

Strengthening Women's Assets and Status: Programs Improving Poor Women's Lives

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Poverty and hunger cannot be conquered without meeting the specific needs of poor women. Like poor men, they lack the assets and income necessary to exit poverty, but chronically poor women and girls are also subject to a confluence of gender-based vulnerabilities that keep them trapped in poverty. Women have fewer benefits and protections under customary or statutory legal systems than do men, they lack decisionmaking authority and control of financial resources, and they suffer under greater time burdens, social isolation, and threats or acts of violence. Widowhood leaves women more vulnerable to chronic poverty, because a widow may lose her family assets and be forced to leave her husband's village upon his death.

This gender inequality fuels the intergenerational transmission of poverty. Girls systematically have fewer educational opportunities and thus lower lifetime incomes than do boys. In areas where there are few educational or income-earning opportunities for girls, they may be married as young as 13 or 14 years old. These child brides have a greater likelihood of early childbirth, resulting in serious health

This chapter draws on C. Hufstader, Unlikely entrepreneurs changing Mali, *Oxfam Exchange* (Spring 2007): 10–11; C. Hufstader, Cecilia Reis and Redefining relations between men and women, *Oxfam America Annual Report* 38 and 18 (2006); and A. Ahmed, in collaboration with Taniya Sharmeen and Data Analysis and Technical Assistance Limited, Assessing the performance of conditional cash transfer programs for girls and boys in primary and secondary schools in Bangladesh, paper prepared for the World Bank, Washington, DC, April 2004.

consequences for both themselves and their infants. The HIV/AIDS pandemic also affects women and girls who are chronically poor and hungry. In many countries, women bear the greatest burden of caring for family members stricken with AIDS or replacing the labor lost because of deaths in the family.

But the poor are not all alike, nor are all women. Very poor women experience forms of economic, social, and political deprivation different from those experienced by men and other women. Interventions to improve the lives of very poor women must address the unique dimensions of women's poverty, as well as the local contexts in which women's poverty occurs.

When designing programs to reach poor women, distinguishing between short- and long-term interventions is important, as is discerning interventions that help women spread risk, prevent them from falling even further into poverty, and help them or their children escape poverty. Different combinations of interventions will also be needed at different points in women's lives, from birth to old age.

All interventions need to evaluate how gender norms will affect their success and how the interventions will affect gender norms. Ideally, interventions to improve the lives of women should seek to build both women's assets and their societal status in order to transform gender roles. These programs must make women the primary agents to transform their lives. The following successful interventions have adopted this two-pronged approach to respond to the needs and capabilities of chronically poor women. The first two cases show how building women's economic assets improves their social status, and the second two illustrate how strengthening women's status can promote asset development for them. The Bangladesh schooling program is led by the state, and the remaining programs are supported by Oxfam America and local civil society organizations.

Mali: Saving Money, Building Assets

In the village of N'Golofala, Mali, most people rely on their crops for food and income. Between harvests, farmers have little cash available. So Djouri Konaré, a mother of six, earns a little money preparing rice flavored with tomatoes and piment, a superspicy pepper, to sell on market day. With little cash available, Konaré used to have to borrow ingredients from a food dealer and repay him at whatever price he demanded at the end of the day. Her profits were slim. Konaré found a better option when the local nongovernmental organization (NGO) TONUS helped the women in N'Golofala form a savings group. They pooled their deposits of just a few cents a week and then loaned each other the capital to invest in small moneymaking ventures. This group is part of Oxfam America's Saving for Change microfinance program.

Since April 2005, in Mali Saving for Change has grown to some 2,200 groups with more than 55,000 women members from nearly 900 villages. Saving for Change

serves the rural poor at the very bottom of the economic pyramid, with a particular focus on women. The interest that participants pay on their loans builds in the savings groups and stays in communities instead of being repaid to moneylenders or external institutions. Because there are transparent rules for managing the money, women have a safe place to save and flexible cash when they need it most. This feature is especially important for chronically poor women, because the money they save allows them to maintain their family's dignity in the face of shocks, such as the death of a family member and the need to pay for a funeral. This approach can address poverty on a large scale at low costs with local control and an easy-to-replicate format.

Djouri Konaré joined the savings group and borrowed enough to buy the ingredients for her small business at a better price than the food dealer's. After repaying her loan and interest, she can clear as much as US\$65.00 a month—a good sum for a rural woman with few assets. Of the program's 26,000 outstanding loans in 2007, 99.8 percent were being repaid on time. Once a year the savings group divides up its assets according to how much each member has saved, and the women use these assets to invest, buy inputs for agriculture, or buy things for their families. From 2005 to 2007, groups in Mali have mobilized US\$462,000 in savings, interest payments, fines, and the income from their collective group businesses. Of this amount, US\$89,000 has been returned to members, generally just before the planting season when money is scarce. This year, Djouri Konaré's share of the group's savings was US\$18.00, which she used to buy a sheep.

