THE HUNGER PROJECT

Learning from the Women's Empowerment Index:

Case Studies on the Income and Time Domains

Columbia University
Workshop Team
2015-2016

Lisa Bacon
Nicole Figot
Krista Jorstad
Aly Marczynski
Julia Nethero
Albane Sautory

COLUMBIA SIPA
School of International and Public Affairs

Table of Contents

Acknowledgements

A special thank you to:

The Hunger Project

- Megan Colnar, Director of Monitoring and Evaluation, THP Global
- Marissa Strniste, Senior Monitoring and Evaluation Program Officer, THP Global
- Ghana and Burkina Faso Country Staff, especially Samuel Afrane, Emmanuel Avevor, Francis Osei-Mensah, Evariste Lébendé Yaogho, Aissa Barry, Gilbert Sourwema
- THP Africa Program Staff: Dorothy Nabwire, Elodie Iko, Idrissa Ba, Grace Chikowi
- THP Global Office Staff, especially Tory Watts and the M&E interns

Columbia University

- Our Faculty Advisor, Professor Pratima Kale
- Professor Eugenia McGill and Ilona Vinklerova
- Professor Ernest Harsch
- Institute of African Studies

Acronyms

AWFFI: African Women Food Farmers Initiative

CEDAW: Convention on the Elimination of all Forms of Discrimination Against Women

FAO: Food and Agricultural Organization of the United Nations

GDP: Gross Domestic Product

GNI: Gross National Income

GPR: Gender Parity Ratio

HDI: Human Development Index

IFAD: International Fund for Agricultural Development

IGA: Income-generating activities

M&E: Monitoring and Evaluation

MFP: Microfinance Program

NGO: Non-governmental Organization

ODA: Official Development Assistance

OECD: Organization for Economic Co-operation and Development

ROSCA: Rotating Savings and Credit Association

SACCO: Savings and Credit Cooperatives

SIPA: School of International and Public Affairs

SSA: Sub-Saharan Africa

THP: The Hunger Project

UNDP: United Nations Development Programme

UNICEF: United Nations Children's Fund

USAID: United States Agency for International Development

WAR: Women's Achievement Ratio

WEAI: Women's Empowerment in Agriculture Index

WEI: Women's Empowerment Index

WEP: Women's Empowerment Programs

List of Figures

List of Boxes

Executive Summary

The Hunger Project (THP) places women-centered strategies at the core of their poverty reduction work in communities across Africa. Women's empowerment is a key focus of many THP programs and activities. To measure impact and track progress in women's empowerment, THP's Monitoring and Evaluation staff recently created the Women's Empowerment Index. With this tool, THP can access new set of information about the progress and remaining needs within the domains of Agency, Leadership, Access to Resources, Income, and Time.

THP invited the SIPA Team to analyze this new data in the Time and Income domains, identify the factors that resulted in these scores, and provide recommendations for how to improve them. Through field visits to Burkina Faso and Ghana, interviews with national staff in country offices across Africa, and consultations with Global Office staff in New York, the SIPA Team pulled out some of the key explanatory factors driving scores.

Concerning women's time, the SIPA Team found that women are often still primarily responsible for household drudgery tasks such as wood and water collection. Country staff often indicated that women's empowerment programming focuses on microfinance, leadership and agency, whereas activities for Time remain limited. Timesaving technology is introduced ad hoc, and is still fairly uncommon. Moreover, unlike the other WEI indicators, Time requires action to be taken by men to improve women's achievement scores, signaling the need for men's engagement in Time activities as well, both as participants and as WEP animators. The SIPA Team therefore identified activities held in some communities that can be expanded more broadly, and recommends to:

- *Train and utilize male WEP & MFP animators*
- *Actively integrate male participants into WEP & MFP education sessions*[1]
- *Implement domestic chore sharing education sessions in every epicenter*
- *Conduct participatory community-level time use surveys*

[1] THP uses the term "education sessions" for trainings, as training is too formal.

- *Integrate the division of household chores into other trainings that are relevant*
- *Increase focus on time and labor-saving technologies, and develop activities to facilitate the uptake of time-saving devices*
- *Ensure childcare options are available to women*

With regard to women's access to financial services and business ownership, the SIPA Team found that many women in THP communities are economically empowered. The Microfinance Program is at the heart of the THP strategy and an integral part of women's access to income in their communities. Highlighting the successes of some initiatives, the SIPA Team recommends that THP countries:

- *Conduct feasibility studies of potential new income-generating activities*
- *Expand the market for women's IGAs*
- *Expand "micro-savings" initiatives to increase accessibility of financial services*

The report concludes with these recommendations specific to the domains, and suggests ways to integrate men as participants and trainers in women's empowerment programs in order to reach male community members. The recommendations are drawn from initiatives led by various country offices across the continent, with the intent of providing an opportunity to share activities that are working and learn from each other about work being done in the areas of women's time and income, and women's empowerment more broadly.

CHAPTER 1

Project Framework and Background

Introduction

In November 2015 The Hunger Project (THP) selected a team of graduate students to help determine why some communities where the organization works have displayed high results in THP's new Women's Empowerment Index (WEI), whereas others have not recorded such successes. To do so, the six-member team from Columbia University's School of International and Public Affairs, conducted two field visits to THP communities in Burkina Faso and Ghana and compiled two case studies.

Through desk research and an exploratory field trip to Burkina Faso in January 2016, the SIPA Team selected Income and Time out of the five WEI domains for the case studies because they represent markedly different aspects of empowerment and development and are influenced by both similar and divergent factors. Additionally, the scores on these two domains are generally the highest and lowest among countries and epicenters, so analyzing them can provide key information for THP to further its women's empowerment programing. The SIPA team then explored these domains on a field trip to Ghana in March 2016.

This report is centered on the two case studies and is constructed as follows: Chapter 1 begins with an introduction of THP, their work and a detailed view of the WEI. The next section presents the research framework and methodology, and brief country background on Ghana and Burkina Faso--the two countries to which the SIPA Team travelled for field research. Chapter 2 is the Time Case Study, and Chapter 3 is the Income Case Study. The two case studies begin with a literature review of important themes related to the domains, followed by a definition of the domains, a description of THP programs and activities related to that domain, and quantitative and qualitative findings. Chapter 4 puts forward recommendations aimed at improving the Time and Income domains reflected in the WEI scores.

The Hunger Project: An Organizational Overview

THP was is as an international non-profit organization committed to ending world hunger and poverty through sustainable, grassroots, and women-centered strategies while also advocating for their adoption around the world. In alignment with the United Nations Post-2015 Sustainable Development Goals, which aim to enhance the power and capacity of communities to take charge of their own development by the year 2030,[2] THP works by empowering individuals and communities to mobilize and become self-reliant.

Founded in 1977, THP now operates with a global staff of over 380 employees and in 2015 reaches 20.85 million people in more than 25,390 communities throughout Africa, South Asia and Latin America.[3] The Global Headquarters are in New York City, with a Global Advocacy Office in Washington, DC, a fundraising and support-building office in the Netherlands, and National Field Offices in each of the 22 countries where it works.

To mobilize communities in Africa, THP uses the "Epicenter Strategy," an approach created in Africa by Africans which, over the past 25 years, has mobilized 121 epicenter communities and reached 1.6 million people in eight countries across the continent.[4] Over four phases during a period of eight years, this Strategy unites people in neighboring villages to form a central hub or "epicenter" where community members can access resources that meet their needs, including health, education, and microfinance services. The methodology of their epicenter programming is based on THP's three main pillars: (1) mobilizing people at the grassroots level; (2) partnering with local governments; and (3) empowering women. The underlying goal of this strategy is for communities to gain the skills and capacity necessary to act as agents of their own development. When this occurs, THP considers a community "self-reliant."

[2] Movement for Community Led Development 2015.
[3] The Hunger Project 2014.
[4] The Hunger Project 2014.

The Hunger Project's Programs

THP's works through ten key programs: Nutrition, Education, Women's Empowerment, Environment, Microfinance, Health, Community Mobilization, Agriculture and Food Security, Maternal Health, and Clean Water and Sanitation.[5] In the eight African countries where THP works (Benin, Burkina Faso, Ethiopia, Ghana, Malawi, Mozambique, Senegal and Uganda) there is an additional focus on improving infrastructure and measuring impact through participatory monitoring and evaluation (M&E).

Women are a key focus of many THP programs as they face numerous challenges in supporting their families, including discrimination in accessing resources. Studies show that when women are empowered their families are healthier, more children go to school, agricultural productivity improves and incomes increase.[6] THP firmly believes that empowering women to be key change agents is an essential element to achieving the end of hunger and poverty. Thus, its Women's Empowerment Program (WEP) provides education on women's legal, reproductive and property rights as well as financial access through microfinance institutions that enable women to participate in income-generating activities (IGA) and invest in their own communities.

