding commenced in 2013, so a Baseline was completed in 2014.

## 6 Programme outreach

It is estimated that about 1 mill women were participating in CARE supported VSLAs at the time of the endline in 2014 across the seven programme countries (Table 2). The estimate is based on CO's monitoring data as well as on survey results. The total number of women reached corresponds with the programme goals of planned direct impact group. Programmes have worked with both new and old VSLA groups, which is why the number of women reached through the programme activities exceed the number of new women VSLA members registered during the same period.

CARE Norway's main principle for selection of the primary impact groups is to improve the situation of the most vulnerable groups in the countries where CARE works. Overall, WEP targets women and girls aged 15-64. At the country level, this is further specified to include the poorest and/or the most vulnerable sub-groups within this larger demographic. CARE also engages men in the process of empowering women. Consequently, men and boys are primary target groups for some of CARE's activities under WEP, even though women and girls remain the primary impact group. This means, depending on the context in some cases, that WEP invite men to join the savings and loan groups with the women or in separate male VSLAs.

In its approach to identifying and supporting the primary impact groups, CARE has successfully reflected the multiple and varied experiences of vulnerabilities of women and girls of reproductive age; recognizing that their experience of conflict, chronic poverty, and vulnerability to rights denial, opportunities, and status as equal citizens and partners within households and communities will differ.

**Table 2: Scope of WEP programming**

Country	Planned WEP direct impact group  women	Estimated number of women participating in CARE supported VSLAs at time of endline	Latest census data on the total number of women aged 15-64 living in the intervention zones	Latest census data on the total number of women aged 15-64 country level	Number of new VSLA members registered 2009-2013 <sup>14</sup>		
					women	men	total
Burundi	103,060	68,235	663,047	2,776,457	68,235	14,015	82,250
Mali	250,000	248,647 <sup>15</sup>	873,185	3,832,257	39,264	4,205	43,469
Niger	375,000	337,500	3,576,214	8,701,855	117,713	8,860	126,573
Myanmar	5,000	886 <sup>16</sup>	64,019	25,709,710	886	201	1,087
Rwanda	46,499	102,436	444,942	3,429,946	102,436	25,046	127,482
Tanzania	270,000	30,132 <sup>17</sup>	490,194	22,386,041	30,132	12,915	43,047
Uganda	31,500	278,778	364,144	17,921,357	57,468	18,393	75,861
<b>Total</b>	<b>1,081,059</b>	<b>1,066,614</b>	<b>6,934,438</b>	<b>84,757,622</b>	<b>416,134</b>	<b>83,635</b>	<b>499,769</b>

<sup>14</sup> Figures taken from Care Norway (2014) Final Report: WEP 2009-2013.

<sup>15</sup> Estimates includes women of fertile age (15-49) only.

<sup>16</sup> Estimate only includes women in VSLAs and not all women reached through other activities.

<sup>17</sup> Estimate only includes new women VSLA members 2009-2013.

## 7 Women's Economic Security

Outcomes	Indicators
<b>Changes in legislation and policies promoting women's economic rights</b>	Existence and effective enforcement of women's rights laws and policies in relation to women's economic security (their property and inheritance rights)
<b>Change in economic empowerment of women</b>	% of women with control over assets in household
<b>Changes in women's resilience</b>	% of women with capacity to cope with economic shocks
<b>Change in the attitudes of men and women regarding women's economic empowerment</b>	Evidence of change in attitudes regarding women's empowerment as is seen in relation to women's economic security (property rights, inheritance rights, involvement in paid work)

### 7.1 Changes in policies promoting women's rights

The evaluation results show that shifts in policies to promote women's economic rights are taking place. For example, respondents have reported more respect shown by men of women's property rights in Uganda, Mali and Niger. In Mali, CARE recorded an 11% increase in women claiming control of land (14% in 2009 compared to 25% in 2013) because of women's strengthened capacity to build relational networks of negotiation and apply advocacy skills, thus enabling them to negotiate and obtain landowners' and traditional authorities' plots of land.

Women's access to land remains a future priority area for CARE programming to ensuring equality of basic rights, reducing poverty and ensuring household food security. In the majority of WEP countries, the final evaluation found that women still do not enjoy equal rights to land, property and natural resources, which then limits women's ability to leverage economic assets and property for greater control over other areas of their lives. The death of many male heads of household during conflict in Burundi and Uganda, for example, has left a large number of extremely vulnerable households headed by women and children with limited access to land and other resources. In this context, access to land is a key asset for women's empowerment. In many WEP countries, increasing pressure on available land amplifies women's traditional lack of land ownership and control, and also their experience of local level conflict through land disputes. Women in the impact groups who are relying on income or subsistence from land that is not owned, or to which they cannot guarantee sustainable access, are arguably unlikely to make gains within the pathways set in the original theory of change. In fact, women who are relying on farming on free access communal land have a highly unsustainable situation, restricting choice and freedom to dictate land use. For divorced or separated women, in particular, land disputes and denial of access to land are reported by research to be a particularly prevalent issue.

The evaluation results indicate that while women's land rights have become better protected by national laws in some WEP countries, such as Uganda and Burundi, discrimination against women in relation to land remains both at the state level (e.g. via administrative processes) and through customary systems. In Burundi, for example, the enactment of the Land Law (2011) recognizes private property rights over land. However, as land registration is not compulsory, less than 5% of all land is registered, so enforcement and implementation remains a challenge for women in Burundi, as in many other WEP countries. Moreover, the issue of inheritance is the only major aspect of Burundian law that is still not governed by legislation. In spite of the fact that Burundi has already signed and ratified the majority of international instruments, which establish equality between the sexes, and that Burundi's constitution even includes these instruments, Burundian custom excludes daughters from inheritance.

VSLA groups have proved to be an effective entry point for building women's confidence to expand their agency, challenge and alter inequitable structures which prevent realisation of economic rights, and a means by which vulnerable women in all WEP countries mutually support each other. In Burundi, 79% of

women surveyed at endline feel that women have the same rights as men to work or study outside the home, compared to 56% of women at baseline stage. Similarly, WEP has shown promising progress in opening up spaces for dialogue on a range of issues that are critical for the realisation of women's economic rights, which also gives women the confidence to claim these rights. For instance, in Mali, VSLA women established a food security mechanism in their groups to prevent and manage shocks and crises. Women spoke of the significance of these cereal banks in mitigating household food crises during the challenging past few years. CARE has supported the development of more than 200 grain banks for the benefit of 112 VSLA groups, which have stored and sold over 437 tonnes of cereals to support vulnerable households.