Because it is a locally controlled, self-replicating system, Saving for Change has taken root in places that are too unstable or unprofitable for formal financial institutions. Leaders from the trained groups go out and voluntarily form new groups in neighboring villages. Thirty percent of the groups are spontaneously formed in this way. Where even many microfinance programs may bypass the very poor, such savings-led programs offer the first step on a ladder of savings and credit. Malian women are also finding that the program's approach increases their visibility and representation within the community and the household and helps build their social capital. The savings program is thus an important entry point for improving women's status in society. Only a small percentage of rural communities in Mali are currently participating in the program, however, and significant scaling up is needed to reach more women.

Bangladesh: Keeping Girls in School

In Bangladesh, where girls from very poor households are less likely than others to continue their education after primary school because of higher school costs and longer commutes, the Female Secondary School Assistance Project (FSSAP) pro-

vides a stipend to girls who agree to delay marriage until they complete their secondary school certificate (SSC). The FSSAP was launched in 1993 with International Development Association (IDA) funding and entered its second phase (FSSAP II) in July 2002. FSSAP II covers one-quarter of rural Bangladesh, with an IDA credit of US\$115.70 million and government of Bangladesh financing of US\$28.93 million for the 5-year life of the project. In 2002, 5,837 secondary-level schools participated in FSSAP II. Of the 1.09 million girls enrolled in FSSAP schools in 2002, 90.1 percent (983,000) received the stipend.

One participant in the program, 18-year-old Selina, hails from Daragaon village in Habiganj district. Selina is the third child of a poor family of eight children. Her father, a retired guard for a tea estate, has a piece of land that he cultivates, but it is too small to support his family. Selina's father has always been eager to educate his children, but he could not afford to educate his two oldest children to the SSC level. The FSSAP made it possible for Selina to attend a high school about 5 kilometers from her home. She had to walk almost 2 kilometers each day to meet the school bus, and she used a part of the stipend to pay her bus fare. Commuting to school was hard for Selina, but she knew she had to maintain 75 percent attendance at school to receive the stipend so was seldom absent. Because of her regular attendance, she was able to improve her results every year. In 2000 Selina passed the SSC exam with a "B" grade.

At an annual cost of US\$121.00 per student, FSSAP has been more successful in reaching girls from poor households than other such stipend programs because it uses geographic targeting, working in 119 rural *upazilas* distinguished by high poverty levels. None of the programs, however, provides a large enough stipend to cover the indirect costs of education, and thus nonpoor girls whose families can afford to supplement the costs of their education are overrepresented among project beneficiaries. Though the stipend helped, "it is impossible," Selina says, "for a very poor student to continue her study depending solely on the stipend." She suggests that the government should provide very poor students with books and school uniforms along with the stipend. Reallocating project funds to poor households only could allow for an increase in the amount of the stipend each girl receives.

Interventions to increase girls' schooling also need to respond to the specific needs of adolescent girls, such as by providing them with safe travel to schools and with clean and private latrines. When girls were asked what they most needed in their schools, they named proper sanitation facilities as their number one priority, because girls prefer to skip school during menstruation rather than share latrines with boys.

Safety-net programs like FSSAP respond to both the short- and long-term needs of very poor women and girls through a combination of immediate assistance (cash or food rations) and investment in girls' schooling. In fact, research has shown

that educating girls is one of the most powerful investments a country can make in poverty alleviation, economic growth, and child nutrition.

Mozambique: Strengthening Women's Legal Rights

Cecilia Reis is one of more than 250 traditional healers in Maputo province who have been trained by the local organization MULEIDE (Associação Mulher, Lei e Desenvolvimento) to teach people about Mozambique's Family Law, which took effect in 2005. The law addresses a common injustice in Africa: when a husband dies, by tradition his house and fields go to his brother or parents, and thus his wife and children can be left without a home or an income. The new law raises women's status by allowing them to inherit property, to marry later (increasing the minimum age of marriage from 14 to 18), and to earn legal recognition for traditional marriages—the majority in Mozambique. Under the new law, women can make business decisions without a male relative's consent, and they can receive property in a divorce. The legal standing and rights provided under this legislation give women more security and options to earn a living. The freedom to marry later also means that Mozambican women have more opportunities for education.

This legislation, drafted by a women's coalition with support from Oxfam America, marks a huge step forward for the women of Mozambique. The challenge now is to teach all citizens about the new law and to build respect for it in places governed by a mosaic of local cultures and traditions. Seventy percent of women reside in remote rural areas of the country, and more than two-thirds of these rural women are illiterate.

To find an innovative solution to the challenge of informing women of their new legal rights, the women's coalition turned to traditional leaders like Cecilia Reis to transmit their messages because such leaders are trusted and respected. The approach is to use the very guardians of culture to help change it.