The Hunger Project's Monitoring & Evaluation System

The Hunger Project utilizes a participatory M&E system to better perform its mission. This system serves all 12 program countries, with quarterly tracking of activities and output indicators (since 2008). Outcome evaluations are conducted every two to four years in each epicenter to evaluate long-term results. THP is consistently aiming to improve its data collection and therefore has begun to incorporate information and communications technology into its entire process.[7] THP uses extensive self-reliance indicators to measure program outputs, outcomes and impacts[8] in order to evaluate progress in all integrated, epicenter-level program areas.

[5] The Hunger Project 2016c.
[6] The Hunger Project 2016e.
[7] The Hunger Project 2015a.
[8] The Hunger Project 2016a.

As part of its participatory M&E system, THP trains volunteer community members ("animators") in data collection strategies, including M&E tools, reporting requirements and participatory action research. Both animators and THP enumerators are involved in outcome evaluations, including household surveys. These involve a random sample of THP participant and nonparticipant community households, as well as focus group discussions and key informant interviews. This data is then brought back to the communities in order to stimulate discussion on progress and goals for the coming year.[9]

The Women's Empowerment Index

Much of THP's programming centers on achieving gender equality and empowerment. When initially attempting to assess impact and performance in this area, it became clear that there was no standard measurement available to do so. THP set out to develop one of the first composite indices designed to measure progress in the multidimensional aspects of women's empowerment.[10] This would build on the data collection and monitoring that the organization already had in place. Building upon the Women's Empowerment in Agriculture Index (WEAI), developed by the International Food Policy Research Institute, the WEI was developed in-house by THP staff.[11] Data for it is collected in the same M&E household surveys.

Figure 1: The Five Domains of Empowerment in the WEI

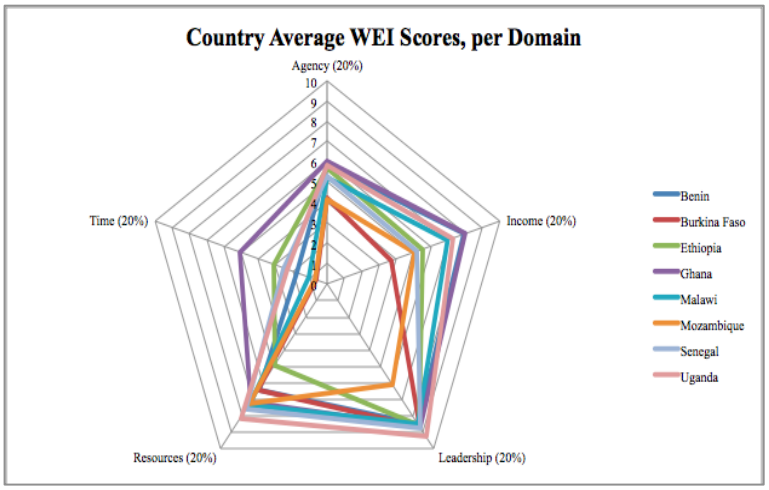
Domain	Indicator	Weight
Agency	Men and women jointly share responsibility for making community decisions	7
	Men and women jointly share responsibility for making household decisions	7
	Perceptions on violence against women	6
Income	Owning and operating businesses	10
	Access to financial services	10
Leadership	Membership in community organization(s)/group(s)	10
	Comfortable speaking in public	10
Resources	Literacy rate	10
	Minimum prenatal care visits	10
Time	Time spent gathering cooking fuel	10
	Household division of labor on domestic drudgery tasks	10

Source: The Hunger Project 2015c

[9] The Hunger Project 2016d.
[10] The Hunger Project 2016h.
[11] International Food Policy Research Institute 2012.

The WEI measures women's empowerment across five domains: Time, Resources, Leadership, Agency, and Income; each with two to three equally weighted indicators (see Figure 1). The WEI is a composite of a women's achievement ratio (WAR) and a gender parity ratio (GPR).[12] The WAR measures women's achievement against a set goal, while the GPR compares the achievement of men and women. This approach of measuring both women's achievement and gender parity allows the user to distinguish when low levels of achievement are due to the overall level of development and when gender inequality is a significant factor.

Figure 2: Country Average WEI Scores by Domain



Source: The Hunger Project, "Women's Empowerment Index," 2016

The WEI score for each country can also be disaggregated into the five domains to visualize how epicenters are performing in each one. Figure 2 represents the scores disaggregated by domain for THP's eight sub-Saharan African countries. There is wide cross-country variation, with countries like Ghana performing relatively well on all domains, and Burkina Faso lagging behind the rest. This diagram is also useful to highlight differences between domains. While most countries score relatively high on

[12] The Hunger Project 2016h.

Leadership, there are wide variations on the Income domain and strikingly low scores on Time for every country.

Research Framework and Background

The SIPA Team sought to answer the following key questions about women's empowerment, using the WEI as a framework and focusing on Time and Income.

1. Drawing on field study in Ghana and Burkina Faso, what specific factors account for the results recorded for these countries in the Time and Income domains of The Hunger Project's Women Empowerment Index?
    a. How could one or more epicenter activities be affecting one or both of the domains in our case study?
    b. What potential endogenous confounding variables, such as political stability, religion, culture, language or level of economic development, are affecting women's empowerment in the two domains of study?
    c. What other organizations, including government, are conducting interventions in these areas that may be contributing to women's empowerment, and thus the results of the WEI?
2. What activities or approaches seem to be more conducive to achieving higher levels[13] of women's empowerment according to the WEI in the case study sites?

The objectives of this project are rooted in THP's three pillars that ground their Theory of Change. The SIPA Team's own Theory of Change[14] is closely tied to THP's mission of supporting the development of gender and rights-based country strategies.[15] The recommendations generated from this research seek to improve country epicenters' WEI performance and ultimately to help THP achieve their mission of women's empowerment.

Research Methodology

For this study, the SIPA Team conducted extensive desk review of relevant literature and THP program documents, expert interviews, interviews with THP staff in

[13] THP considers a WEI score to be "high" if it is over 80%.
[14] For a visual representation of the SIPA Team's Workshop Project Theory, please see Annex 1: The SIPA Team's Workshop Project Theory.
[15] The Hunger Project 2015b.

several country offices and an analysis of anonymous WEI data. In an exploratory trip to Burkina Faso in January, two team members met with THP staff, community leaders and animators.

Following desk research and this preliminary field visit, in addition to the Time and Income domain's two indicators, three themes related to each domain were identified in order to provide a better analysis of the domains for each case study. These themes were explored in the literature review and on a field visit to Ghana in March 2016, where a series of interviews and focus groups with THP-Ghana's national staff, epicenter staff, animators, and community members (both men and women) were held. During the two field visits, the Team talked to 238 community members in focus groups, and conducted 29 interviews with national and global office staff.[16]

In both countries visited, THP staff or Epicenter Committees were responsible for recruiting all focus group participants[17] and providing a translator for the local language. Interviews and focus groups were based on field guides developed specifically for this project.[18] The qualitative information gathered was then coded, grouped into subthemes and analyzed. An existing data set of the WEI consisting of the results on the 11 indicators for 45 different sites across eight African countries was also analyzed. The conclusions drawn from the analysis were discussed with THP to generate ideas for recommendations that could be useful for the African country offices. The entire methodology was approved by the Institutional Review Board at Columbia University and conforms to the appropriate protocol.

Limitations of the Research

1. **Length of field research:** Due to financial and time constraints, the SIPA team only conducted two 10-day visits to THP countries, which is insufficient to fully understand the local context. To address this, the SIPA team discussed differences observed between countries and epicenters with THP National Office staff.

[16] For more information, including age range and occupation of participants, please see Annex 2: Focus Group Participant Demographic Data.
[17] Focus Group Discussion participants were given per diem to participate in Ghana.
[18] For an example of focus group questions, see Annex 3: Sample Field Focus Group Guide.

2. **Changes in travel plans:** A second visit to Burkina Faso was originally planned but cancelled due to security concerns. Given that the Burkina Faso trip informed the SIPA Team's research questions, the information gathered on the Burkina Faso trip was not as focused as desired. To address this, the SIPA team followed up remotely with THP-Burkina Faso staff.
3. **Scope:** The project aimed to produce recommendations applicable to all eight of THP's African countries, yet visiting them all countries was impossible. To counter this, the SIPA team conducted phone interviews with national staff in other countries. Nonetheless, this report recognizes that not all recommendations will apply everywhere, given each of the different countries' unique contexts.
4. **Challenges from focus groups conducted in the field:**
    a. *Group size:* In Ghana, some groups were overly large (20+ participants) and a few vocal participants dominated the conversation.
    b. *Translation*: As all of the focus groups and interviews were translated from a local language into English or French, it is possible that some answers and questions were mistranslated or misinterpreted. Information was also lost, as the interpreter could not translate all of the comments and nuances of the lively conversations.
    c. *Presence of THP staff:* The presence of THP staff, who often served as translators, may have led participants to modify their responses to "please" THP staff. However, THP staff was very clear and encouraging about wanting honest answers, even negative ones.
    d. *Selection Bias*: the majority of participants were microloan recipients, epicenter committee members, or animators, who are all highly involved in THP's activities and thus may not be representative of less involved members and certainly not of non-participants in the epicenter catchment area.
5. **Attribution issues:** Accurately attributing progress in women's empowerment to the responsible party was challenging. The link between a THP activity and a change in behavior was not always explicit. Therefore it was not always possible

to attribute change to THP, another organization or government, or to cultural or social trends. Ultimately the SIPA Team used their best judgment in presenting findings for this report, and is careful to indicate when the attribution is weak or unclear.