## 7.2 Outcomes related to women's economic empowerment

**Table 3: % Women with control over assets in the household.**

Country	Baseline 2009	Endline 2014
	Female VSLA & non VSLA members	Female VSLA & non VSLA members
Mali	45.0%	64.0%
Tanzania	17.0% <sup>18</sup>	57.5%
Niger	47.6%	84.2%
Burundi	27.0%	28.0%
Rwanda	27.0%	24.8%
Uganda	52.5%	24.3%
Myanmar	96.3%	58.1%

The endline results (Table 3) indicate the percentage of women who report control over at least one asset (meaning she can sell it without informing anyone) out of all women that own at least one asset. This covers a range of assets, which includes property, land, transport and household items. As the data shows, WEP has resulted in increases in women's control over some assets in the household in Mali, Tanzania and Niger. In most countries, the evaluation found that belonging to a CARE-supported VSLA group programme strengthens the control of goods by women, when compared to non-VSLA members. The increased access to savings and loans, employment opportunities, and asset ownership has improved the ability of female VSLA members to earn income, generate their own savings and make financial contributions in their households. This has greatly improved their self-esteem, thereby giving them better leverage to be involved in and to influence household decision-making. In addition, women's increased access to financial tools through the VSLAs helps women invest in their businesses.

Pathways to empowerment for some of the most vulnerable impact groups are often highly unsustainable and hard to predict. However, WEP has been successful in supporting vulnerable, in some cases conflict-affected, communities to engage in economically viable activities (especially trade), increasing agricultural productivity and access to affordable financial services. This is particularly important as micro-economies in districts where WEP is implemented often provide women with few options other than to become part of the coping or the shadow economy. Characterized by unregulated, illicit activities, in which formal governance is weak, conflict-affected women in the CARE impact groups<sup>19</sup> use their asset-base (in the coping economy) to more or less maintain basic living standards or survive by utilising a dwindling asset-base to maintain minimum or below-minimum living standards.

In Niger, where control of assets has increased by 36.6% since baseline, the ability of women to make progress towards protecting the assets they have been able to acquire or inherit, through accessing property rights and the formalisation of transactions, is a further indication of the shift in attitudes towards the protection of women's economic security. Indeed, the ability of women to move into previously male

<sup>18</sup> Micheweni and Kinondoni districts only

<sup>19</sup> Women who face chronic poverty, limited access to education and are vulnerable to rights denial to their bodily integrity, development opportunities; status as equal citizens and partners within households and communities.

domains of asset acquisition and ownership is an important shift. However, there are still cultural constraints that hinder women's economic empowerment. In Niger, and to a greater extent in other WEP countries, such as in Myanmar, northern Uganda and Burundi (where control over assets has been reduced over the last five years) the lack of progress is linked to women's lack of land and inheritance rights, compounded by increases in land disputes and pressure on land in the aftermath of conflict. In Burundi, where levels of control remain similar at endline (28%) as at baseline (27%), women interviewed report increased participation in household decision-making but that in relation to assets, "There is no decision-making exclusively of women, rather consultation." In northern Uganda and Burundi, in particular, women's asset ownership and control requires the presence of men to complete transactions. In these contexts, realising structural changes to asset ownership will require further investment as a result of the challenging context. The qualitative research in Uganda also showed that women's key concerns around decision-making about household assets if they did not consult male household members was fear of violence.

### 7.3 Outcomes related to women's resilience

**Table 4: % of women with capacity to cope with economic shocks**

Country	Baseline 2009 Female VSLA & non VSLA members	Endline 2014 Female VSLA & non VSLA members
Mali	52.9%	60.0%
Rwanda	58.7%	71.0%
Uganda	76.9%	88.0%
Tanzania	70.0%	45.8%
Burundi	56.8%	36.8%
Myanmar	25.1%	- <sup>20</sup>
Niger	77.6%	37.3%

The endline results demonstrate that CARE and its partners have provided the support that has enabled women to successfully take action to reduce their vulnerability to economic shocks in Mali, Rwanda, and Uganda in particular (see Table 4). In Uganda, for example, 88% of women report the capacity to cope with economic shocks, and accumulated savings among new VSLA groups have risen from 18,003 USD in 2009 to 186,589 USD in 2013<sup>21</sup>.

Many WEP funded countries have recently experienced on-going food insecurity, and political and environmental crises that have affected the ability of women to cope with economic shocks. In Niger, the data shows that women's capacity has reduced from 77.6% in 2009 to 37.3% in 2014, in part because more households actually reported dealing with economic shocks in the previous 12 months than in 2009 during the baseline phase<sup>22</sup>. However, the evaluation results show that in Niger women's new knowledge, skills and confidence attained from WEP have helped limit the impact of food crises and economic shocks on their households. A positive impact of WEP has been the increase in women (across all countries) using positive strategies as their major coping response such as drawing on savings or using the social funds of VSL groups rather than borrowing, selling assets or taking children out of school. Similarly in Burundi, where poverty rates are particularly high<sup>23</sup> and households are impacted by the adverse effects of prolonged drought and the decline in land productivity, women interviewed report that their key strategy to deal with economic shocks as a result of the CARE programme is to use VSLAs to seek structured credit and organisational mutual support.

In Mali, 33.5% of women reported that their households now use savings to cope during times of economic crises, against only 4% in 2009. Participation in VSLA groups across all the WEP countries has also

<sup>20</sup> Not collected at endline

<sup>21</sup> CARE Norway report, Women Empowerment Programme 2009 – 2013. Cooperation Agreement with NORAD. Final Report May 2014.

<sup>22</sup> Which impacts on the results in terms of capacity to deal with economic shocks.

<sup>23</sup> Burundi is ranked 185th out of 187 countries by the UNDP Human Development Index (Burundi Demographic Profile, 2013)

strengthened the savings capacity of women. In Mali, VSLA groups have mobilized 1,718,669 USD over the past five years, which allowed them to meet women's credit needs for a total of 2,150,878 USD allocated (Mali WEP report 2009-2013). The results indicate shifting perceptions and the ability of women in the impact groups to plan their Income Generating Activities (IGAs) to avoid risk and economic shocks as a result attributed to WEP. By improving income security through diversification, greater control of their IGAs and involvement in economic decision-making, women report that they feel better able to cope with minor economic shocks.

VSLA members in Niger, Uganda and Rwanda have been able to better diversify income streams than non-member households. In Rwanda, 61% of female respondents indicated at endline stage that they had diversified their source of livelihood over the last five years, with 62% attributing the motivation towards diversification as having been driven by WEP. In Mali, the entrepreneurial capacity of VSLA women has increased over the past 5 years: women who are VSLA members (64%) are more likely to report that they are carrying out IGAs compared to women who are not members of VSLA's (25%). There is a noticeable difference in the amounts invested and the types of economic activities undertaken.