The impact of these interventions is under study, yet lessons learned from the Women's Legal Rights Initiative (sponsored by the U.S. Agency for International Development), which worked in 10 developing countries to shape legislation protecting women's rights, suggest that promoting local ownership of legal reforms and engaging government institutions and civil society organizations results in more sustainable reforms. These lessons, as well as those learned in Mozambique, will be applicable in other countries attempting to improve women's status through legal reform.

El Salvador: Countering Gender Violence

Tomasa Cosme de Lopez, holding her grandson, looks on as her husband samples her *dulce de panela*. Selling bags of these Salvadoran sweets has become a family business,

and Cosme's husband now helps in the kitchen preparing the candy. This kind of equity is all too rare in El Salvador, where relationships between men and women can be strained by machismo and a legacy of violence from the 12-year civil war. Violence against women is particularly severe in this male-dominated country of 7 million. In 2003 there were 3,500 reports of domestic violence against women, including at least 25 women killed by their husbands. In a 2004 public opinion survey, more than half of those polled thought it was normal for a man to beat a woman.

Violence against women and girls has huge psychological and economic implications that make it especially difficult for poor women to escape poverty. Domestic and community-level violence may limit a woman's employment opportunities if, for example, her husband refuses to allow her to work outside the home or she is afraid to leave her homestead for fear of sexual harassment. Violence against women also accounts for significant amounts of lost productivity through absenteeism from work, impeding overall economic growth and discouraging investment.

To address the public safety of women and women's rights in El Salvador, a coalition of six organizations, including Oxfam America and local partners, launched a public education and advocacy campaign in 2005: *Entre Vos y Yo, Una Vida Diferente* (Between You and Me, a Different Life). The campaign's goal is to reduce violence against women by increasing awareness of women's rights and calling on local governments and their employees (such as police officers and city bus drivers) to prevent violence against women. The campaign has created innovative ways to call attention to the problem, reaching large proportions of the country's population through the media, street theater, and other types of public demonstrations.

Although violence and poverty are intertwined, programs like this can work to ensure that poor women do not bear the additional burden of gender-based violence. Early studies of the El Salvador campaign show that it has been successful in increasing awareness of gender violence and generating new dialogue about women's status. For example, the campaign organized a series of "debate circles" in which more than 500 public officials participated in discussions about gender violence, women's rights, and public safety. Economic evaluations of interventions to prevent domestic violence suggest that investments like those made in the El Salvador campaign make economic sense because they are less costly than the domestic violence itself.

Conclusion

The efforts described here have a number of features in common. First, they begin with an understanding of the needs of very poor women, which often go beyond "economic" development or a single sector to include safety and the dignity of one's

status as well as income and assets. These initiatives are emblematic of the multi-dimensional approaches needed to improve women's lives. Each case brought together multiple actors to address the complexity of the problems involved. The El Salvador program targeting violence against women relies on coalitions among women's activist groups, politicians, university researchers, law enforcement agencies, and point-of-contact actors such as bus drivers. These coalitions are important because they repeatedly reinforce common messages from different angles and in different ways over time. Entrenched attitudes are difficult to change, but they can be modified through persistent and varied messaging. Similarly, achieving legal change in Mozambique relies on forming coalitions among women's research groups, activist organizations, politicians, jurists, and traditional leaders. Building a consensus around the need for change requires careful facilitation; building consensus around the actions of change requires careful coordination. Expanding girls' schooling in Bangladesh requires a combination of economic incentives, attitude changes, and the provision of basic facilities. Because the problems women face cut across so many dimensions, forming diverse and sustained coalitions and alliances is essential for macro-level change.

Second, change can happen at the micro level—household by household or group by group—when interventions are specifically designed to respond to the needs and capabilities of women. The Saving for Change program in Mali is expanding not only due to the efforts of Oxfam and its partners but also because of the voluntary efforts of women themselves, who extend the methodology to their neighbors, relatives, and friends.

Third, efforts to “saturate the market” are important. Programs that seek total coverage change attitudes and create new societal norms regarding women. The legal changes in Mozambique have been important because they apply to the whole country. In El Salvador, the involvement of politicians and the attorney general's office in social change has had nationwide implications. Bringing the savings-led methodology to all areas of a country like Mali not only expands the movement but also creates a stronger sense that this new way of doing business—women working with women and women working with men—is legitimate. Bangladesh's programs to increase girls' education have led girls to outnumber boys in secondary school (although overall enrollment rates are still low for both girls and boys). When everyone does something, what once seemed strange becomes normal.

Finally, programs to empower women need to be constantly aware of threats that can arise. Those in power may overlook women without money, rights, or a voice; when women begin to gain assets and status, however, a backlash can arise from men and even from other women. The challenge is to help people see that empowered women present an opportunity, not a threat.

For Further Reading

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