Country Backgrounds and Development Factors: Burkina Faso & Ghana

Before conducting fieldwork, preliminary research on Burkina Faso and Ghana was done to understand their different histories, politics, development processes and gender dynamics. The following sections explore these areas in the two countries' backgrounds and how these factors may be relevant for understanding their national-level WEI scores.

Burkina Faso

The Hunger Project has been working in Burkina Faso since 1997 and is currently managing 15 epicenters, serving a population of about 302,668 people in 187 villages.[19] Burkina Faso ranks near the bottom of the Human Development Index, at 181 out of 187 countries in 2014, with low scores on life expectancy, schooling and GDP. The country literacy rate is 25% among adults, and the population is young with a median age of 17.[20] Burkinabe politics are driven by concerns of unemployment, underdevelopment of social services, corruption and regional security threats.[21] In November 2015, Burkina Faso elected a new president after the popular insurrection of October 2014, bringing a new wave of hope for progress, although concerns of political instability remain and security threats have grown in the region.

Burkina Faso is made up of more than 60 ethnic groups; the predominant one is the Mossi (50%), followed by the Fulani (8%), who mostly live in the Northern part of the country. Census estimates indicate that 61% of the population practices Islam, while

[19] The Hunger Project 2016f.
[20] Malik 2014.
[21] BBC News 2015.

19% is Roman Catholic, 15% maintains exclusively indigenous beliefs and 4% are of Protestant denomination.[22] Polygamy is widespread across religious groups, with one of the highest rates in Africa. One in five men are polygamous, with 42% of women reporting living with a co-wife.[23] Rates of polygamy vary widely depending on the literacy rate of the woman, household income and urbanization.

Highly rural, with just 28% of the population living in cities, access to social services is limited by a lack of infrastructure.[24] 81% of the population is considered "working poor," earning the equivalent of two dollars per day for their work. Moreover, the majority of Burkinabe are in "vulnerable employment," meaning they are either self-employed or work for a family member, and therefore receive no monetary compensation for their work and face limitations in accessing government benefits.[25] Poverty in rural areas is extreme, accounting for over 90% of poverty nationwide. Most Burkinabe are employed in agriculture, usually through small-scale subsistence farming: two-thirds of all food produced is for direct household consumption. Due to the prevalence of subsistence farming, environmental deterioration exacerbates this problem, with a reported three-quarter of farmers working on degraded land. The farming cycle is set by the seasons, as most farming is dependent on rainfall. It has a semi-arid northern region with only ten inches of rainfall annually, and declining.[26] The southern region is wet and has scattered forest and variable rainfall.[27]

Gender inequality is pervasive. Burkina Faso ranks 131 out of 149 countries in United Nations Development Programme (UNDP)'s Gender Inequality Index.[28] The "socio-cultural weight of tradition" is said to be the largest obstacle to gender equality, due to the traditionally patriarchal nature of the Burkinabe society.[29] The gender hierarchy, by which men have authority and typically make decisions regarding health

[22] United States Department of State, Bureau of Democracy, Human Rights and Labor 2011.
[23] Institut National de la Statistique et de la Démographie and ICF International, hereafter INSD and ICF International 2012.
[24] Fonds International de Developpement Agricole 2007.
[25] Malik 2014.
[26] Fonds International de Developpement Agricole 2007.
[27] Guiguemde 2016.
[28] Malik 2014.
[29] Helmfrid 2004.

and household expenditures,[30] transcends the population's ethnic and religious differences.

Although women play an important role in agriculture, they face several systemic disadvantages in the farming sector. These include a lack of decision-making power and limited access to public spaces. Under customary law, women are also restricted from owning land and livestock, acting as a barrier to receiving a loan based on collateral. Financial institution infrastructure is poor in general, hindering the formal provision of credit and bank accounts.[31] Women are also at a disadvantage in social, economic,[32] and reproductive health issues.[33] Many Burkinabe women suffer from the prevalence of domestic violence[34] and female genital mutilation is illegal yet widespread.[35] Finally, women in rural areas also tend to face much greater time constraints than men, as they not only participate in subsistence farming with their husbands, but are also responsible for cooking, fetching water and collecting firewood. On the whole, women make up the majority of the extreme poor in Burkina Faso.[36]

The government seems committed to ensuring greater gender equality across Burkina Faso, as seen through the creation of a legal and policy framework that supports gender equality and women's rights. With a dual legal system of customary and common law, prevalent throughout Africa, customary law generally deals with issues related to family, marriage, and inheritance, and well as jurisdiction over issues of land.[37] The Burkinabe Government has put in place a legal system that is, for the most part, in compliance with the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW).[38] The country's constitution bans gender discrimination, and the Family Code provides widows and female children equal rights to inheritance and

[30] Helmfrid 2004.
[31] Demirguc-Kunt et al. 2015.
[32] Malik 2014.
[33] The World Bank 2016.
[34] Organization for Economic Co-operation and Development (hereafter OECD) 2014a.
[35] World Health Organization 2009.
[36] Helmfrid 2004.
[37] Ribot 1995. The division of jurisdictions not always clearly defined; for example a centralized system of permits for use of communal firewood was introduced in the 1990s and is inconsistently enforced.
[38] Economic Commission for Africa 2009.

provides both parents equal authority over their children.[39] Moreover, the government is taking active measures to mainstream gender into the government.[40] However, evidence suggests that implementation of national policies and laws are hindered at the local level by socio-culturally rooted norms and practices, and lack of resources. Nonetheless, women have the potential to actively participate in the country's development, in a way that contributes to changing established rules and traditions.

Ghana

THP has been working in Ghana since 1995. There are 49 epicenter communities, reaching approximately 545 villages and 338,061 people.[41] Ghana ranks 138 out of 187 on the Human Development Index, above the average for countries in Sub-Saharan Africa. Between 1980 and 2013, several indicators for Ghana improved: life expectancy (by almost ten years), mean years of schooling (now seven years) and GNI per capita practically doubled (to $3,532).[42] The first African colony to achieve independence, Ghana has a strong political environment, which has remained quite stable over the years. The decentralization of the government played a key role in opening up communities, and at the local level participation is fairly strong.[43] Many of the advancements seen in recent years have been helped along by the addition and enforcement of government provisions and laws, along with community-level rights based education. The Children's Act along with educational reforms enacted in 1998, for example, has nearly doubled the number of children enrolled in primary school.[44]

Ghana contains a wide variety of ethnic groups: the Akans (47.5%), Mole Dagbani (16.6%), the Ewe, Ga-Dangme, and the Mande. 71.2% of the population profess the Christian faith, and only a small proportion of the population either adhere to traditional religion or are not affiliated with any religion.[45] Culturally and economically,

[39] OECD 2014a.
[40] United Nations Economic Commission for Africa 2009.
[41] The Hunger Project 2016g.
[42] UNDP 2014.
[43] Bernice Sam, interview, March 17, 2016.
[44] World DataBank 2016.
[45] Ghana Statistical Service 2012a.

there is a marked division between the north and south of the country, with the former characterized by high poverty and malnutrition and the latter somewhat more developed, particularly on the coast. Similarly, Ghana is quite environmentally diverse, with savannah and semi-arid regions in the north, lush rainforests in the south and much variety in between.[46] Agriculture has driven Ghana's aggregate economic growth in recent years, although it is not very productive as it accounts for just 30% of GDP, while its share of total employment is 60%. Agriculture remains the primary livelihood for most of the population, especially the poorest.[47] Challenges in access to inputs and lack of irrigation systems make it difficult to guarantee the food security of Ghanaians.[48]

Ghana operates under a pluralist legal system that consists of both formal (common) law and customary law. The Constitution recognizes the legitimacy of customary law - the system of rules established by traditional leaders and social norms in communities- in certain domains as long as such practices conform to the underlying principles and values enshrined in it. Because this type of law is highly variable by region and ethnic group, it is difficult for the State to document customary legal practices, let alone track their changes over time. As a result, the formal customary law governing a community may even be different from what is practiced now, creating problems of "ossification" of official customary law.[49]

Ghana has a strong tradition of customary ownership over land, which endures in many ways.[50] Traditional leaders are given the authority to hold land in trust as custodians of collective interests, which is true in practice to a varying degree over wetlands and forests.[51] However in areas with growing scarcity (due to demographic and climatic pressures), the gradual commercialization of the wood fuel trade and spread of cash-crop agriculture has led to disputes and conflicting jurisdiction over woodlands as these areas become more profitable to clear.[52] This has left individuals, primarily women,

[46] van der Geest 2011.
[47] Ghana Statistical Service 2012a.
[48] Groundswell International 2015.
[49] Fenrich and McEvoy 2014.
[50] Fenrich and McEvoy 2014.
[51] Yirrah 2011; Ernest Harsch, interview, March 8, 2016.
[52] Adam 1996.

responsible for gathering wood at risk as availability shrinks.[53] Like Burkina Faso, Ghana formally announced a timber utilization permit system in 1998, granting permission to individuals to collect wood for their own consumption only from a specified area and for a limited time.[54] Although enforcement of the permit policy varies, it has placed added pressure on women who are responsible for gathering wood.