#### 7.4 Change in the attitudes regarding women's economic empowerment

**Table 5: Women's attitudes to women's economic security**

Country	Baseline 2009 Female VSLA & non VSLA members	Endline 2014 Female VSLA & non VSLA members
Burundi	3.12	3.65
Mali	3.38	3.78
Myanmar	-	3.77
Niger	3.66	3.61
Rwanda	3.69 <sup>24</sup>	3.57
Tanzania	3.62	2.25
Uganda	3.71	3.55

\* Average Likert scores at baseline and endline

Assessment of attitudes to women's economic security is based on the Likert scale.<sup>26</sup> Average scores for the economic empowerment of women are found in Table 5. The scores include the perspectives of both VSLA and non-VSLA members at baseline and endline stages on a range of topics including property rights, women's rights to inheritance and women's involvement in paid work.

As the data shows, there is a general shift from lower scores, which reflects women's unfavourable attitudes, towards higher scores in Burundi and Mali in particular, which indicate that women hold more favourable attitudes and belief that their economic security will be protected. In Niger and Uganda, where attitudes have remained relatively static, some positive shifts have occurred within households that have participated in the programme, such as greater joint property ownership, compared to sole male ownership of most assets at baseline. However, the research shows that in Niger women remain constrained by structural values and attitudes to women's involvement in IGAs. For example, it remains a taboo for young women to trade in markets, while it is considered acceptable for men and for older women. This severely limits young women's entrepreneurship. Several of the focus group discussions echoed this sentiment, *"it is ridiculous to see a young woman in the markets,"* yet women tended not to condemn these attitudes.

In relation to attitudes about their involvement in income generating activities, the results for Mali show a 12% increase in the proportion of women who report a more positive view on the rights to study and

<sup>24</sup> Recalculated to reflect revised Likert scale

<sup>25</sup> Not collected at endline stage

<sup>26</sup> 1 = strongly disagree, 2 = agree, 3 = neither agree nor disagree, 4 = Agree, 5 = Strongly Agree

women's work at endline (29%) compared to baseline (17%). In districts of northern Uganda where the data shows women's attitudes to their economic security have worsened slightly (from 3.71 to 3.55), this can be linked in part to the changing context in relation to land and property rights. At the endline stage, approximately half of all women respondents to the survey report facing both GBV and land disputes, and a third of women are affected by household conflict related to money, children or IGAs. Wider tensions and conflict in the community are also present across the districts where CARE Uganda operates, related to abuse from neighbours or community members, corruption and other resource conflicts related to ownership and control.

## 8 Women's Participation and Governance

Outcomes	Indicators
<b>Changes in policies promoting women's rights to participate in decision making</b>	Existence and effective enforcement of laws and policies relating to women's rights, including civil and political rights
<b>Change in attitudes regarding women's participation</b>	Evidence of change in attitudes in relation to women's participation in the public sphere, decision-making at community level
<b>Changes in participation in decision-making in the public sphere and in the household</b>	Percentage of women reporting meaningful participation in decision-making bodies at community level
<b>Changes in social inclusion</b>	Women's perception of social inclusion in the community

### 8.1 Changes in policies promoting women's rights to participate in decision making

In 2009, the baseline revealed a lack of understanding of women's rights, lack of legal provisions for women, discriminatory effects of customary practices, and structural cultural barriers and obstacles to women's involvement in decision-making processes. The focus of WEP has been to raise awareness, help stakeholders understand their roles and encourage women to hold stakeholders accountable both at a local level and through the networks of VSLAs created at district and national levels.

The WEP has created the space and support from both men and women for women's increased involvement in political institutions. In Niger the shift in support for gender equality and the realisation of women's political rights have contributed to an increase in the number of female VSLA member candidates. In preparation for the local elections in 2004 CARE and the MMD movement supported 112 women to run as candidates, and 45 of these were elected to municipal councils. This figure increased in local elections in 2011 when 279 women received support to stand for election and 140 were elected. Half of the women who were elected in 2011 at the local level were supported through the MMD. In addition, four women who were part of the VSLA federation have been elected as Members of Parliament (MPs) and the president of the Union of Women's Groups was elected as adviser in the city council of Niamey.

WEP's activities have been successful in increasing acceptance and respect for women's civil rights and women's rights to equal participation. In Tanzania respondents gave examples of how skills and awareness campaigns originating within CARE VSLA groups had led to women actively engaging in local decision-making bodies, giving them the opportunity to actively engage with budgets, planning and monitoring processes. As a result women were able to influence the construction of bridges and other budget allocations. For example, teacher's allowances increased from 5,000 TZS to 10,000 TZS. Women also reported influencing community-planning processes, such as the construction of madrasa schools and nursery schools in their community. In Niger, women's leadership in managing cereal banks, in particular, is one in a series of transformative opportunities that increased women's status in their relationships, their households and their communities.

## 8.2 Change in attitudes regarding women's participation in the public sphere

**Table 6: Women's Attitudes to Women's participation in the public sphere**

Country	Baseline 2009 Female VSLA & non VSLA members	Endline 2014 Female VSLA & non VSLA members
Tanzania	3.76	4.12
Burundi	3.54	3.98
Mali	3.10	3.51
Niger	3.13	3.40
Rwanda	3.34	3.43
Uganda	3.52	3.53
Myanmar	<sup>27</sup>	3.59

\* Average Likert scores at baseline and endline.

In six of the WEP countries, the results indicate a positive shift in women's attitudes to their participation in the public sphere (Table 6). CARE's approach to using the VSLAs as an entry point has effectively created legitimate space and support for women to participate in community development and decision-making at different levels. The WEP has been successful in realising transformational, long-term changes in people's attitudes towards women's rights, and in strengthening the capacity of women to demand consultation and accountability in all decision-making processes. The focus of the WEP is not just on participation, but on meaningful participation, in which women's opinions are heard, respected and ultimately influence decisions made.

As a result of increased knowledge of their rights and improved leadership skills, women across the WEP countries are better able to realise both their practical and strategic interests through advocacy activities. The proportion of female VSLA members who feel that community leaders listen to their voices has risen from 10% in 2009 to 25% in 2013. This highlights that in all WEP countries CARE-supported VSLA networks form an important social and economic network that has become a recognised and influential force for social change. The VSLAs and the wider VSLA networks have become key platforms to elevate women to become actively and meaningfully involved in the local development of their community.

In Mali, VSLA women are increasingly members of management committees of community organisations: 87% in 2013 against 34% in 2009. Female members of VSLAs in Mali also appear more dynamic in politics than non-VSLA members - almost three quarters of women surveyed (75%) reported being able to influence decisions in organisations over the last 12 months against a little over a third of women surveyed at baseline in 2009. Within the VSLA organisational structures, in Tanzania and Uganda for example, more women at endline compared to baseline are now in charge of financial positions even in VSLA groups with mixed memberships (men and women).

