

NOW I CAN:

MEASURING WOMEN'S EMPOWERMENT IN POOR URBAN AREAS

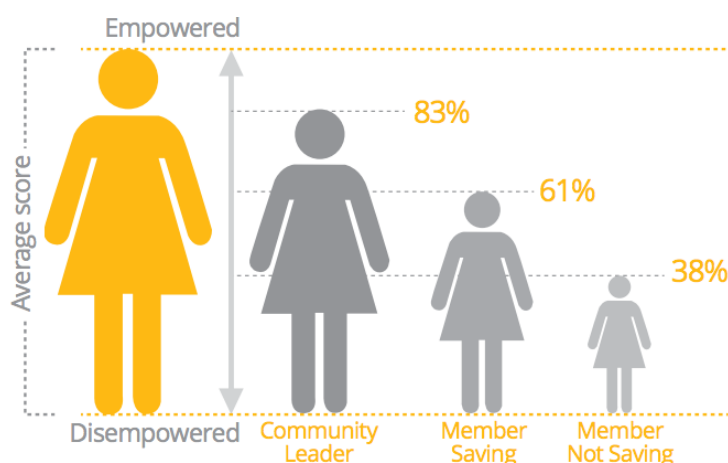
URBAN PARTNERSHIPS FOR POVERTY REDUCTION (UPPR)

UPPR works with poor urban communities in 23 towns and cities across Bangladesh.

Our project is the result of concerted efforts between the Government of Bangladesh, the Government of the United Kingdom and the United Nations to lift three million people out of urban poverty and integrate them in the cities of Bangladesh.



Urban Partnerships for Poverty Reduction
Local Government Engineering Department



Introduction




The Urban Partnerships for Poverty Reduction (UPPR) believes that poverty may be reduced in urban areas through the community, especially women, having the opportunity to lead their own development strategies. Adapting the people's process methodology designed by UN-Habitat, UPPR has supported poor communities in 23 cities and towns in Bangladesh to think about and understand their situation. This is the basis for each community to organise and initiate action with their own initiative and creativity, rather than strategies being imposed from outside. The people's process believes these communities will make informed decisions, reach sustainable solutions, and achieve better results faster (Lankatilleke and Angelo).

In 2013 UPPR engaged women in the community to learn what empowerment meant to them and which aspects of empowerment are the most important. This information was used to build an index

which could measure the empowerment status of women in poor urban settlements. The first women's empowerment study took place in 2013 with a sample of 909 women in 12 towns. This study found that leaders achieved the highest empowerment scores and that members of savings and credit groups were also more likely to achieve higher scores. Building on this, UPPR undertook a follow-up study in 2014 with a sample of 2,700 women in 22 towns and cities.

Methodology

FIGURE 1: TOOL USED TO IDENTIFY HOW WOMEN UNDERSTAND EMPOWERMENT

	 Decisions or Actions	 Result	 Importance
What decisions and actions could you take before joining the primary group? ←			
What decisions and actions can you take now? ☆			
What decisions and actions would you like to be able to take in the future? →			

“The best people to assess empowerment are the people who may or may not be empowered” Robert Chambers, 2002

UPPR's objective has been to measure empowerment so on the women's own terms rather than against standardized indicators. This approach is not only consistent with UPPR's way of working but has been shown to work effectively indicators Bangladesh. Both SIDA (Jupp et al, 2010) and the Chars Livelihood Project (McIntosh et al, 2012) have implemented successful studies of empowerment in rural communities using participatory methodologies. Subsequently, UPPR elected to use an index to measure empowerment. The objective was to develop a tool that was strong enough to provide meaningful data on empowerment yet simple enough for women in the community to manage themselves.

2.1. Designing the scorecard

UPPR collaborated with national and international researchers to design and implement this study. Alsop and Heinsohn's definition of empowerment was used to guide the research. This defines empowerment as *“A group's or individual's capacity to make effective choices, that is, to make choices and then to transform these choices into desired actions and outcomes”* (Alsop and Heinsohn, 2005).

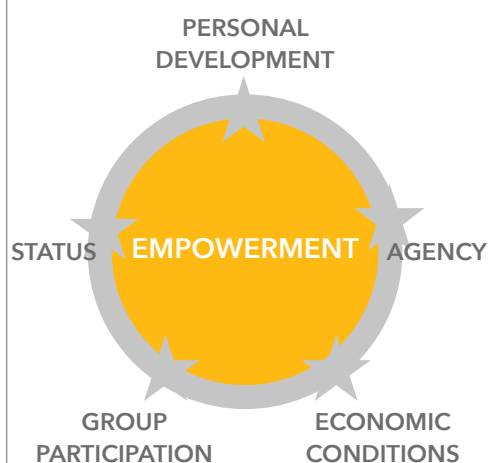
This definition was the basis of the methodology used in day long meetings with 27 communities in eight towns. Women were not asked directly about 'empowerment'. Rather, researchers asked the women to think about actions and decisions they could take in the past, what they can do now and what they would like to do in the future. Asking about the past gave context to the women's current situation. Asking about the future meant that the women's wider ambitions and hopes could be captured. The women were also asked to explain the results of these actions and decisions, and their significance. This gave a broad overview of what constituted empowerment for the women, but also showed how their role was changing over time. The responses were recorded on a matrix. Symbols were used to help anyone who did not read well.

Women were then asked to review their responses and to identify those which were most important to them. Examples of priorities include:

- All women participate in group savings
- All girls and women are educated
- Women can resolve local issues like gambling and drug addiction
- Women make decisions at the family level
- Women have own income

UPPR collected approximately 3,000 statements and 27 lists of priorities. The priorities were compiled into one database and were systematically reviewed by a team of researchers. During the

FIGURE 2: DIMENSIONS OF THE INDEX



process, it was decided that while individual priorities would invariably relate to a series of dimensions, for the purposes of designing a simple index each priority should only be identified with one key dimension. Five overlapping dimensions of empowerment were identified (see Figure 2).

2.2. Appreciating the interconnections

The dimensions are not discrete. Rather they are interdependent and contain indicators that are typically not unique to any one dimension. The index belies complex relationships that emerged during the design phase meetings with women in poor urban settlements. For example, women described how having skills (personal development) increased their ability to earn money and save (economic conditions) improving their position both within the family and wider community (social status). Leading a community (group participation) means that a woman is more likely to engage with local officials in decision making forums (social status and agency).