Gender inequality and discrimination are persistent and widespread in Ghana, as reflected by UNDP's Gender Inequality Index score of 0.549, which ranked 122nd out of 149 countries, only slightly above Burkina Faso.[55] Ghana also has high levels of institutional discrimination.[56] However, there is great variation in women's empowerment and gender issues among different religious and ethnic communities. In the 1980s, first lady Nana Konadu Agyeman Rawlings, successfully advanced several laws related to women's rights, including the Intestate Succession Law, which was designed to eliminate the discrimination women faced when inheriting property from men.[57] Despite this, women's access to land and agricultural inputs remains relatively low. Only 2% of women hold land in the Northern part of the country; in matrilineal communities, such as the Ashanti in central Ghana, however, women own approximately half of the land, as they can inherit it from their female ancestors or fathers. Women's access to formal financial services is limited, as is men's. Women in rural areas and those without land (for collateral) are at a greater disadvantage in accessing them,[58] although women are more likely to receive credit from informal and microfinance institutions.[59]

Since the Rawlings administration, there have been several additional constitutional provisions, laws and ministries created for the advancement of women's empowerment. In 2001, for example, the Ministry of Gender, Children and Social Protection was created. The majority of these provisions have been implemented and

[53] Ernest Harsch, interview, March 8, 2016.
[54] Republic of Ghana 1998.
[55] Malik 2014.
[56] OECD 2014b.
[57] Bernice Sam, interview, March 17, 2016.
[58] Groundswell International 2015.
[59] OECD 2014b.

there appears to be strong government support in the realm of women's empowerment.[60] Ghana has also attempted to increase the number of women serving in government positions, both as elected representatives and in the Civil Service, through an Affirmative Action policy. Unfortunately, the policy is non-binding and as of 2012, only three of 28 governing bodies had met the requirement of 40% female representation. At the national and sub-national level, there are no legislated quotas in place,[61] however there are currently six female ministers of state serving in positions such as Attorney General and Minister of Foreign Affairs.[62]

Other THP Countries

The objective of widening the scope of analysis to include all THP-Africa countries is to: 1) become familiar with various ways that THP adjusts its programs, activities and staff structure by country and, 2) allow the recommendations to be relevant and applicable to all THP offices as much as possible. For this purpose, research was done on WEP programs and relevant THP activities in Benin, Ethiopia, Malawi, Mozambique, Senegal and Uganda.

Country Factors' Influence on WEI Scores

These country backgrounds are an important addition to the analysis because of the likelihood that country-level factors[63] are also reflected in the WEI scores to some degree. For example the level of economic development in a community may affect the WEI scores of each epicenter. More developed countries, with higher GNP per capita, may mean that community members have higher incomes or greater access to money,

[60] Magdalene Kannae, interview, March 18, 2016.
[61] OECD 2014b.
[62] Government of Ghana 2016.
[63] The 19 development factors examined were: Human Development Index (HDI), Life Expectancy (HDI), Mean Years of Schooling (HDI), Expected Years of Schooling (HDI), GNP per capita, Adult Literacy Rates, Female Adult Literacy Rates, Government Effectiveness, Political Stability, Number of NGOs, Political Stability/Absence of Conflict or Terrorism, Ethno-Linguistic Fractionalization, ODA as a percent of GDP, ODA per capita, Percent of Women in Parliament, Percent of Population with a Bank Account at a Financial Institution, Percent of Female, Population with a Bank Account at a Financial Institution, Percent of Population Borrowed from a Financial Institution, and Percent of Female Population Borrowed from a Financial Institution. For the complete data set and sources of the data, see Annex 4: Country Factors Data Set and Graphs.

which would allow them to purchase firewood or firewood substitutes, and increase the level of access to financial resources. These communities are also more likely to have infrastructure in rural areas as a part of economic development, such as water or energy infrastructure, schools, health providers, and more. Several domains of the WEI would reflect this greater development.

While there are too few countries to run a statistical test of this hypothesis, a simple look at national-level data against average national WEI scores provides a rough picture of the importance of economic development. The level of human development, which is a composite of life expectancy, education levels, and GNP per capita, does seem to have a strong relationship with average WEI scores that is worth exploring. Other factors that the SIPA Team expected to see a stronger relationship with the WEI, such as the level of foreign aid (Official Development Assistance (ODA) as a percent of GNI or ODA per capita), the number of women in parliament, and the degree of urbanization, do not have any clear association with the WEI data.

Moreover, the role of external actors and partnerships, in addition to THP, could also explain part of the WEI scores. After all, THP is not alone in it's mission to improve rural development in the areas in which it works, and the landscape of NGOs that provide services in a country may also be influencing the WEI scores. Unfortunately, there is no national database of NGOs by region, so a very rough proxy must be used showing the number of NGOs (local and international) registered with the UN by country. The government is also an important player and is providing the services measured in the WEI to some degree, whether it is water and energy infrastructure, schools, health facilities, and social education campaigns. In many communities, the government partners with THP in running the epicenter's health clinic, supporting the rural bank, or assisting with trainings and activities. The capacity of the government to provide services is captured in the World Bank's World Governance Indicator for government

effectiveness.[64] Indeed, the support of external actors does appear to have a moderate relationship with WEI scores in a preliminary graphical analysis.[65]

[64] This measures perceptions of the quality of public services, the quality of the civil service and the degree of its independence from political pressures, the quality of policy formulation and implementation, and the credibility of the government's commitment to such policies.
[65] For the full data set, sources of data, and graphs, please see Annex 4: Country Factors Data Set and Graphs.

CHAPTER 2

Case Study

TIME

Introduction to Time

Women globally face a disproportionate burden for household tasks. This impacts their time spent on other activities, such as income-generation, community leadership, participation in politics, and leisure. Because time is finite, individuals are forced to divide their time between paid work, unpaid work, and leisure time. The resulting time poverty for women "can be understood in the context of the burden of competing claims on individuals' time that reduce their ability to make unconstrained choices on how they allocate their time, leading, in many instances, to increased work intensity and to tradeoffs among various tasks."[66] And because much of women's work is unpaid and not captured in national GDP, it has created an "invisible" economy in which little value is placed on the tasks women must traditionally complete.[67]

Although only two domains were chosen for closer study, all domains are interconnected and it is critical to reflect upon Time's relationship to other areas. Initial discussions in the field indicated that Time is also connected to the Agency domain because some women feel their responsibility for household tasks is an obligation in which she has no other choice. Other focus groups revealed that women's constrained time prevents them from sharing in epicenter activities or participating in literacy education, a component of the Resources domain. Lower levels of literacy among women then have ripple effects, impacting economic and leadership opportunities. In addition, Time impacts women's ability to take on leadership positions in the community or participate in community groups, which influences the Leadership domain. Indeed, the Time domain is tied to women's potential work and education opportunities as well as the value society places on their work.

Although the WEI indicators focus on who is responsible for wood and water collection, these are meant as a proxy for the bundle of household tasks that also include cooking, cleaning, and care work. Examining the broader issue of time poverty as a result

[66] The World Bank Group 2006.
[67] Khazan 2016.

of women's responsibility for household tasks, the SIPA Team asked the following questions that guided the research for this case study:

1. How do women spend their days? How do men spend their days?
2. How does a change in the division of household tasks impact other areas of the WEI?
3. What are the existing community attitudes and norms about the division of household labor? How are household tasks "gendered"? What approach can be taken to address gendered tasks in a culturally appropriate way?
4. How is responsibility for wood/water collection shared between members of a household?

Literature Review

Three themes were identified to systematize and provide a framework for the analysis, literature review and field findings. First, the gendered division of unpaid household labor connects the indicators for water and wood collection to the overall status of the division of unpaid work that they proxy. Second, the use of technology to reduce time poverty highlights the ways in which new innovations can reduce the time spent on drudgery tasks or shift the burden of responsibility. Third, measuring leisure is introduced as a potential alternative way to capture women's time poverty.