<sup>27</sup> Not collected at baseline stage

### 8.3 Changes in participation in decision-making in the public sphere and in the household

**Table 7: % of women reporting meaningful participation in decision-making**

Country	Baseline 2009	Endline 2014
	Female VSLA & non VSLA members	Female VSLA & non VSLA members
Uganda	43.0%	53.0%
Mali	37.7%	45.0%
Tanzania	66.7% <sup>28</sup>	72.0% <sup>29</sup>
Niger	33.1%	32.9%
Burundi	- <sup>30</sup>	62.8%
Myanmar	- <sup>31</sup>	27.4%
Rwanda	- <sup>32</sup>	- <sup>33</sup>

In Uganda, Mali, Tanzania a significantly higher proportion of women report participation in the public sphere and in community level decision-making at endline compared to baseline stage (Table 7). The WEP trained women on their rights and responsibilities, citizenship, social negotiation and advocacy among other. Impact group women report an improved level of participation in community decision-making bodies with the support of the WEP. The result is that VSLA members are more likely to meaningfully contribute in some countries. In Niger where figures remain similar to baseline, 65.5% of women surveyed report that they now feel they can contribute to community decision-making bodies are VSLA members compared to 34.4% who are non-VSLA members. Male members of support groups have also contributed to the positioning of women by sensitising other men in the community and providing a supportive role, increasing women's agency.

In terms of household decision-making processes, the results indicate a shift to more joint decision-making on key household decisions and responsibilities. In Mali for example, the proportion of VSLA members whose households equitably share childcare is higher (33%) than that of non-VSLA members (25%). In Uganda, in relation to women's participation in household decision-making, over 50% of all women surveyed report that they make key household decisions on a joint basis with their partner.

It is clear that challenging gender roles and enhancing the economic power of women in some countries, such as Uganda, is a sensitive area of programming for CARE where the threat of household violence exists if women claim their economic rights without permission or legitimate space. This is an important consideration for CARE and a balance should be struck in the programming to ensure that there are no unintended negative consequences when economic power shifts within households. It is clear that CARE has approached this area of programming very thoughtfully and in a number of ways. The work in engaging men, for example, has been important in building the accepted space for women to claim their economic power safely and combat negative consequences (through role modelling, shifting perceptions, and also advocacy). But as some of the interviews have shown, once women have claimed some economic power it can just as quickly be denied, with reports of some men in Uganda slipping back to alcoholism and violence, and denying women their economic rights.

VSLA networks as collective force have played an important role in the positioning of women in decision-making processes and the success of the WEP. However barriers to meaningful civil participation remain for women. In Niger, spaces available for women to actually participate in community life and to represent their communities remain limited to those that are considered appropriate for women. Other spaces are

<sup>28</sup> Able to influence decisions in the past 12 months on committee on communal land

<sup>29</sup> As above

<sup>30</sup> Not collected at baseline stage

<sup>31</sup> Not collected at baseline stage

<sup>32</sup> Not collected at baseline stage

<sup>33</sup> Not collected at baseline stage

protected by cultural traditions, maintaining the status of men in society. In Tanzania, women's combined household and IGA workloads remain the key barrier to more meaningfully influencing decision-making processes.

#### 8.4 Changes in social inclusion

**Table 8: Women's attitudes to social inclusion**

Country	Baseline 2009			Endline 2014
	All women	Female VSL members	Female non Members	All women
Burundi	3.81			4.17
Mali	3.81	3.90	3.80	4.20
Uganda	3.67	-	-	3.52
Rwanda	3.79	-	-	3.36
Myanmar	<sup>34</sup>	-	3.84	3.72
Niger	<sup>35</sup>	3.94	3.60	3.40
Tanzania	<sup>36</sup>	4.09	3.96	3.97

\* Average Likert scores at baseline and endline.

To measure women's attitudes to their social inclusion, women were asked to respond to a bank of questions covering social networks, participation in community events and links with community leaders. As the data shows (Table 8), some gains have been made in relation to social inclusion indicators on average. If the data is broken down into specific elements, women in most WEP countries are less likely to report that they feel lonely or isolated in the community at endline stage. In Niger for example, fewer women in 2014 reported that they are isolated or lonely in their community (30.1% disagreed in 2009, and 49.1% 2014).

VSLAs offer safe spaces for collaboration, as opposed to conflict, encouraging sustainability and reducing the potential for future conflict. In all WEP countries the results indicate that VSLA groups enhance mutual cooperation and the level of trust in the communities that will in turn promote peaceful co-existence and social cohesion. In Niger for example, women interviewed felt that women's social inclusion in their communities has improved during the time of the programme intervention.

<sup>34</sup> Not collected at baseline stage

<sup>35</sup> Not collected at baseline stage

<sup>36</sup> Not collected at baseline stage

## 9 Gender Based Violence

Outcome	Indicators
<b>Changes in legislation, policies and practices addressing GBV</b>	Existence and effective enforcement of women's rights laws and policies in addressing GBV (prevention as well as procedures for filing GBV cases and policies related to care and support services)
<b>Change in the attitudes of women regarding GBV</b>	Women's attitudes towards GBV
<b>Prevalence of GBV</b>	% Women who report having being subjected to GBV
<b>Outcomes related to GBV prevention and rehabilitation</b>	GBV survivors that utilize and report satisfaction with GBV related services

### 9.1 Existence and effective enforcement of women's rights laws and policies in addressing GBV

Through the WEP, CARE country offices have prioritized interventions to address gender-based violence (GBV), which includes domestic violence, harmful traditional practices, trafficking in women and girls, sexual assault and harassment and sexual abuse of women and girls. WEP has in some cases successfully advocated for better legislation, as well as for closing the gap between the enactment of relevant GBV prevention instruments, laws and byelaws, and their implementation and enforcement. In Uganda for example, in 2010 important sets of legislation were passed by parliament, namely the Domestic Violence Act, the Prohibition of Female Genital Mutilation (FGM) Act and the Prohibition of Trafficking in Human Persons Act. However, the implementation of these bills and acts are still to be fully realised at a local level. In addition, there are capacity and resourcing gaps for policy and legal implementation and enforcement at local levels.