2.3 Analysing the 2013 study data

All dimensions were weighted equally although individual indicators within the dimensions were not. These decisions were taken subsequent to the data collection and were not validated with the women. It was decided that when the study was repeated the rationale for weighting the dimensions and indicators would be explored with community representatives. In addition they would be consulted on whether there are thresholds that can be used to determine if a woman is empowered or not.

2.4. Modifying the tool in 2014

A number of modifications were made to the scorecard in 2014. The emphasis on simplicity meant that binary responses were often used in 2013. However feedback during data collection suggested this may have been too simplistic for the nuanced answers provided by women. As a result, the 2014 study sought to strike a better balance on simplicity. For example, rather than only being able to answer 'yes' or 'no' to whether they save 10 taka a week (the standard within UPPR's savings and credit groups), the women could choose from four options which included a distinction between those who said they could not afford to save and those who said they were not responsible for saving in the household.

Six additional questions were added in 2014. Two questions related to when each sampled household's CDC was formed and when the household had joined that CDC. These help to identify any trend between differences in empowerment levels and when a CDC was formed or how long a household had lived in a mobilised area. Two further questions related to the direct support which a household had received through UPPR or other organisations. These allow a basic exploration of the relationship between receiving support and overall empowerment. Finally two questions were asked with regards to early marriage. While relevant to empowerment, these were asked primarily as the study's scale was an opportunity to measure the prevalence of early marriage in poor urban areas.

The weighting of the tool was also modified, due to the additional response options. Community leaders and group members in three towns were engaged over how scores should be awarded. This was used to guide decisions on weighting of individual responses although it was noted that women tended to deprioritise those indicators or dimensions where they considered themselves weakest. This was particularly true of the Agency dimension. Since the aspirational element of empowerment was an important part of the original methodology, this suggestion was not taken up. Rather each dimension continues to be equally weighted.

Indicators which might not apply to all women were awarded the lowest weights. For example it is not reasonable to expect all women to want to become community leaders. As a result this was only awarded 2 marks from the 20 available in group participation.

Consultations also revealed that leaders set higher empowerment thresholds than PG members. A leader might say that a woman must score 80 to be considered empowered while members set the threshold at 50. As a result, different cut off points have been used in the analysis. Empowerment is taken as a spectrum rather than an 'either/or' scenario with a simple cut-off point (Table 1).

TABLE 1: EMPOWERMENT THRESHOLDS

EMPOWERMENT STAGE	SCORING RANGE
LOW EMPOWERMENT	0-19
LIMITED PROGRESS	20-39
MODERATE PROGRESS	40-59
GOOD PROGRESS	60-79
HIGH EMPOWERMENT	80-100

An alternative approach would be to follow the methodology of the multidimensional poverty index and define those as disempowered as those deprived in a set proportion on indicators. This would serve to identify the most disadvantaged. It would not mean however that the remaining population are 'empowered', only that they are not in the most extremely disadvantaged group.

2.5. Sampling

- 1) CDCs were divided into three categories: those formed as part of the LPUPAP project (2001 to 2007); those formed in the first period of UPPR (2008 to 2010); and those formed in the second phase of UPPR (2011 onwards);
- 2) Samples were drawn from the PG population of each CDC era at the 95% confidence level with a 5% margin of error. The sample was further adjusted with 5% non-response rate. This resulted in a sample of around 700 PG members for each CDC era.
- 3) Ten households would be randomly selected CDCs so around 70 CDCs needed to be sampled from each CDC era.
- 4) Two-stage cluster sampling was then applied. Clusters were randomly selected with CDCs serving as clusters. Ten PGp households were selected using simple random sampling from these clusters until the sample size was met. In addition, the leaders of each sampled CDC completed were sampled and also completed a group scorecard.

Indicators

3.1. Overview of sample

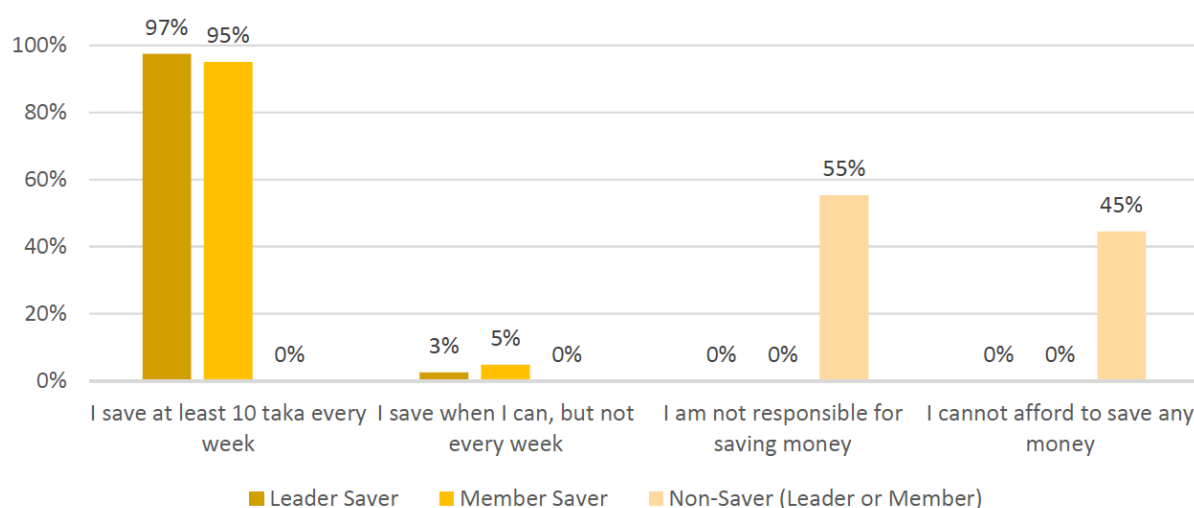
A total of 2,742 households completed the scorecard. This included 2,101 PG members which was 98.3% of the targeted sample. This was within the 5% range allotted for missing responses during sampling. Of the 854 community leaders targeted for participation, 641 were available (75%). The reason for the lower participation of leaders is that unavailable PG households could be replaced within the random sample list while leaders could not.

Overall three out of four of the total women sampled were PG members (76.6%; $n=2,101$; $N=2,742$). The majority of the sample also saved with their local Savings and Credit group (84.8%; $n=2,325$).

The 2013 WES study indicated that leaders achieved the highest rates of empowerment while non-savers attained the lowest levels. The distinction between saver and non-saver is not simply technical. Rather it reflects both the level of engagement of women within the mobilisation process but also marks a possible threshold beyond which are the most extremely poor women.