The Gendered Division of Unpaid Household Labor

Unpaid work consists of household tasks such as cooking, cleaning, laundry, water and wood collection, childcare, and tending to the sick or elderly. Since the early 2000s, multilateral institutions and development agencies have begun to "mainstream" the issue of unpaid work into discussions of economic development, although it is generally not collected in the data for GDP. Time surveys have been conducted in seven[68] African countries since 1995,[69] finding that across the board women spend more time than men at work, largely because of the time spent doing unpaid work activities.[70] For example, women are primarily responsible for the collection of wood and water, with

[68] The seven countries are Benin (1998), South Africa (2000), Madagascar (2001), Mauritius (2003), Tunisia (2005), Tanzania (2006) and Mali (2008).
[69] Folbre 2014.
[70] The World Bank Group 2006.

water collection the more time-consuming task. The time burden for water collection varies widely, from eight minutes for women in Ghana to 54 minutes in Malawi. Rural areas spend 36 minutes per day on collecting water, on average. The time spent on collecting firewood varies as well; for example, women spend 16 minutes per day on collecting firewood in Benin but 37 minutes in Ghana.[71]

There have been few studies concerning the underlying causes of the gender division in unpaid work in Africa. A study in Benin[72] found that gendered household tasks are judged based on conventionality rather than moral justifications. In fact, the study found moral concerns override the need to adhere to conventions around gender in such cases; a husband should do housework or a wife should decide how to spend the family's money, for example, if it was found to be in the best interest of the family. The implication is that if people "can apply ideas regarding justice even to entrenched cultural traditions like gender hierarchy, then striving for equity could come from within even very traditional cultures."[73] Another example, from South Africa, showed that men justified their unconventional gendered behavior by appealing to tradition, referring to values like fairness and justice, and applying them to the household level.[74] They also used language of human rights that mirrored the constitutional discourse in South Africa and were therefore framing their actions as promoting national values.

How much time a woman typically spends on household tasks is the result of geography, infrastructure, access to social services and market substitutes for labor, the age and gender composition of the household, and availability of technology. Time spent on wood and water collection is expected to increase with population pressure and climate change, and the seasons affect the intensity and length of a woman's day.[75] Underinvestment in public goods and services has a disproportionate impact on women's time,[76] including social services for childcare or early childhood education and elder

[71] The World Bank Group 2006.
[72] Conry-Murray 2009.
[73] Walker and Reid 2005.
[74] Walker and Reid 2005.
[75] The World Bank Group 2006.
[76] The role of infrastructure will be treated in the next section.

care.[77] Households with younger children and households with at least one member with a serious illness (such as HIV/AIDS) increases the amount of time women spend on care work.[78] The composition of the household is correlated with the amount of time women spend on household tasks,[79] as homes made up of more women can distribute responsibility for tasks and lower everyone's burden; preliminary evidence shows that women in polygamous marriages spend less time on household tasks, as do women with older female children who help.

Often the competing claims for time force women to choose between short-term needs and longer-term investment in human capital in women and girls, including education and skills development that would improve her lifetime economic opportunities. Girls are more likely than boys to engage in household tasks,[80] and hours per week spent on household chores is highly correlated with school attendance rates, regardless of the age of the child.[81] Lower education rates among women and girls as a result of her housework obligations reduces the opportunities she has for skilled labor and higher-paying work later on in life. Recognizing the trade-off that women face between paid work (or investing in her skills to work in the future) and the immediate needs of the family helps to better understand why the gendered division of tasks is such an important need to address. Although economic empowerment has many positive impacts, the entry of women into paid labor markets is not necessarily accompanied by a change in the division of unpaid labor at home, as women generally remain responsible for the unpaid work that ensures the family's survival.[82] This means that development agencies cannot assume a preference among women to undertake paid work if there is not a corresponding shift in household responsibilities. The challenge, then, is how to ensure there is equal opportunity for women to enter into paid work while not simply adding these tasks to an already overburdened workload.

[77] Budlender & Moussié 2013.
[78] Abdourahman 2015.
[79] The World Bank Group 2006.
[80] Mrkić, Johnson and Rose 2010.
[81] The World Bank Group 2006.
[82] The World Bank Group 2006.

The Use of Technology to Reduce Time Poverty

Melinda Gates recently declared that solving women's disproportionate time poverty requires both the redistribution of unpaid work and the reduction of the amount of unpaid work through innovation, education and technology.[83] Technology can reduce the time spent on household tasks, facilitate agricultural work and raise productivity in care work.

There are numerous technological improvements that can free up women's time spent on both paid and unpaid work. More often than not, infrastructure for water, electricity and roads to markets are lacking in SSA, and as women are responsible for wood and water collection and selling goods at the market, underinvestment in this public infrastructure affects women's time poverty more than men's. With regards to water collection, innovations such as the introduction of boreholes, water pumps or domestic roof water harvesting can help reduce time spent fetching water.[84] Additionally, fuel-efficient cook stoves are almost systematically presented as means to reduce time fetching wood.[85] For care work, contraception can be considered technology to reduce family size, and hence time spent on childcare.[86] Finally, agricultural technology can help reduce the time women spend on crop production.[87] Limited availability of technology to assist with conventionally female agricultural tasks, such as food storage and weeding, decreases women's time and results in low productivity in these tasks.

Furthermore, there is some anecdotal evidence that the introduction of new technologies presents an opportunity to change the gender division of tasks, particularly when it reduces the amount of time needed to accomplish it. For example, when mechanized hoeing was introduced to communities in Madagascar, responsibility for the work transferred from women to men.[88] In Uganda, men reported spending time on

[83] Miller 2016.
[84] Pathiyanthara 2014; FAO n.d.
[85] Bishop-Sambrook 2014; FAO n.d.; Carr and Hartl 2010; United Nations Foundation 2016; and Stern, Jones-Renaud and Hillesland 2016.
[86] Miller 2016.
[87] Bishop-Sambrook 2014; Carr and Hartl 2010; FAO n.d.; Grassi, Landberg and Huyer 2015.
[88] The World Bank Group 2006.

support care work because of the availability of carts and bikes.[89] Moreover, projects have been designed on the assumption that men are more likely take over women's role for water and fuel collection if they have access to bicycles or motorbikes, as they refused to carry it on the head for cultural reasons.[90] Nonetheless, the effect on gender roles is not systematic and not always positive.

Clearly, women's time poverty can be improved through technology-promotion interventions, in addition to activities aimed to change behaviors. Tellingly, the United States Agency for International Development (USAID) recommends increasing access to time- and labor-saving devices to address the WEAI's time allocation domain.[91] Nonetheless, it is critical to consider the gender impact of technologies when introducing them, and to include women in the design of technology to ensure their successful adoption.[92]

Using Leisure Time as a Measure of Empowerment

Most indices today, including the WEI, measure women's time poverty through time-use surveys or the measurement of responsibility for specific drudgery tasks as a proxy for gender equality. There are, however, a variety of factors, unrelated to gender equality or women's empowerment, which may influence the time spent collecting firewood or water, such an infrastructure or the availability of natural resources.

Leisure time is typically defined as any time left over after all paid and unpaid work has been completed, or time spent not working, such as time for personal care and sleep.[93] As women address income-poverty, their responsibilities continue to mount, if unaccompanied by improved capability to negotiate greater efforts on the part of men.[94] This is captured by leisure measurements, as women would then have less remaining time for leisure. Additionally, some studies suggest that the division of household chores may be based on convenience and be considered fair as long as the men are spending a similar

[89] Budlender and Moussié 2013.
[90] Carr and Hartl 2010.
[91] Stern, Jones-Renaud and Hillesland 2016.
[92] Bishop-Sambrook 2014; Stern, Jones-Renaud and Hillesland 2016.
[93] Folbre 2006; United Nations Economic Commission for Africa 2004.
[94] Chant 2006; Gross 1984.

amount of time on paid work.[95] Therefore, measuring the equality of leisure time between men and women in a household portrays the overall division of labor, incorporating time differences in the amount of time spent on paid and unpaid work.

The literature on the measurement of leisure time is quite limited and there are significant barriers to accurate data collection, which is a likely reason why leisure time is not a common indicator in gender indices. First, most time-use studies gather information through self-reporting, which relies on a participant's recall of their daily activities. This issue is complicated further by the presence of primary and secondary activities, or simultaneous activities. It becomes difficult to demarcate leisure from other work due to the tendency to combine leisure activities such as listening to the radio or talking with friends, with other work activities.[96] There is also an issue of perception, particularly when conducting stylized questionnaires, regarding what women consider leisure time. For example, a study in Nigeria showed that women participants had approximately one to three hours of "leisure" per day, which they spent mending clothes, giving haircuts or performing other activities, which they considered "non-work."[97] Much of the time women report as leisure is also accompanied by childcare, which is different from truly unencumbered leisure. Moreover, annual surveys or interviews do not capture seasonal variance in time burdens. Given these circumstances, measurements of true leisure time would likely be inaccurate, therefore reducing its ability to demonstrate gender equality in time.