Concurrently with WEP, the Great Lakes Advocacy Initiative (GLAI) (2009 - 2013), was implemented in Burundi, Uganda, Democratic Republic of Congo and Rwanda (for more information, please see the Evaluation of GLAI). The overall objective of GLAI was to contribute to the implementation of humanitarian and human rights standards that protect the rights of women and girls in post-conflict and conflict situations as set out in the UNSCR 1325 and UNSCR 1820. The WEP and GLAI programmes were implemented during the same years and both aimed to reduce gender-based violence by advocating for legislative change, changes in practices, raising awareness, and improving services. It is therefore difficult to delineate where the results from one programme ends and the other begins. Instead, results may be interpreted to emerge from the synergetic effects of both programmes.

### 9.2 Change in women's attitudes regarding Gender Based Violence

The evaluation measured shifts in attitudes to GBV of impact group members regarding GBV (domestic violence; harassment; harmful traditions such as FGM; early marriage; etc.). Responses were measured on the Likert scale – lower scores show less acceptance of GBV on a scale 1-5 (Table 9 below).

**Table 9: Women's Attitudes regarding Gender Based Violence.**

Country	Baseline 2009 Female VSLA & non VSLA members	Endline 2014 Female VSLA & non VSLA members
Mali	3.11	2.82
Myanmar	2.95	2.24
Rwanda	2.28	1.52
Uganda	2.28	2.41
Niger	2.42	2.60
Burundi	2.36	2.88
Tanzania	2.03	- <sup>37</sup>

**Average Likert scores at baseline and endline**  
\* Lower scores indicate rejection of GBV on a scale 1-5. The high score reflects favourable attitudes to violence, i.e. negative attitudes.

The results indicate that the programme has enabled a positive shift in attitudes of women regarding aspects of GBV such as domestic violence; harassment; harmful traditional practices such as FGM and early marriage, in Rwanda, Myanmar and Mali in particular. In Mali, VSLA women are more likely to participate in activities to prevent violence against women and the proportions of women and men beneficiaries (48%, 39%) declaring the abolition of circumcision is considerably higher than those not benefiting from the WEP respectively (34%, 28%). The evaluation results in Mali show that the higher the level of education, the more likely women will have unfavourable attitudes to GBV.

In Uganda, where women's attitudes to GBV have remained similar to those at baseline, Sexual and Gender Based Violence (SGBV) has been identified by women of northern Uganda as the second most significant challenge facing them (besides poverty),<sup>38</sup> in part because men's traditional masculine identities have been destabilized by prolonged experience of conflict, and life in IDP camps. As a result 18.5% of women at endline still agree that a wife should tolerate being beaten by her husband or partner in order to keep the family together. These responses highlight the structural barriers to reporting GBV perpetrators within some communities and the areas of work where CARE might focus on in the future programme.

In Burundi where scores indicate that women continue to accept harmful GBV practices, key areas where women's scores continued to show acceptance included perspectives on early marriage in particular and also in relation to choice of marriage partner. However importantly women in Burundi were significantly less supportive of circumcision at endline, compared to baseline results. In Niger, the overall attitude scores have declined slightly in a number of key areas as women are expressing more neutral attitudes in response to statements on early marriage for example, but fewer women feel that women should choose who they want to marry.

The benefits of WEP are being felt more widely in communities. Attitudinal changes impact on women's confidence to prevent and take action to report gender-based violence. Women report that in a number of WEP countries, community mechanisms are now increasingly in place for the reduction of GBV. In Mali, collective actions are beginning to be organised for the abandonment of circumcision of women and girls, which the research suggests has been hugely influenced by the change agent men. The result is that the community of the village of Tori drove a traditional cutter away when she was invited to excise the daughter of a respectable imam of the village following the campaign of a change agent.

<sup>37</sup> Not asked at endline stage<sup>38</sup> International Alert (2010) Changing Fortunes: Women's Economic Opportunities in post war Northern Uganda. Investing in Peace Issues No 3.

The evaluation revealed the challenges faced by CARE and its partners in realising structural change in relation to gender-based violence. In Mali, as in other WEP countries, despite positive results, religious and customary practices remain rooted to the point that violence against women is still accepted by some in society, legitimizing and perpetuating GBV, despite the fact that it is reported in the qualitative research in many WEP countries that men who beat women are frowned upon and less respected in the community.

Important gains have been made by the WEP. In Niger, for example, whilst overall attitude scores show little change, important attitudinal shift in relation to specific elements of GBV have taken place amongst girls and younger women, with reports of objections to forced and early marriage from the qualitative research. These shifts in the attitudes of younger women are critical for driving the transformational change required for women's social, political and economic empowerment.

Sitan Coulibaly lives in the village of Tientienwerè in the town of Mariko in Mali. Mariam, her ten-year-old daughter, was engaged to be married in 2012. Mariam's mother did not agree with the early marriage of her daughter but could not convince her husband of this. The new knowledge she gained via the WEP program on the consequences of early marriage, on children's rights and on the duties of parents allowed her to effectively convince her husband to participate in CARE forums on children's rights and early marriage. At the end of the forum, her husband said he understood the rights of children, the duties of parents and the consequences of early marriage. He changed his opinion and thanked his wife for having convinced him to participate in the forum. Mariam marriage was postponed and she was allowed to continue her studies.

In Rwanda, during focus group discussions with GBV survivors in the districts of Ruhango and Nyamagabe, the WEP was credited for changing their perceptions, but also received credit for reducing the stigma around reporting GBV cases – of the 13% of women surveyed at endline in Rwanda who reported experiencing GBV in the past 12 months, 40% reported that they had reported the case. For most of these women, VSLAs were the point at which they had sought advice and guidance after experiencing GBV.

### 9.3 Prevalence of GBV, reporting and experience of support services

**Table 10: % Women who have experienced and reported GBV**

	Experienced GBV in last 12 months – 5 years	Reported the case of GBV
Country	Endline 2014 Female VSLA & non VSLA members	Endline 2014 % of all women who experienced GBV
Uganda	44.0%	60.8%
Rwanda	13.0%	38.0%
Niger	13.0%	39.6%
Myanmar	7.6% <sup>39</sup>	70.0%

\* GBV incidence data not collected at baseline or endline in Burundi, Tanzania or Mali.

As Table 10 shows, 44% of women surveyed in Uganda at endline reported that they had experienced SGBV in the last 5 years, ranging from verbal or physical abuse from neighbours or extended family, to sexual abuse or physical or sexual partner violence. Women interviewed in northern Uganda often referred to the constant threat of violence at a domestic level in particular if they challenged specific norms, attitudes or practices. Over 60% of this group had reported their cases of GBV but, as the research from the other countries also shows, very few women reported their cases to the formal justice system via the Police, instead referring to their VSLA, village authorities or customary community elder. Similarly in Rwanda 13 % of all women surveyed reported at endline that they had experienced GBV in the last 12 months of which

<sup>39</sup> In Myanmar women were asked if they had heard of SGBV cases, rather than if they had directly experienced SGBV.