The 2014 study further tests this observation. The sample includes 626 women that lead their community group and also save. It includes 1,389 women that are PG members who also save. Being a saver is defined as saving either 10tk weekly or at least as often as the woman can afford. Seven out of ten women surveyed said they saved at least 10tk a week (70.4%; $n=1931$). There are also 727 women that are either leaders or PG members that do not save, either because they are not responsible for saving money ($n=403$) or cannot afford to do so ($n=324$). However 43% of those who do not save ($n=314$) did say they were technically members of the savings and credit group.

FIGURE 3: SAVING STATUS OF LEADERS AND MEMBERS



The vast majority of women reported that their husband or a male relative was the head of their household (81.8%, $n=2,243$). However 17.6% reported that either they or a female relative led the household ($n=484$). Most women were or had been married with just 4.5% of the sample reporting that they were single ($n=124$).

Nearly two thirds of the households contained a female member that was married and under 30 years of age (65%; n=1,781). Of these households, 62.1% reported that this woman had gotten before she was 18 years old (n=1,106).

The vast majority of women reported that their household did not belong to any additional vulnerability group as defined by the participatory identification of the poor process (87.1%; n=2,387). One in ten women reported that a member of their household was disabled (9.9%; n=271). A small number of women reported that their household belonged to an ethnic minority or scheduled cast (3.1%; n=84).

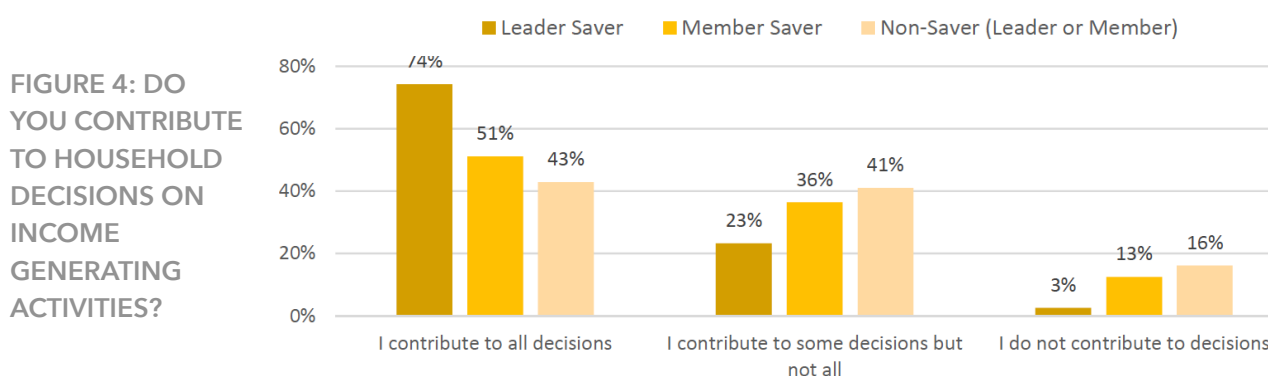
The vast majority of women reported that their household had benefitted in some way from UPPR support, including community level interventions such as footpaths and latrines. 399 households reported that they had received no support at all (14.6%). Just one in four households reported receiving support through a stakeholder other than UPPR (24.8%; n=680).

3.2 Social status

During the consultation process through which the index was designed, social status emerged as an important area of gradual change for women in poor urban settlements. Women described participation in their primary group as a means of transforming their lives from one of household-based isolation to active engagement in household decision making and with wider issues in their community. In particular, the women's status as managers of community funds and decision makers on what activities should be done, where and for who, marks them out as influential figures in the community in ways that were not possible previously. The indicators to measure social status are:

- % of women contributing to household decisions on in-come generating activities
- % of women who can leave the house without asking permission from a male relative
- % of women who can contribute to decisions on their children's' education
- % of women who believe their male relatives respect and value them
- % of women who believe that other community members respect them

Over half of the women stated that they contributed to all household decisions on income generating activities (54.2%; n=1,484). A further third of women contributed to some, but not all, of the decisions (34.6%; n=948). However there were pronounced differences between leaders and members. Three quarters of leaders contribute to all decisions (n=463). This falls to half of all members that save (n=710) and just over two in five of non-savers (n=311).



Women appear to play a greater role in making decisions over the education of children. Four out of five women reported that they had children (80.6%; n=2,211). The majority of these women contributed to all decisions (69.8%; n=1,543) while a further 25.6% contributed to some decisions (n=566). Once again, a greater share of leaders contributed to all decisions than members.

TABLE 2: PERMISSION TO LEAVE THE HOUSE

	LEADER SAVER	MEMBER SAVER	NON- SAVER (LEADER/ MEMBER)	TOTAL
I can leave the house without asking permission	75%	46%	43%	52.1%
I can leave the house without asking permission for some activities	22%	40%	37%	34.8%
I can leave the house only when I ask permission	3%	13%	18%	12.1%
I cannot leave the house	0%	1%	2%	0.9%

Developing the capacity to leave their home without asking permission from male relatives was a significant issue for many women during the scorecard development. Just over half the women could leave the house without asking for permission (52.1%; n=1,425). However 13.1% of the women sampled either could only leave the house with permission or could not leave at all (n=357). Of the 11.2% of women who do not contribute to any decisions on income generating activities in the household, three quarters cannot leave the house without asking permission, if at all (73.9%; n=227; N=307).

With regards to whether women felt that their contribution to their household and community was

respected by male relatives and other community members respectively, 80.2% of women felt respected in each instance (n=2,216). However one in ten women felt that they were not respected within the home or community (11.8%; n=324). Nearly a quarter of non-savers fell into this category (23.2%; n=169).