Considering these difficulties, it is not surprising that leisure measurements have not been included in more gender equality indices. Nationwide time-use studies, such as the Ghana Time-Use Survey, measure leisure by relying on self-reporting, using an interview to construct a 24-hour time use diary.[98] The OECD Better Life Index gathers information on leisure through time diaries over one or several representative days.[99] The African Gender and Development Index recorded time spent on non-work as part of its

[95] Conry-Murray 2009.
[96] Floro 1995; Folbre 2006.
[97] Floro 1995; Folbre 2006.
[98] Ghana Statistical Service 2012.
[99] OECD 2015.

"social power" measure, however it appears this indicator was dropped as of the most recent index in 2011.[100] More subjective measurements have also been used to capture leisure. The WEAI asks whether participants were satisfied with the amount of time available for leisure, but due to subjectivity and differences in expectations around the acceptable amount of leisure time, it was removed in 2015.[101] The World Values Survey has a similarly subjective measure, asking participants to rank the importance of leisure time in their lives, although it may run into similar problems as the WEAI measurement.[102] An interesting alternative is the Gallup World Poll, which measures whether people "feel well-rested" and whether people "experienced enjoyment yesterday."[103]

Description of the Time Domain

THP currently defines the goal of work in the Time domain as "women and girls are reducing domestic drudgery (time spent on hard, menial or dull work), freeing up time to pursue productive endeavors, education, childcare and leisure activities."[104] Accordingly, the domain aims to capture absolute reductions in time spent by women on household drudgery tasks.

How THP Measures Time

The domain has two indicators to track performance of women in this domain:

1) Time spent gathering cooking fuel
2) Household division of labor on domestic drudgery tasks

The table below presents the associated data points, M&E survey questions, associated possible answers and calculation statements for each of the indicators.

[100] United Nations Economic Commission for Africa 2004.
[101] Malapit et al. 2015.
[102] World Values Survey 2014.
[103] Gallup 2014.
[104] The Hunger Project 2015c.

THP's Time Domain		
Indicators	"Time spent gathering cooking fuel"	"Household division of labor on domestic drudgery tasks"
Data Sheet reference	"Women spend less time gathering cooking fuel"	"Division of domestic tasks"
Data Point	"X% of households are now purchasing fuel sources (solid, gas, or electricity)"; or "Less than X% of households where women takes the responsibility of collecting fuel"[105]	"Less than X% of households where women takes the responsibility of collecting water"
Target	55% of households are purchasing fuel; or Less than 50% of women have the primary responsibility	Less than 50% of women have the primary responsibility
Survey Question	(1)"What is the main source of cooking fuel for this house?"[106] OR (1)"What is the main fuel used by the household for cooking?" followed by (2)"Is the fuel purchased or gathered?" and, if gathered, (3)"Who is primarily responsible for gathering cooking fuel?"	"Who in the household has the primary responsibility for collecting water for the household?"
Possible Responses	(1) Firewood, charcoal, gas, other. (2) Purchased, gathered (3) Adult man, Adult woman, girl, boy, other, (*Important to underline the distinction between collected / not collected).*	Adult male, adult female, child male/female, equally shared responsibility between male and female, equally shared responsibility between male and female children, other.
Calculation Formula	$\frac{\text{No of HH purchasing fuel}}{\text{Total No. of HH}}$ OR $\frac{\text{No. of HH where women are primarily responsible}}{\text{Total No. Of HH surveyed}}$	$\frac{\text{No. of HH where women are primarily responsible}}{\text{Total No. of HH surveyed}}$
Drivers of High Scores	· Shared responsibility · Male responsibility (Men and boy) · Households purchasing fuel or using fuels other than firewood · Other sourcing of fuel (external)	· Shared Responsibility · Male Responsibility (men and boy) · Other water sourcing (external)

[105] THP originally chose to measure this indicator using the first data point, X% of households are now purchasing fuel, but subsequently deemed it inadequate and switch to the other data point. As WEI data has only been collected once per site; thus, some epicenters' score on this indicator are still calculated based off the first data point.

[106] The indicator only looks at the primary responsibility for collection in the instance where the household primarily collects firewood for cooking. Households that use a source of fuel other than firewood are included in the denominator.

The Time domain indicators are based on the assumption that firewood and water collection are two of the most time consuming drudgery tasks typically completed by women in Sub-Saharan Africa, an assumption supported both by the SIPA Team's literature review and field research. Relieving women from that burden would in theory free up time that could be spent on other activities, either productive or in leisure. The responsibility for water collection is used as a proxy for the division of household drudgery tasks.

Implications of the Indicators for the Time Scores

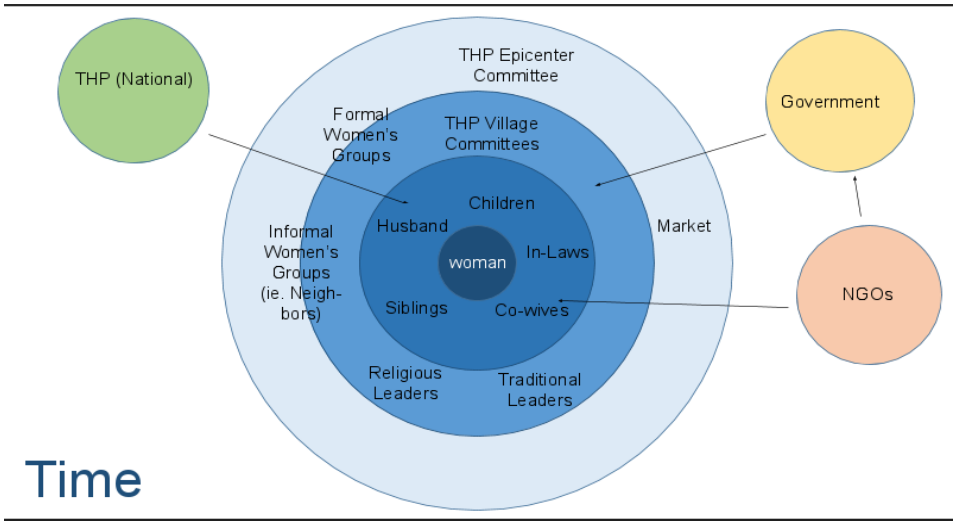
The phrasing and structure of the indicators are telling of THP's decision to focus primarily on who is *responsible* for accomplishing a task, rather than time spent on a task. By measuring responsibility, the time indicators are arguably difficult to make progress on, as they do not reflect any reductions in time burdens due to a new technology or occasional assistance of men, with the exception of fuel purchase. Rather, to improve the score, men's behavior needs to be changed to the extent that they either become fully responsible for the gendered household task or equally share the responsibility with female household members. Unlike the other WEI indicators, the Time domain indicators require action to be taken by men, as women's achievement cannot improve independently of men's extensive contribution to those drudgery tasks (with the exception of outsourcing the task to non-household members or purchasing fuel, in which case it is no longer considered a drudgery task). Findings also suggest that even if men are helping with water and wood collection, those tasks are gendered to the extent that women will tend to remain "primarily responsible" for them. This might partly account for the low scores in the time domain, especially as incremental changes in men's contribution to drudgery tasks are not captured in the indicators.

Describing the Domain from the Perspective of the Participant

To capture the perspective of the participant on her time use and constraints, the SIPA Team undertook a Concentric Circles stakeholder analysis. This assisted the SIPA

Team in understanding how various stakeholders may perceive a woman's household tasks.

Figure 3: Concentric Circles Stakeholder Analysis, Time



- In the Concentric Circles model, the relationship a woman has with those in her family who may assist her or constrain her directly are in the closest circle. THP and NGOs intervene in this sphere, providing services such as childcare that may reduce the woman's time burden; or it may place additional strain on her time by requiring her participation in community volunteer work.
    - Children, co-wives, sisters, and female in-laws may be of help to women in completing household tasks.
    - Her husband may assist with some tasks, and not others.
    - Elderly in-laws and young children may require additional care work time.
- At the village level, religious and traditional leaders, and perhaps THP Village Committees, who are key players in setting village behavioral norms around acceptable gender roles, may shape a woman's duties.
- At the village and multi-village level, formal and informal women's groups (associations or savings/lending groups, female neighbors and extended family) often play an important role in women's lives, particularly in the African context

where it is not uncommon to take care of a neighbor's child, for example. These groups may reduce her time burden by sharing responsibilities; or may add constraints if it requires additional paid, unpaid or volunteer work.

- The multi-village level also includes THP epicenter-level activities and the market, which relationships may take time to benefit from. The government and NGOs may also intervene at this level with services to reduce time.