38% reported the case. Of those who experienced GBV, women explain that in the absence of other support services, they had to access support and guidance through their VSLA and other VSLA members.

In Myanmar, women felt that CARE had been able to address some of the barriers to women reporting SGBV, and 85.7% of women report that conflict in their families had reduced in comparison to before the WEP project had been implemented. In Burundi, when asked if rape is decreasing because women are increasingly reporting cases and undertaking actions to deter aggressors, 22% of all women surveyed agreed or strongly agreed.

#### **9.4 GBV survivors that utilise and report satisfaction with available GBV related services**

Stakeholders report in many WEP countries that they felt that the WEP had been effective in giving groups of women in VSLAs the ability to start holding duty bearers to account, and challenge traditionally-held views around reporting of GBV and the importance of receiving GBV related support. In Uganda, as in other WEP countries, lack of referral and resources mean that gaps in the response services to GBV remain. The qualitative data on the number of women using, and reporting satisfaction with, available GBV-related services was particularly sparse, indicating that in most WEP areas, GBV related services are uncommonly found. In Uganda for example, weak GBV follow up and support mechanisms were reported. In one district, the police demand money for arresting perpetrators of SGBV. In other districts reporting does not happen, the barrier simply being the economic cost, and as one stakeholder commented, "sometimes the victims are asked to provide fuel for transportation by the police, and money so they can photocopy police Forms, which they simply cannot afford."

## 10 Women's Sexual and Reproductive Health and Rights

<b>Changes in attitudes towards SRHR</b>	<ul style="list-style-type: none"> <li>Attitudes towards the protection of women's SRHR and maternal health</li> </ul>
<b>Changes in women's empowerment related to SRHR</b>	<ul style="list-style-type: none"> <li>% of women making informed choices/decisions with regards to their SRHR</li> </ul>
<b>Changes in availability and quality of SRHR services</b>	<ul style="list-style-type: none"> <li>% of women reporting being satisfied with the availability and quality of SRHR services</li> </ul>

The programmatic area of women's sexual and reproductive health and rights has in some country programmes been subsumed under programme activities directed towards men engage. In other programmes, other goals, such as women's economic security, women's political participation and reduction of gender-based violence have received higher priorities and comparatively more resources. In consequence, the evaluation finds that the mixed results reflect the comparatively lower priority of this area. Despite this, there are some notable positive signs of progress, in particular in terms of attitudes among women, as well as among men (the latter reported under men engage). There are also results indicating that VSLAs play an important role in raising awareness and improving service delivery.

### 10.1 Changes in attitudes towards women's sexual and reproductive health and rights

**Table 11: Attitudes towards the protection of women's SRHR and maternal health**

Country	Baseline 2009	Endline 2014
	Female VSLA & non VSLA members	Female VSLA & non VSLA members
<b>Burundi</b>	3.75	3.99
<b>Mali</b>	3.48	4.03
<b>Tanzania</b>	4.11	4.30
<b>Myanmar</b>	<sup>40</sup>	3.95
<b>Uganda</b>	4.09	NA
<b>Niger</b>	NA	NA
<b>Rwanda</b>	<sup>41</sup>	<sup>42</sup>

\* Average Likert scores at baseline and endline.

The results<sup>43</sup> (Table 11) indicate that women's attitudes towards the protection of their sexual and reproductive health and rights and maternal health are more positive at endline. In Tanzania where at endline stage (4.30) women's attitudes to their SRH and rights are more positive than at baseline (average 4.11) the majority (94%) of women at endline believe that a couple should decide together how many children to have (88.7% at baseline). In Burundi women's average scores increased from 3.75 to 3.99 in particular in relation to attitudes around use of contraception and birth spacing. In Myanmar, women stated that they felt more able to freely and openly discuss about SHR and birth spacing together with their husbands, which they have never done before. Women also report that their husbands were more likely to accompany women for medical check-up and treatment.

In Niger, the collective participation of women in discussions and meetings including local forums, study groups and conferences for VSLA women has built momentum and raised awareness around sexual and

<sup>40</sup> Not collected at baseline stage

<sup>41</sup> Not collected at baseline stage

<sup>42</sup> Not collected at endline stage

<sup>43</sup> SRH was not a focus of the WEP in Uganda, Rwanda for example

reproductive health and rights which has led to the signature, adoption and extension of local conventions around sexual and reproductive health and rights at the community level.

## 10.2 Changes in women's empowerment related to sexual and reproductive health and rights

**Table 12: % of Women making informed decisions with regards to their sexual and reproductive health**

Country	Baseline 2009 Female VSLA & non VSLA members	Endline 2014 Female VSLA & non VSLA members
<b>Mali</b>	55%	59%
<b>Niger</b>	35.5%	58.9%
<b>Burundi</b>	-	56%
<b>Myanmar</b>	-	100%
<b>Tanzania</b>	97.1%	86%

\* SRH data not collected at baseline or endline stage in Rwanda or Uganda.

Women are also making more informed decisions (Table 12) on the use of sexual and reproductive health services at endline compared to five years ago. Women are more likely to make decisions on their sexual and reproductive health based on medical staff advice or information from VSLA meetings, for example. In Niger, 58.9% of all women reported positively that they make informed choices about their sexual and reproductive health, an increase of 23.32% in the five years of the WEP. In Mali women's use of sexual health services has increased by 11% since baseline and the number of women reporting that the birth of their children was attended by skilled health personnel increased from 14% in 2009 to 26% in 2014.

## 10.3 Changes in availability and quality of SRHR services

**Table 13: % of women reporting being satisfied with the availability and quality of SRHR services**

Country	Baseline 2009 Female VSLA & non VSLA members	Endline 2014 Female VSLA & non VSLA members
<b>Burundi</b>	92.9%	68.1%
<b>Mali</b>	93%	98.0%
<b>Tanzania</b>	96%	- <sup>44</sup>
<b>Myanmar</b>	-	98.6%
<b>Uganda</b>	94.9%	- <sup>45</sup>
<b>Niger</b>	86.8%	56.8%
<b>Rwanda</b>	95.1%	- <sup>46</sup>

In Mali and Myanmar over 90% of women surveyed report satisfaction with the availability and quality of sexual and reproductive health services. In Tanzania, the majority of women are aware of key SRH services at time of endline. At baseline stage service provision was reported anecdotally to be often poor. During the programme women were actively working to improve service quality through their membership of community health committees. This led to women's SRH priorities being included in for example the budgets for sexual and reproductive health services, resulting in improvements such as inclusion of transport services for women to and from health facilities.