3.3. Personal development

The dimension of personal development related primarily to the level of skills and knowledge possessed by the women. However women continuously emphasised the importance of education of girls and so this was also considered as an element of women's overall empowerment. It was also clear from the discussions that the women's aspirations went beyond working in the informal economy. While this was a positive first step, it was not an end in itself. Rather good employment was defined as a skilled job which had set hours and wages. The indicators to measure personal development area:

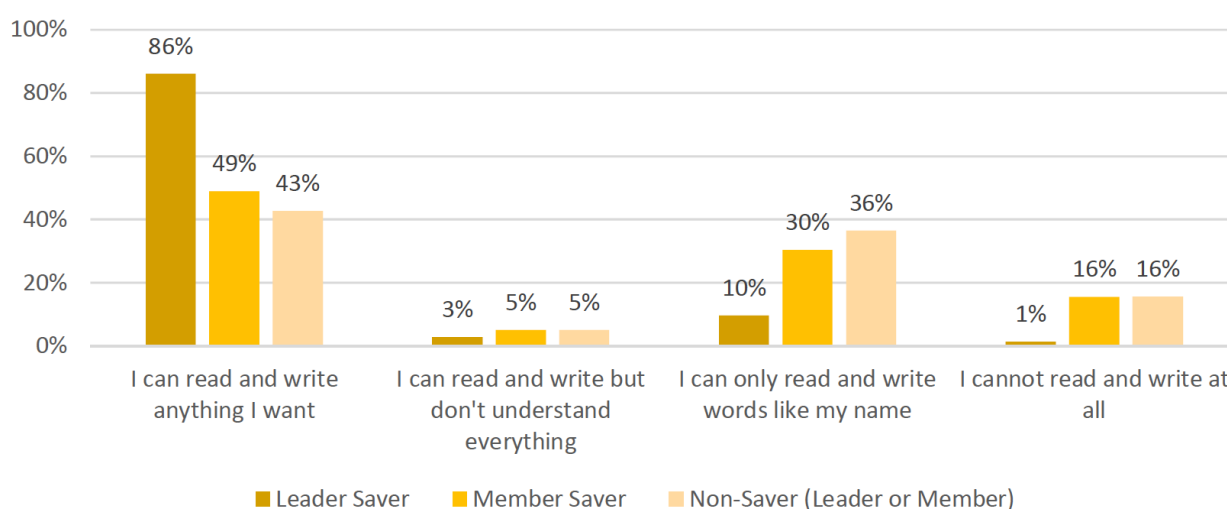
- % of women reporting that all school aged girls are attending primary or secondary school
- % of women that can read and write
- % of women that have learned how to improve the nutrition of their family
- % of women with skills to work in the informal sector

- % of women with skills to work in the formal sector

Three out of five women reported that they had girls of school-going age (60.7%; n=1,666). The vast majority reported that all girls were attending primary and secondary school (95.4%; n=1,589). This is consistent with the 2013 study (95.7%).

With respect to literacy, the response range was widened in 2014 based on feedback from women that literacy was not a 'yes or no' issue. Some women are not fully literate but have a reasonable understanding. Others may have very limited skills but could read and write important words such as their name. The 2013 study found that 88.4% of leaders could read and write but that only 54.8% of members could. The 2014 study found that 86.1% of leaders could read and write anything they wanted (n=539). While only 46.6% of members could do likewise (n=911), a further 37.5% could at least read and write words such as their name (n=795).

FIGURE 5: HOW WELL ARE YOU ABLE TO READ AND WRITE?



With respect to developing skills around improving nutrition in their household, there was a marked increase in the numbers of leaders and members who said they had acquired such knowledge. In 2013, 60.7% of leaders and just 28.1% of members stated that they had learned skills to improve the nutrition of their household. In 2014, this rose to 95.8% of leaders (n=626) and 77.3% of members (n=1637). This increase during 2014 coincided with UPPR launching its nutrition programme which includes awareness raising activities for women and adolescent girls.

The 2013 study indicated that very few women possessed skills to work in the formal sector. This question was modified in 2014 in light of feedback that women found the distinction between formal and informal work difficult to understand. As a result the responses were adjusted to provide examples while data collectors were also equipped to explain the distinction in greater detail. Only one in ten women had received formal technical training (10.1%; n=282) while 29.1% believed they had no job related skills (n=797). Again the trend amongst the women was for a greater proportion of leaders to have either formal or informal skills and for a greater share of non-savers to report having no job related skills. However the status of members that save was not substantially greater than non-savers.

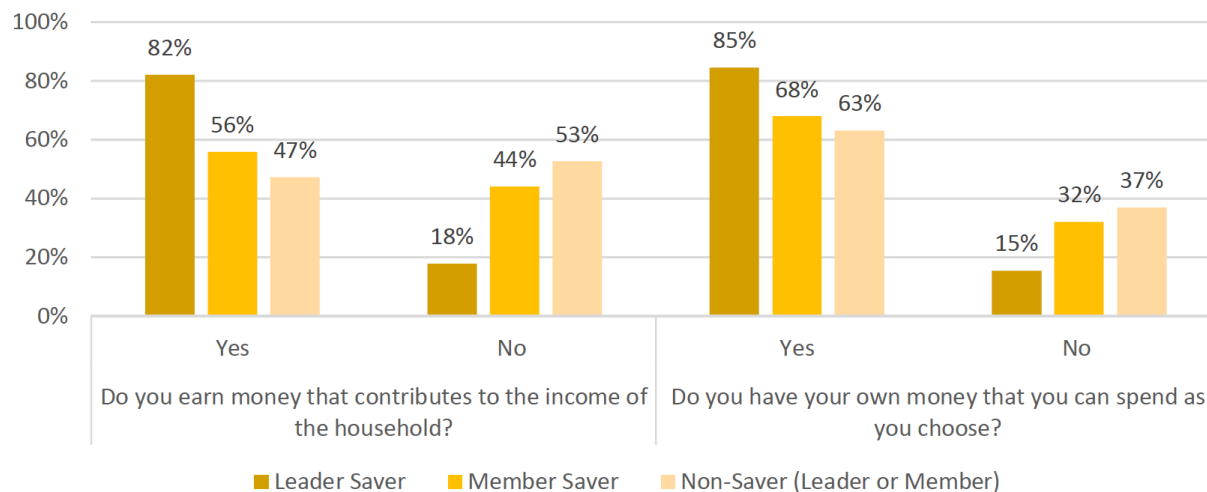
3.4. Economic conditions

Subsequent to having personal skills and capacity, a woman's ability to have access to her own source of income which she can use as she wishes was a recurring theme throughout the design of the index. This is linked both to employment opportunities, as individuals or as part of a cooperative effort, and access to facilities for savings. Invariably this is an area where non-savers will score relatively poorly. The indicators selected to measure economic conditions are:

- % of women who earn money that contributes to the income of their household
- % of women who have their own money that they spend as they choose
- % of women who save at least 10 taka a week
- % of women who can check:
 - My personal savings and credit records
 - The primary group savings and credit records
 - The CDC savings and credit records
 - % of women who have personally managed a loan from the savings and credit group (or similar)

Three out of five women earn money that contributes to the income of the household (59.6%; n=1,624) but a greater proportion have their own money which they can spend as they choose (70.4%; n=1,931). The established trend of leaders having the highest scores and non-savers having the least continues.