THP Activities in the Time Domain

The program that most directly influences the Time domain is THP's Women's Empowerment Program (WEP). WEP consists of a wide variety of trainings that are tailored to each country's context and needs, with education sessions varying slightly in terms of topics, implementation and approach across countries and, at times, epicenters. As women's empowerment is at the core of THP programming, it is often described by country staff as a conglomeration of programs such as Food Security, Microfinance and Health. It is clear that the theme of women's empowerment touches on aspects across THP programming, and this was corroborated by interviews with program staff confirming that they strive to integrate women's empowerment into all program areas.[107]

WEP Education Sessions

While the WEP activities are tailored to each country's needs and the individual legal context, there is broad similarity in the topics covered within each country. Annex 5 shows the education session topics by country that are most likely to touch upon the Time domain, and the issue of household division of drudgery tasks. Domestic Chore Sharing is the most clearly connected to the Time domain indicators, although it is unclear exactly how this is implemented (see **Box 1**). Furthermore, this topic is only covered in five out of the eight THP Africa program countries. Other topics covered include women's community leadership, legal rights, land rights, domestic violence, and girl child

[107] The Hunger Project 2016e.

marriage.[108] The majority of country staff indicated that the focus of their women's empowerment programs is microfinance, leadership and decision-making. The average country WEI scores for Leadership, Income, and Agency are also consistently among the highest. WEP animators or THP staff in most epicenters conducts these education sessions, although sometimes a government official or partner organization will deliver them. The WEP education sessions take many forms, depending on the local culture, the distance between villages for each epicenter, and the level of engagement of the animators. A variety of education methods are used, including the use of drama and radio discussions that can reach a wide audience.[109]

Box 1: Domestic Chore Sharing Education Sessions

During the fieldwork in Ghana, domestic chore sharing education sessions were mentioned, both by participants and by country staff, and cited as having had the biggest impact on the Time domain indicators. The SIPA Team looked at how THP-Ghana and its animators approach the issue of the household division of drudgery tasks. The WEP Training Manual for Ghana described a general "Gender Lesson" on the socially constructed roles between men and women and the difference between "gender" and "sex," which Ghana M&E Officer, Emmanuel Avevor, elaborated treats the division of household chores under this topic of gender roles.[110] Dorothy Nabwire, Head of Programs in Uganda also shared information about their Domestic Chore Sharing Education Sessions, stating that they sensitize the men to help women and share in the household activities equally.[111]

While Malawi and Benin reported having Domestic Chore Sharing as an education session topic, their country staff also indicated that this is a challenging area. Grace Chikowi, HIV/AIDS, Nutrition and Gender Program Officer in Malawi and Elodie Iko, Gender Program Officer in Benin both mentioned that most activities in the household are still done by women, which is reflected by the data, and that they would like to incorporate the division of household chores as a key focus area in Community Mobilization Workshops. They also noted that women's increased income generation and involvement in 'non-traditional' activities, such as construction, had opened the men's minds and that this was a good demonstration that men could also become involved in 'non-traditional' activities for their gender.[112]

Idrissa Ba, Gender Program Officer in Senegal, confirmed that they are not conducting any education sessions on domestic chore sharing, but he expressed a desire for recommendations on how to introduce this, indicating a need for information sharing and perhaps cross-country session design.[113]

[108] A full list by country of education session topics can be found Annex 5: Women's Empowerment Program Education Session Topics, Methods, & Locations.
[109] For an overview of all education session methods by country, see Annex 5: Women's Empowerment Program Education Session Topics, Methods, & Locations.
[110] Email correspondence, April 21, 2016.
[111] Dorothy Nabwire, Interview, April 15, 2016.
[112] Grace Chikowi, telephone conversation, March 9, 2016 and Elodie Iko, email correspondence, April 4, 2016.
[113] Idrissa Ba, telephone conversation, March 22, 2016.

Box 2: Involvement of Men in WEP Activities

As the Time domain indicators involve the sharing of household drudgery tasks between men and women, it is critical that men be involved in WEP activities. As Grace Chikowi from THP-Malawi noted, if men don't get information it's hard for them to do the things discussed in the workshops.[114] Most Africa program country staff reported that men's participation in WEP is a challenge, with education sessions being attended mostly by women and with more women than men have received WEP training, verified by THP data.[115]

THP-Benin has been proactive in involving men as participants in WEP activities, and alongside Ghana, has almost achieved gender parity for its WEP trainees. THP-Benin emphasizes involving husbands, children, and community and government leaders in this work, and has found that including these groups in VCA workshops surrounding reproductive rights, land ownership rights and women's political participation has helped engender support for women in these areas and facilitated their continued progress.[116]

Mozambique has also been working actively to involve men as participants in its WEP activities by focusing on the relationship between men and women. Partnering with the Ministry of Women and Social Action to deliver workshops on couples' relations, focused on the division of labor, behavioral differences, and gender inequality. The dialogues generated here have been so successful that participants have requested to have more like them.[117]

In Ghana, male WEP animators seem to play a significant role in reaching men. Ghana has the highest number of active male WEP animators, as well as the highest average WEI and Time scores. In Burkina Faso, by contrast, there are no active male WEP animators.[118] The ratio of female to male WEP animators may play a significant role in improving women's empowerment, specifically with regard to shifting mindsets around the Time domain. It is notable that neither Burkina Faso nor Mozambique has any active male WEP animators (as of close of 2015), as well as the lowest overall WEI scores and average Time scores. This suggests that the fewer men involved as WEP animators, the less reach WEP activities have in reaching male community members.[119] Men were trained as WEP animators in almost every country, indicating that men may have shown interest in participating but ultimately dropped out or are not 'active' animators.[120]

Timing, frequency, and length of the various trainings can differ substantially. In Ghana, for instance, community animators from four priority program areas (WEP, HIV/AIDS, Food Security and Community Mobilization) sometimes team up to offer joint sensitizations, to extend their reach and make the most efficient use of time and travel possibilities.[121] THP-Ethiopia sometimes conducts multi-day, mass mobilization workshops convening over 500 participants and has also sponsored learning visits to

[114] Grace Chikowi, Interview, March 9, 2016.
[115] The Hunger Project, "Monitoring and Evaluation Database: Quarterly Outputs" 2008 Q1-2015 Q4.
[116] The Hunger Project, "Women's Empowerment Programs Benin," internal document.
[117] The Hunger Project, "Women's Empowerment Programs Mozambique," internal document.
[118] Aissa Barry, email correspondence, April 6, 2016; The Hunger Project "Raw Animator Data: Burkina Faso" internal document.
[119] For a full breakdown of Female/Male WEP animators by country, see Annex 6: Women's Empowerment Program Gender Disaggregated Animator Data.
[120] The Hunger Project, "M&E Database: Quarterly Outputs" 2015 Q1- 2015 Q4.
[121] The Hunger Project, "Women's Empowerment Programs Ghana," internal document.

other epicenters for Savings and Credit Cooperatives (SACCO) female members to learn about best practices in women's empowerment and microfinance.[122]

It also seemed notable that the locations where these trainings are held, whether in the epicenter buildings or community centers, differed from country to country, with the highest scoring countries of Ghana and Uganda both utilizing more than one location, which may expand the reach of the WEP education sessions.[123]

Box 3: Implementing Education Sessions: How Animators Matter

When asked about the success of education sessions, national head office and field staff regularly mentioned the effectiveness and performance of individual animators as key factors of success. Age and literacy were identified as two important factors explaining the variation in animators' performance. A program officer in Ghana explained how younger animators were more efficient than older ones because they could more easily remember the material taught during trainings, and could more easily travel long distances to reach households and communities. Similarly, literate animators were deemed more effective because they could review training materials and did not have to rely solely on memory. Measures are taken during training sessions to ensure that the animators understand and remember the material covered, and with the literate animators or a program officer reviewing the material with illiterate animators at a later date. Additionally, length of training was postulated as a factor influencing the effectiveness of WEP animators. Unavailability of data on these topics makes it difficult to conclude decisively. As discussed previously, the gender of animators was also said to influence the effectiveness of education sessions.

Description of Findings

Overview of Time Data

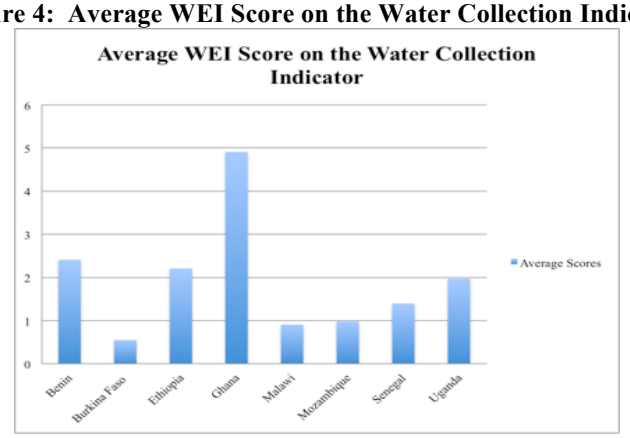
The WEI Time scores are consistently amongst the lowest of the domain scores across all THP countries in SSA. Looking at country averages can be misleading, as there is variation in scores amongst epicenters, in the number of epicenters for which THP has WEI data per country and in the type of study WEI data was collected for. Nonetheless, it is useful here to emphasize the extent of the gap in Time scores, compared to that of other domains, and to present an overview of cross-country performance on Time indicators. A more nuanced and in-depth analysis on data from Ghana and Burkina Faso is presented in

[122] The Hunger Project, "Women's Empowerment Programs Ethiopia," internal document.
[123] To see in which locations education sessions are conducted by country, see Annex 5: Women's Empowerment Program Education Session Topics, Methods, & Locations.

the following sub-section, to inform the qualitative data collected in the field and nuance the average country scores.