<sup>44</sup> Data not collected at endline

<sup>45</sup> Not an explicit focus of the Roco Kwo programme in Uganda

<sup>46</sup> Data not collected at endline

In Niger and Burundi the percentage of women who report satisfaction with these services has fallen since baseline (from 92.9% to 68.1% at endline in Burundi, and from 86.8% to 56.8% in Niger). The drop in satisfaction may also be related to the increased awareness of rights and not necessarily from poorer services. In Niger the consequence of poor public service delivery is that use of services remains limited - in 2014, an average of 16.8% of women and 15.34% of men declared they use these services for example. As with Tanzania and other WEP countries, the qualitative research revealed the significance of VSLAs in encouraging the collective participation of local forums, study groups and conferences for building momentum and raising awareness around sexual and reproductive health and rights, and challenging ongoing SRH access issues such as lack of confidence and mistrust in certain services – particularly condoms and contraceptive pills – and the inaccessibility of health centres in some areas.

## 11 Men Engage

During the WEP Mid Term Review organized by CARE Norway, the WEP teams highlighted that they had experienced some tensions related to the possibility of men's resistance to change as the WEP influenced changes at a household and community level for women. CARE Norway highlighted the importance of engaging men to support women's economic empowerment and reflect on whether women's gains are men's losses. With the support and guidance of CARE Norway, the WEP rolled out the Men Engage Programme to encourage greater gender synchronization. Approaches varied from male role models in Burundi to couple dialogue and working with men to reflect on gender roles and decision-making processes in Niger; to the use of male animators<sup>47</sup> in Tanzania to promote dialogues within the community on challenging issues, such as Gender Based Violence, and find viable solutions.

### 11.1 Men's attitudes to women's economic security

**Table 14: Men's attitudes to women's economic security.**

Country	Baseline 2009	Endline 2014
	Male VSLA & non VSLA members	Male VSLA & non VSLA members
Mali	3.22	3.57
Myanmar	3.13	3.59
Tanzania	3.46	3.64 <sup>48</sup>
Uganda	3.42	3.69
Rwanda	4.04	3.97
Niger	3.61	3.60
Burundi	3.12	- <sup>49</sup>
<b>*Average Likert scores at baseline &amp; endline</b>		

As the data (Table 14) shows, the measurement of men's attitudes to economic security is more positive at endline than five years ago when the WEP started in Mali, Myanmar, Tanzania and Uganda. In Mali for example, men's average Likert scores show changed attitudes on the economic security of women with a more positive perception of respondents on women's rights to work outside the home, freedom of movement of women, women's inheritance rights, ownership rights and women's control over the property at the same time as men.

During the evaluation stakeholders in the majority of the WEP countries report that the Men Engage approach has contributed to breaking down some of the structural and cultural barriers preventing the realisation of women's economic rights. The approach of the Men Engage initiative has been effective in terms of building and raising the status of the male role models, and, as CARE staff noted, "their social status alludes to their success." In other words, the male role models are respected and socially accepted; both fundamental elements in changing attitudes and bringing about change. Across the WEP countries the research highlighted that the work of the role model men is envied by other men in the community, resulting in some modelling behaviour, compelling them to share responsibilities or information with their wives, and increasing the virtual space in which women find freedom to interact with other women and access other decision-making groups.

As the benefits of the WEP are realised more widely among the male impact groups, so support for women's empowerment has increased amongst impact group men and their peers in the wider community. In Rwanda, for example, 95% of male respondents indicated that they had undergone a change in their economic fortunes since joining the CARE supported VSLA. In Tanzania, men's attitudes to women's

<sup>47</sup> The term animators means, in the very literal spirit of the word, animating the underprivileged people to regard themselves as the principal actors in their lives and not subordinates to other

<sup>48</sup> Sample sizes for Tanzania male survey were reduced so results are indicative

<sup>49</sup> Not collected at endline stage

economic security have improved slightly since the baseline. However, in relation to specific aspects of economic security, key shifts have occurred since baseline, including attitudes around whether women can or should make the major decisions such as buying land or other assets or of building a house, and women's decision-making role in the household. The evidence shows that in many WEP countries men are joining the VSLA groups to benefit from the savings and loans but also the social cooperation. Respondents in Tanzania, for example, spoke of men engaging in VSLAs and reportedly also buying VSLA stocks for their wives IGAs as a "start-up" to invest in their family's economic prosperity.

### 11.2 Men's perspectives on women's participation in decision-making

**Table 15: Men's attitudes to women's participation in decision-making.**

Country	Baseline 2009 Male VSLA & non VSLA members	Endline 2014 Male VSLA & non VSLA members
Mali	3.06	3.36
Niger	3.29	3.50
Uganda	3.54	3.63
Tanzania	3.76	3.48
Rwanda	3.73	3.36
Burundi	3.61	<sup>50</sup>
Myanmar	-	<sup>51</sup>
<b>*Average Likert scores at baseline &amp; endline</b>		

The results (Table 15) show that in Mali, Niger and Uganda, men are more supportive of women's political participation, civic involvement and decision-making processes within the household. In Mali, male change agents including traditional leaders, religious leaders, traditional communicators have been a driving force in raising awareness of other men in the community on gender equality issues. Men's involvement in the programme has supported many women in realising decision-making positions at a range of levels.

In households in Niger, for example, men reported their growing awareness of the importance of women's participation in decision-making bodies. The strategies of women within the household, including negotiating with their husbands and acquiring their own resources and assets are crucial for the participation of women at decision-making at the community level. The support of the women's spouses was critical, particularly regarding enabling women to have the freedom of mobility, as it has been reported that a major limiting factor for younger women is the fact that they are often confined to the family home/compound. Similarly in Uganda, Tanzania and Burundi, the Men Engage approach has also helped to reduce unintended negative consequences from the changes in decision-making and gender roles at a household level. Women interviewed across the programme countries also report that male role models have been effective as agents of change to shift attitudes and inspire change in their communities and within their households.

In Rwanda the results indicate that slightly fewer men support women's participation in decision-making particularly in relation to women's role in decision-making in the community (98% of men were supportive at baseline compared to 92% at endline) and women and girls access to school. However gains were made in relation to women's political participation (78% were supportive at baseline, and 86% at endline).

### 11.3 Men's attitudes to women's Sexual and Reproductive Health and Rights

The results show that in WEP countries where SRHR was a focus of the programme such as Myanmar, Burundi and Mali, men's attitudes to women's ability to make decisions on their SRHR have become more supportive, with shifts in average Likert score at endline from 3.86 to 3.97 in Burundi and from 3.41 to 3.74

<sup>50</sup> Not collected at endline stage

<sup>51</sup> Not collected at endline stage

in Mali for example. In Myanmar at endline over 95% of male correspondents agreed that they would make joint decisions on contraception and number of children, and also stated that women should have the same opportunities to receive health care as men.