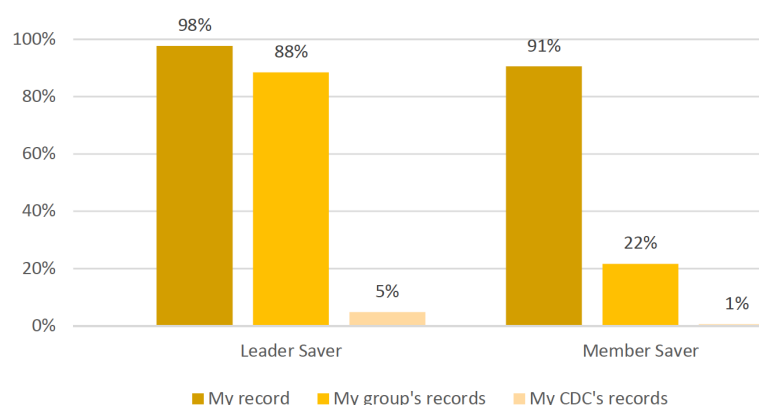
FIGURE 6: EARNING AND SPENDING



This trend is also reflected in women who earn money yet do not have any that they can spend as they choose. While 9 out of 10 leaders that earned money also had their own money to spend (n=482; N=529), nearly a third of non-savers did not (n=148; N=459) along with a quarter of members that save (n=240).

The saving status of the women was outlined in Section 3.1. With respect to the women's ability to engage in their community and savings group, both leaders and members were usually able to check their own records (98%; n=612 and 91%; n=1,258 respectively). However leaders were significantly more likely to know how to check their group's records (88%; n=554) than members (22%; n=300).

FIGURE 7: I CAN CHECK



Finally the women were asked if they had managed a loan, either now or in the past, from their savings and credit group or similar organisation. Over half of leaders had managed a loan (57%; n=350) as had more than two in five members that save (43%; n=589). Just over a third of non-savers had experience of a loan (36%; n=254).

3.5. Group participation

The importance of group participation to women's individual sense of empowerment had not been anticipated at the outset of the study. Throughout the design process it became clear that the women viewed their involvement in the group as a key driver and support to individual empowerment. This lowers the score of women who are not actively involved in the group. The indicators of group participation consisted of:

- % of women who attend group meetings to discuss community issues
- % of women who contribute to group decisions on using grants to improve community
- % of women who help to monitor the implementation of grants in community
- % of women who participate in group activities to raise its voice against a social problem
- % of non-leading women who are confident that they could be a leader of their group

Tables 3 to 6 demonstrate that leaders are the most active within the group, with over 90% of leaders attending most or all meetings and contributing to discussions on most or all occasions (Table 3 and Table 4). Four out of five leaders reported that they were involved in most of all monitoring activities and three out of five said they participated frequently in activities to raise voice against social issues in their community (Table 5 and 6). Beyond leaders, participation of members is limited. While half of members attend most or all meetings, only 3 in 10 report contributing to meetings (Table 4) and less than one in five engaged in monitoring (Table 5). As expected, non-savers are largely inactive since participation in savings activities is a gateway to wider participation in the group.

TABLE 3: DO YOU ATTEND GROUP MEETINGS TO DISCUSS COMMUNITY ISSUES?

	Always	Most of the time	Half the time	Less than half the time	Never
Leader Saver	68%	25%	5%	2%	1%
Member Saver	28%	23%	27%	17%	5%
Non-Saver (Leader/ Member)	2%	9%	24%	30%	35%
Total	30%	20%	21%	17%	12%

TABLE 4: DO YOU CONTRIBUTE TO GROUP DECISIONS ON USING GRANTS TO IMPROVE THE COMMUNITY?

	Always	Most of the time	Half the time	Less than half the time	Never
Leader Saver	74%	18%	5%	1%	2%
Member Saver	13%	17%	23%	20%	55%
Non-Saver (Leader/ Member)	2%	4%	10%	22%	84%
Total	24%	14%	15%	16%	51%

TABLE 5: DO YOU HELP TO MONITOR THE IMPLEMENTATION OF GRANTS IN THE COMMUNITY?

	Always	Most of the time	Half the time	Less than half the time	Never
Leader Saver	63%	19%	13%	3%	2%
Member Saver	6%	9%	15%	15%	55%
Non-Saver (Leader/ Member)	1%	2%	3%	11%	84%
Total	17%	9%	11%	11%	51%

TABLE 6: DO YOU PARTICIPATE IN GROUP ACTIVITIES TO RAISE ITS VOICE AGAINST A SOCIAL PROBLEM IN THE COMMUNITY?

	Always	Most of the time	Half the time	Less than half the time	Never
Leader Saver	45%	14%	16%	15%	10%
Member Saver	6%	10%	10%	19%	55%
Non-Saver (Leader/ Member)	1%	2%	5%	14%	79%
Total	13%	9%	10%	17%	51%

Members were also asked if they felt they could become leaders within their community. Just over a third of members that save believed they could become leaders (37.7%; n=523). This fell to just under one in five non-savers (18.8%; n=134). It is not expected that every woman should believe they could become a leader. However it is important that those women who believe they have this potential and are keen to become involved do have the opportunities to do so.

3.6. Agency

Agency forms a key element of most definitions of empowerment and was identified by the women in the ways they engaged with local power structures. Through the community structures established by UPPR a number of ways in which women can interact with these power structures have emerged. As managers of financial resources the women have acquired greater social status which is recognised by

local officials in government institutions, NGOs and other service providers. They also engage with such stakeholders through partnerships established as part of UPPR. However, issues of agency are not restricted to project level interactions. They include women choosing who they vote for, knowing their elected official and having the opportunity to speak with them. It also includes the right to actively engage with traditional male-dominated structures such as the Shalish, a traditional informal justice mechanism for arbitration and mediation. The indicators of the agency dimension are:

- % of women who decide on their own who to vote for in the local elections
- % of women who report knowing the name of at least one of their elected officials
- % of women who have discussed local issues with an elected official
- % of women who are able to attend the Shalish
- % of women can contribute to the discussion during the Shalish

FINDINGS SHOWED THAT VIRTUALLY ALL WOMEN CAN CHOOSE WHO THEY VOTE WHILE ALMOST NINE IN TEN WOMEN KNOW WHO THEIR LOCAL OFFICIAL IS.

However a distinction emerges over who has engaged with their local official. While the vast majority of leaders have discussed local issues with their official, just one in five savers have had this opportunity and only one in ten non-savers. While it is expected that leaders have greater opportunities for such interaction, it underlines the importance of rotating leadership within the community so that more women can have such engagements.

A similar expectation applies to participation in the Shalish. While participation is less likely than engaging with local officials, influential local women appear more likely to be attendees and even active participants. Half of leaders can attend the shalish, with the majority of those able to participate. However only one in ten savers can attend and just 6% of non-savers (Table 7).

TABLE 7: ATTENDANCE AND PARTICIPATION IN THE SHALISH

	I ATTEND THE SHALISH		I CONTRIBUTE TO THE DISCUSSION	
	Yes	No	Yes	No
Leader Saver	51%	49%	88%	12%
Member Saver	10%	90%	67%	33%
Non-Saver (Leader/ Member)	6%	94%	54%	46%
Total	19%	81%	79%	21%

Weighted outcomes

The table below outlines the weighting used to calculate performance in each of the dimensions and across the scorecard as a whole.

SECTION A: STATUS				20
1	Do you contribute to household decisions on income generating activities?			
I contribute to all decisions				4.5
I contribute to some of the decisions but not all of them				2.5
I do not contribute to any decisions				0
2	Do you contribute to all decisions on your children's education?			
I contribute to all decision				4.5
I contribute to some of the decisions but not all of them				2.5
I do not contribute to any decisions				0
3	Are you able to leave the house without asking permission?			
I can leave the house without asking permission for all activities				4.5
I can leave the house without asking permission for some activities only				2.5
I can leave the house only when I ask for permission				1
I cannot leave the house				0
4	Are you satisfied your male relatives respect the contribution you make to your household?	Yes		4.5
		No		0
5	Are you satisfied other community members respect the contribution you can make to the community?	Yes		4.5
		No		0
SECTION B: PERSONAL DEVELOPMENT				20
6	Do all the girls of school-going age in your family attend primary or secondary school	Yes		3
		No		0
		N/A		*
7	How well can you read and write?	I can read and write anything I want		7
		I can read & write but I don't understand everything		5.5
		I can only read and write words like my name		3
		I cannot read and write at all		0
8	Do you have skills which could be used in a job?	I have received formal technical training		7
		I can do local jobs like tea stalls or wood selling		4
		I have no job related skills at all		0
9	Have you learned skills to improve the nutrition of your household?	Yes		3
		No		0
SECTION C: ECONOMIC CONDITIONS				20
10	Do you earn money that contributes to the overall income of your household?	Yes		5
		No		0
11	Do you have your own money that you can spend as you choose? <i>Please note this excludes purchases for the household</i>	Yes		5
		No		0

12	Do you save any money?	I save at least 10 Tk every week	5
		I save when I can, but not every week	3.5
		I cannot afford to save any money	0
		I am not responsible for saving money	0
13	Are you able to...? Multiple answers allowed.	My personal savings and credit records	1.25
		The primary group savings and credit records	1.25
		The CDC savings and credit records	1.25
		I am not a savings and credit group member	0
14	Have you managed a loan from a savings & credit group (or other banki agency) now or in the past?	Yes	1.25
		No	0
SECTION D: GROUP PARTICIPATION			20
15	I attend group meetings to discuss community issues	Always	5.33
		Most of the time	5.33
		Around half the time	3.83
		Less than half the time	2.83
		Never	0
16	I contribute to group decisions on how to use grants	Always	5.33
		Most of the time	5.33
		Around half the time	3.83
		Less than half the time	2.83
		Never	0
17	Do you take part in activities to speak out against social problems?	Always	3
		Most of the time	3
		Around half the time	2
		Less than half the time	1
		Never	0
18	Do you help to monitor the implementation of grants?	Always	5.33
		Most of the time	5.33
		Around half the time	3.83
		Less than half the time	2.83
		Never	0
19	Non-leaders only: Do you think you could become a leader in your	Yes	1
		No	0
SECTION E: AGENCY			20
20	I decide on my own who to vote for in the local elections	Yes	6
		No	0
21	I know the name of at least one of my elected officials	Yes	6
		No	0
22	I have discussed local issues with my elected official on at least one occasion	Yes	3.5
		No	0
23	I am able to attend our Shalish	Yes	3.5
		No	0
24	I can contribute to the discussion during our Shalish	Yes	1
		No	

* Not all women could answer these questions. As a result the score for these questions was redistributed within the dimension for these women.

4.1. Scores by dimension

FIGURE 8: MEAN WEIGHTED SOCIAL STATUS SCORES FOR LEADERS AND MEMBERS THAT SAVE AND NON-SAVERS

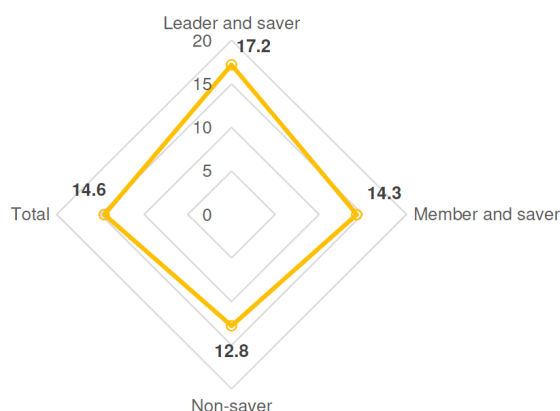
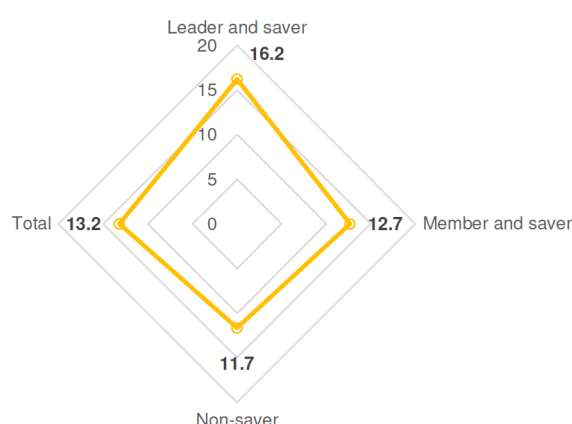


FIGURE 9: MEAN WEIGHTED PERSONAL DEVELOPMENT SCORES FOR LEADERS AND MEMBERS THAT SAVE & NON-SAVERS



The mean score for social status was 14.6. All women performed relatively well, with non-savers scoring 12.8 from 20 while leaders reached 17.2. The scores are marginally lower than 2013 where the overall mean was 15.6. However the introduction of more nuanced response options than 'yes' or 'no' will have resulted in some lower scores. However these should be more accurate.