Through the Men Engage approach men are more likely to mutually support each other to challenge views or practices which were previously deemed inequitable; for example in Tanzania the involvement of men and boys in VSLA groups has influenced structural attitudes around SRHR that were previously a barrier to change. The result is that more men are reported to be supporting women in their households in areas such as SRHR without fear of this being viewed as a negative aspect by other men, or as being "controlled by women."

#### 11.4 Men's attitudes to prevention and mitigation of Gender Based Violence

**Table 16: Men's Attitudes to Gender Based Violence.**

Country	Baseline 2009 Male VSLA & non VSLA members	Endline 2014 Male VSLA & non VSLA members
Uganda	2.59	2.41
Myanmar	3.00	2.14
Mali	3.16	2.90
Tanzania	2.16	1.49 <sup>52</sup>
Rwanda	2.05	2.17
Burundi	2.24	- <sup>53</sup>
Niger	-	2.60
<b>Average Likert scores at baseline and endline.</b>		
* Lower scores indicate rejection of GBV on a scale 1-5.		

The introduction of the Men Engage element by CARE Norway at the mid-term point in the WEP has realised significant structural achievements, with evidence of significant positive change in people's attitudes with regards to previously well-established cultural norms and values. As the results show (Table 16) men's attitudes to gender based violence have shifted, with more supportive views for prevention of GBV than at baseline. In Niger, more men have expressed supportive attitudes regarding ending FGM and early marriage, and promoting girls' education, an indication of the effect on WEP's sensitisation activities on these particular issues. In Myanmar, 60% agreed that the beating of wives if food is burnt was acceptable compared to 3% at endline stage, a 57% shift. In Mali, the evaluation reveals advances made by WEP in five years in influencing men's (and women's) attitudes especially towards the early marriage of girls and perceptions about the acceptability of FGM. In Tanzania, where the data shows that men's attitudes are also less supportive of GBV (from 2.16, to an average score of 1.49), the qualitative research highlighted that women often "allocate" male VSLA members to become ambassadors to other men in their communities. These ambassadors then become a means to transfer information such as messages on ending GBV. The research in Tanzania shows a relationship between men's membership of VSLA groups and a decrease of GBV incidents within both the household and in wider communities.

CARE Mali involved male change agents who effectively influenced increased sharing of responsibilities and decision-making within the household, reduced support for and incidences of, gender based violence and improved interactions between men and women. Male beneficiaries of the program were also more likely than non-recipients to participate in preventing or fighting against violence. In Burundi, of the women reporting the existence of Abatangamuco in their communities, 95% agreed that Abatangamuco effectively defend women against sexual violence, 96% agreed that Abatangamuco smooth the relationship between

<sup>52</sup> Sample sizes for Tanzania male survey were reduced so results are indicative

<sup>53</sup> Not collected at endline stage

men and women within the household and 94% are satisfied that the actions of Abatangamuco reduce domestic violence including those underpinned by customs and traditions.

In Rwanda, where attitudes have not shifted since baseline, the participatory approach adopted by CARE (where men play a role as key partners in prevention and management of GBV issues) has contributed to a gradual turnaround on some, but not all attitudes around GBV. More sensitization and dialogue at the community level on GBV especially targeting men and the duty bearers in social and judicial services are required to deconstruct some of the issues of power relations surrounding GBV.

“As a group of activists but also as former perpetrators our strong testimonials acts as a powerful magnet attracting men who wish to learn how to change for the better. Through localized drama shows we generate awareness on the dangers of GBV. At the end of the show, community members ask us individually to explain how we have changed for the better so they can follow our examples”.

Abatangamuco member, Burundi, 2014.

## 12 Conclusions

When asked how sustainable the gains in income and food security for conflict-affected women might be, stakeholders felt that CARE has helped the impact group to reduce their vulnerability and better manage the resources that the women have at their disposal. Conflict affected women have had the opportunity to “learn the spirit and culture of savings through the VSLAs,” and they have also initiated new, and built up existing, income generating activities (IGAs) through loans from VSLA groups, boosting their household incomes and food security.

In a number of countries, female VSLA participants are increasingly starting to request access to larger loans and commitment to longer-term savings plans, which would require greater linkages between VSLAs and MFIs in future programming. The evaluation team are aware that ongoing CARE work with VSLAs through the next phases of programme (the GEWEP) is already reflecting on ways to link VSLAs to value chains, access larger credit (MFI, SACCOs), undertake joint enterprise production and sales, and explore value addition. These factors will clearly have an impact on individual members. Such developments would also potentially enable women to transition from informal and shadow economic participation, to more formal economic participation opportunities, and therefore access the security and benefits that operating IGAs in the more formalized sector afford women.

Membership of VSLAs provides access to economic networks, but also a valuable social network of both men and women who are able to provide support, advice and guidance to other members. In a number of WEP countries, victims of GBV identified other VSLA group members as their main support group in the absence of formal support services in their community. The evaluation found that the sense of social inclusion developed through the VSLAs leads to significant shifts in the way women feel able to express and defend their ideas more openly. In the post conflict WEP-supported countries, such as in parts of Burundi, Mali and Uganda, the VSLAs bring community members together to sustainably build interpersonal trust and social capital for groups who may have previously experienced reintegration and conflict issues within the community.

The benefits of the VSLA approach as an entry point and model for empowering women are compelling; the self-selection of members means that a certain level of social cohesion and ease of mobilization already exist. However VSLAs do exclude some women from participating. There is a sense that the existing VSLA members rely on trust and a strong financial record of their members and potential new members. This excludes those who are relatively new in the community with reduced social and economic networks; but clearly the value of self-selected groups cannot be underestimated. In order to effectively reach the most vulnerable groups, CARE recognises the importance of the organic formation of new VSLA groups, inspired by the CARE VSLAs particularly to reach women and men who are IDPs for example, and particularly vulnerable in the community. CARE partners in some countries, such as Uganda, indicated anecdotally that this is already taking place organically in some districts.

A key learning point has been that across the WEP countries, women are better prepared to challenge rights denial as a result of VSLA membership. Group membership provides legitimacy and safety for individual women working to realise social change, in particular when the changes relates to complex issues such as women's involvement in household decision-making or gender based violence. The integration of the Men Engage element of the programme provided the added element of role modelling and demonstration of the benefits of supporting women's empowerment. Through the VSLAs, women have also identified individuals in their communities who can be effective change agents, such as religious leaders (and other community leaders) who have then become important allies in strengthening the ethics of the project. In this way, the WEP has been able to achieve more sustainable and structural changes in the communities in which it was delivered.