With regards to personal development, the mean scores for members (savers and non-savers) was just below the population mean owing to the high performance of leaders. While the mean score for all women is 13.2, leaders reach 16.2.

In a change to the 2013 study, a greater weighting was awarded to having formal over informal skills. This is to reflect how formal skills have greater mobility, higher status, and greater earning potential. The greater range of literacy responses also allowed more nuanced weighting than the 2013 study. While putting more weighting on formal employment could adversely affect scores, greater literacy options and the improvement in nutritional awareness contributed to a higher mean scores in 2014. By giving scores to women who could just read and write their name, this recognised women who has previously been counted as illiterate. While this may seem like a limited skill, it is of importance to those who possess it.

As the individual indicators suggest, leaders will achieve the highest mean scores. However the gap between leaders, savers and non-savers emerges most strongly around economic activity and group participation. This is because leaders are naturally the most active in both the group and community banking. With savings acting as a gatekeeper to participation in the Primary Group and CDC, non-savers will invariably score less well. Non-savers score an average of just 6.6 on the economic conditions index while members that save score an average of 13.1.

As in 2013, the gap between leaders and members is most pronounced with respect to group participation. The weighting awarded scores for even attending a small number of meetings or limited participation in recognition that not every woman can be as active as leaders.

FIGURE 10: MEAN WEIGHTED ECONOMIC
CONDITION SCORES FOR LEADERS AND
MEMBERS THAT SAVE AND NON-SAVERS

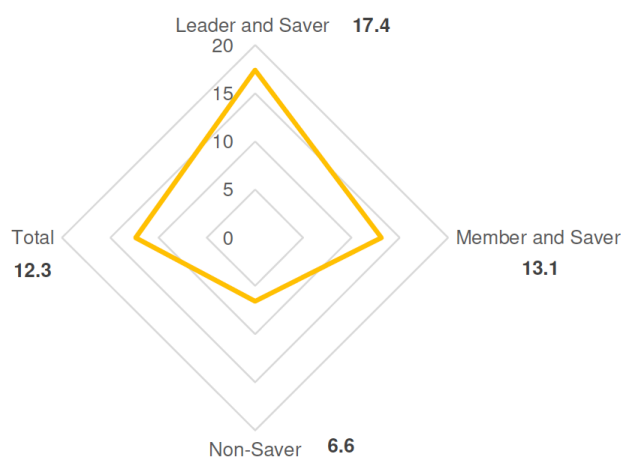
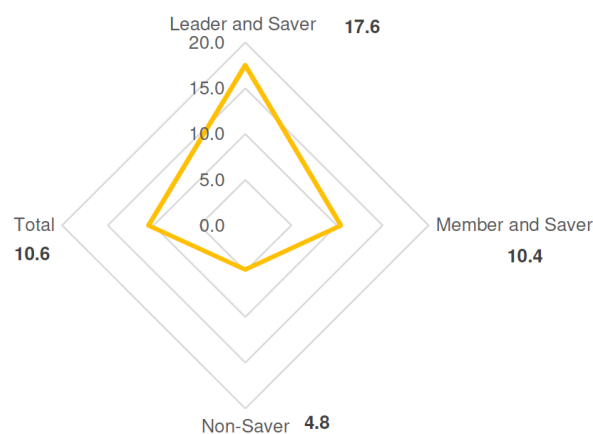
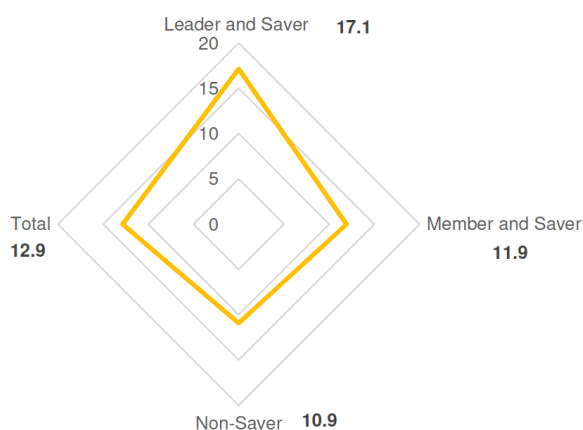


FIGURE 11: MEAN WEIGHTED GROUP
PARTICIPATION SCORES FOR LEADERS
AND MEMBERS THAT SAVE & NON-SAVERS



However, while members tend to attend at least some meetings, their participation does not go much beyond this. The low engagement in monitoring is interesting as this suggests a possible gap in local accountability and an opportunity to increase participation in future programming. Accordingly, non-savers achieve their lowest mean score on this dimension with just 4.8. Leaders achieve 17.6.

FIGURE 12: MEAN AGENCY SCORES FOR LEADERS AND MEMBERS THAT SAVE & NON-SAVERS



With regards to agency, the weighing given to discussing issues with local officials and attendance in the Shalish were reduced this year on the basis that while important, it was not realistic to expect that every woman should do these things. This reweighting contributed to an increase in mean scores from 2013 when all indicators had been weighted equally. Even though this dimension has no direct relationship to engaging with the Primary Group or CDC, non-savers again achieve the lowest mean score.

Figure 13 presents the mean scores for the index as a whole. Despite changes to the questions and the weighting, it is relatively comparable to the 2013 index (Figure 14). However for the reasons outlined in the methodology section, caution should be taken as such comparisons are illustrative only.

FIGURE 13: MEAN WEIGHTED OVERALL INDEX FOR LEADERS & MEMBERS THAT SAVE & NON-SAVERS 2014

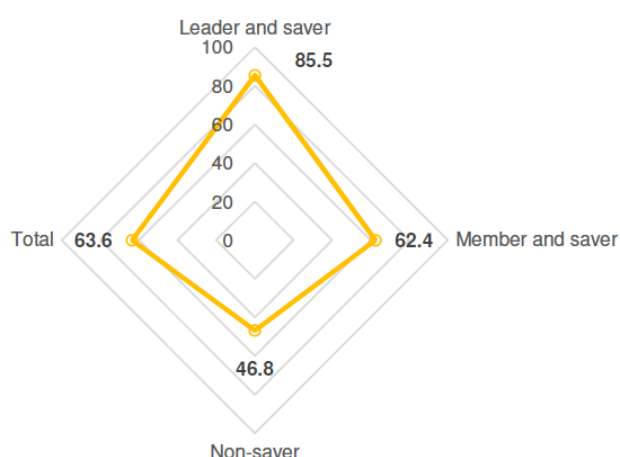
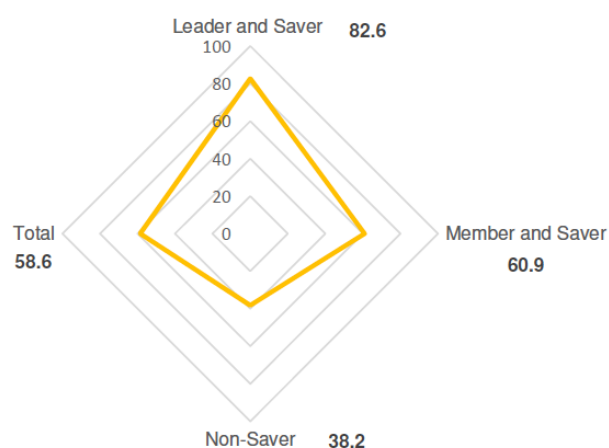


FIGURE 14: MEAN WEIGHTED OVERALL INDEX FOR LEADERS AND MEMBERS THAT SAVE AND NON-SAVERS 2013



The 2014 mean score stands at 63.2 and while non-savers achieve a mean score of 46.4. Engaging them successfully within the groups would see a rapid improvement in score. Supporting these women to save is likely the critical step in building their greater participation.

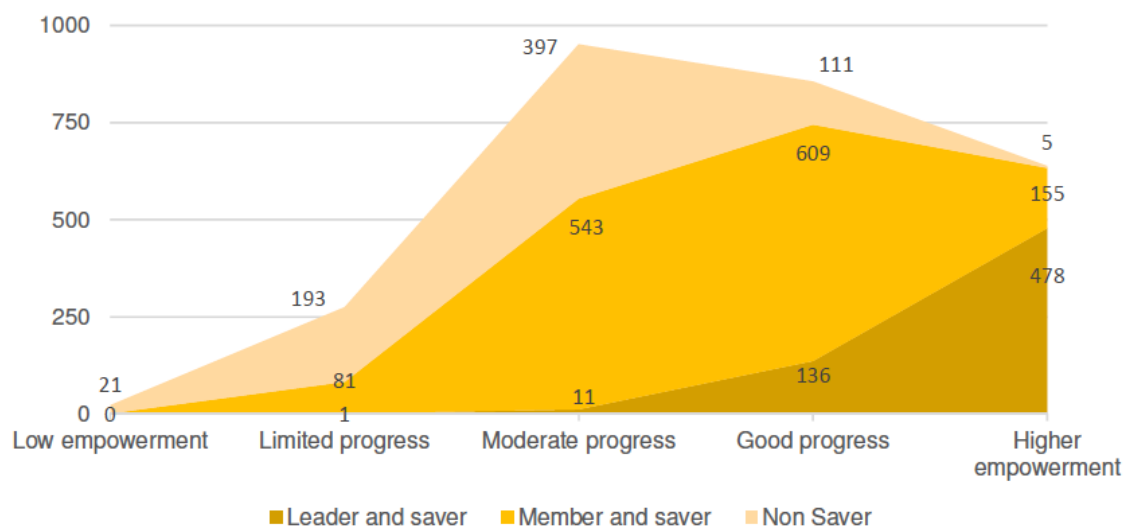
4.2. Empowerment thresholds

Finally how the population and sub-populations were distributed across the empowerment spectrum was analysed. Just 10.8% scored less than 40 on the index. A third of the population had made moderate progress, scoring between 40 and 59 (34.7%). However 54.5% scored either good progress or higher levels of empowerment. Three out of four leaders scored greater than 79 (76.4%), as did 11.2% of members and savers.

TABLE 14: DISTRIBUTION OF EMPOWERMENT THRESHOLD FOR FULL SAMPLE AND LEADERS, SAVERS AND NON-SAVERS

Row Labels	LEADER AND SAVER	MEMBER AND SAVER	NON-SAVER	GRAND TOTAL
Low empowerment	0.0%	0.1%	2.9%	0.8%
Limited progress	0.2%	5.8%	26.5%	10.0%
Moderate progress	1.8%	39.1%	54.6%	34.7%
Good progress	21.7%	43.8%	15.3%	31.2%
Higher empowerment	76.4%	11.2%	0.7%	23.3%

FIGURE 15: EMPOWERMENT THRESHOLDS ACROSS THE FULL SAMPLE AND BY LEADER, SAVER, AND NON-SAVER



Conclusions

Overall the study demonstrates that the majority of women are making at least moderate progress towards empowerment but that engaging non-savers in community activities and creating space for new leaders to emerge are key challenges for the future.

The key learning to emerge from the 2014 women's empowerment study confirms what the smaller study from 2013 had already indicated. Leaders typically have some advantages at the outset, such as good literacy. This may be indicative of wider advantages already experienced by the women, such as higher status within the community. However leadership also provides unique opportunities within poor urban communities. Designing and managing poverty reduction activities, including funds, will confer status on leaders. These as well as chairing meetings also puts women at the centre of organisational activities and help them to develop new skills. Furthermore this responsibility creates opportunities for women to meet with local officials as well as attending events organised through UPPR, such as training. Ensuring women who are interested in becoming leaders get the opportunity to do so is key as it can create a significant empowerment boost within the community.

In 2015 UPPR will pilot a new approach to collecting women's empowerment data through a mobile phone app that has been specially designed by a United Nations Online Volunteer that has been collaborating with the project's Research, Evaluation, and Learning Unit. This has the potential to become part of a system that allows easier and quicker collection of data within the community, as well as the delivery of real-time results. This could support community members and the project in tracking changes over time and using findings to make decisions on future activities.

It is recommended that neither the tool nor the weighting be seen as fixed. These should be adapted as the requirements of women dictate, underlining the importance of sharing findings and insights with the women who guided UPPR in designing the tool. Continuing to consult with women in the community on how to best to update, analyse, and share the tools and findings is essential.