WEI indicator scores are on a scale of zero to ten, with ten reflecting the highest level of empowerment possible. Country average scores on the "division of household tasks" are very low overall, as no country scores higher than a three, with the exception of Ghana. Accordingly, women remain overwhelmingly primarily responsible for water collection across epicenters. Although there is some variation in the scores, Ghana's position as an outlier is striking.

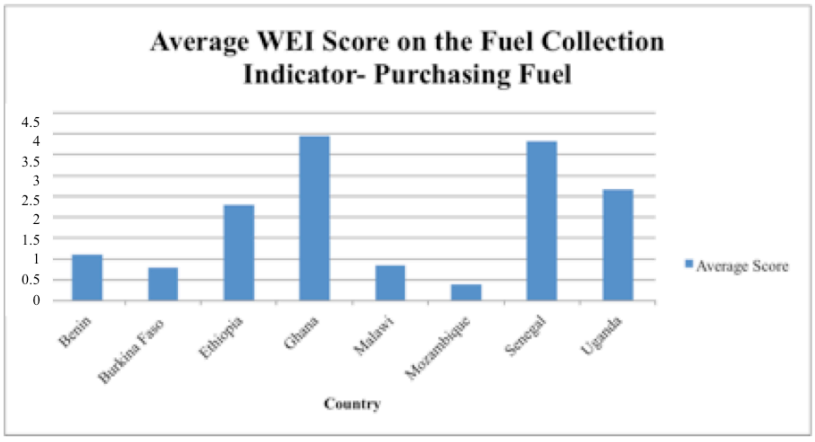
Figure 4: Average WEI Score on the Water Collection Indicator



Source: The Hunger Project, "Women's Empowerment Index," 2016

Country average scores on the time spent collecting firewood indicator are similarly very low on the whole. Scores are generally lower when this indicator tracks the percentage of households purchasing fuel instead of the responsibility for fuel collection. This data shows that few households are currently purchasing cooking fuel at THP epicenters. Ghana is again the highest scoring country, followed closely by Senegal, Uganda and Ethiopia.

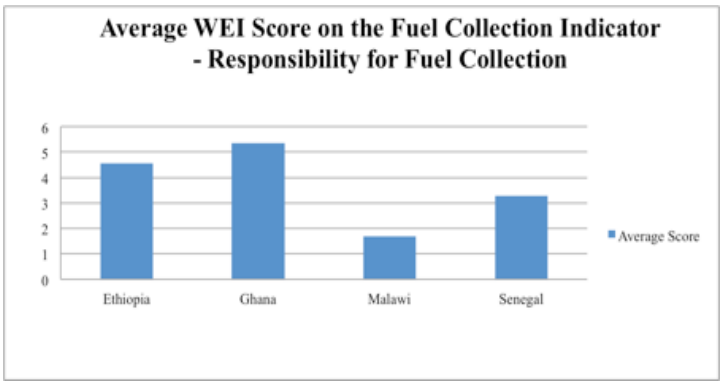
Figure 5: Average WEI Score on the Fuel Collection Indicator- Purchasing Fuel



Source: The Hunger Project, "Women's Empowerment Index," 2016

Data for the responsibility of fuel collection has so far only been collected in four of the eight THP countries in SSA, with slightly higher scores compared to the scores for the purchasing of fuel. It is important to recognize that this sub-set of countries include the three highest scoring countries on the purchasing fuel data point. As purchasing fuel is accounted for in the denominator (see page 35), relatively higher scores might be driven by a higher percentage of households purchasing fuel or a higher percentage of households where women are not primarily responsible, or a combination of both.[124]

Figure 6: Average WEI Score on the Fuel Collection Indicator- Responsibility for Fuel Collection



Source: The Hunger Project, "Women's Empowerment Index," 2016

[124] See page 53 for analysis of the impact of fuel purchasing on the WEI Time score.

Broadly speaking, countries tend to perform similarly on the two indicators: whereas Ghana, Ethiopia and Uganda are relatively high-scoring on both indicators, Burkina Faso, Malawi and Mozambique are relatively low-scoring.

Detailed Findings of the Time Domain by Indicator and Theme

Following the framework established by the literature review, the SIPA Team structured findings based on the five themes (two of which are the indicators). The following section treats each theme as a detailed analysis, drawing from field research and quantitative data, when available. In addition to describing the current status of THP communities in the theme, the findings aim to identify the influence of the context (social, economic, political), THP activities, and activities by external actors to look at ways the theme is being treated within the community.

The Gendered Division of Unpaid Household Labor

When a woman describes how the division of household tasks occurs and the influence it has on her life, she may not be considering only wood and water collection, but rather, her overall responsibilities in the home, which include the reportedly most time-consuming tasks of cooking, cleaning, and childcare. The SIPA Team found a wide range of situations in the epicenters visited and among women in the same epicenter concerning the division of responsibility for drudgery tasks. In some epicenters, particularly in Ghana but also in Burkina Faso, some women explained that they receive help from husbands in drudgery tasks, a recent change that is still not universal across communities or tasks. Men also mentioned recent changes and their new participation in cleaning, cooking and caring for small children. In these same epicenters, other women expressed frustration in the expectations upon them of completing household tasks and desire for help from husbands in certain tasks. It is important to note that when asked directly, many women in the Vowogdo epicenter in Burkina Faso did not agree that the unequal division of drudgery tasks was a burden, or that they would necessarily want their husbands help. When describing the effects of household responsibilities on the other areas of life, however, many women identified negative impacts on their time to

invest in skills and income generation. This may be due to cultural miscommunication when asked such a poignant question directly, or reflect the stickiness of socialized behaviors.

Local Context

In describing the country context, tradition was often reiterated as an obstacle to change. The responsibility placed on women to complete these tasks is something deeply ingrained in tradition and taught from a very young age. In some communities in both Burkina Faso and Ghana, participants described community-level resistance that prevented them from bucking conventionality; men worried about people seeing them doing "women's work" and women feared that her husband would kick her out if she didn't do her jobs or feel shame if she did not fulfill her duties. Rather than asking a husband for help if she is busy or sick, women will usually turn to other women (wives, in-laws, or sisters) or older girls in the household. In Burkina Faso, where polygamy is common and wives live together, each individual woman's time burden in a household is lower as tasks are distributed. How responsibility is shared depends on the household dynamics: each woman may be the "director" of a task that is then delegated or rotated; or act as a micro-unit within the family and do her own tasks. Instead of contributing his time, a husband would generally prefer to contribute money towards completing a task.

THP's Impact on the Gendering of Household Tasks

Participants described the changes they had seen in their community as a result of trainings having changed the mindset around the division of household tasks. Both men and women identified a connection between responsibility for housework and their relationship with their spouse. As part of improved communication between husband and wife, the husband can then know if the wife has too much work or feels she needs help. Treating marriage as a partnership "working towards a common goal," husbands would then be willing to support the wife in completing household tasks. In Burkina Faso, focus group participants drew the link between the reduction of forced marriage and a more equal division of household tasks, as more couples are now marrying out of love and

affection and would not want to see someone suffer under the burden of these tasks. For example, the Central Committee in the Vowogdo epicenter of Burkina Faso had their first conversation about the gendered division of housework during a SIPA Team focus group. Afterwards, the (female) Vice President of the Central Committee agreed that it was in important topic for married couples. "If a couple has good communication they should be able to talk about this. We are already trying to work on this, to help facilitate mutual understanding between husbands and wives."[125] In the same community, women cited the trainings against domestic violence in stopping husbands from hitting his wife if she does not complete her household tasks. And family planning trainings work towards reducing the number of small children that wives would then be responsible for taking care of. Family relationships in general are important overall, as a well-functioning family unit means that tasks are shared.

Women's persistent time poverty was sometimes cited as a challenge for women wanting to engage in THP activities. Women responsible for household tasks do not have a choice in how to use their time, as they have little agency to decide whether and when to do drudgery tasks. Some husbands use this as a justification for obstructing women's attendance in THP events or IGAs. There is a marked trade-off that women must now make between housework and new jobs through the microfinance programs. As a result, some women feel they simply work more. For example, one participant in Vowogdo stated: "Because the woman is the primary person in charge of the housework, even if she wants to sell goods at the market at 8 or 9 am, they have to complete all their tasks before then."[126] In other instances, men have been pushed to take on a more active role at home when women need to stay out at the market to sell their goods. Men have been willing to step in upon realizing that the income a woman can bring back to the home may be more valuable than if she stayed home. Women repeatedly emphasized the importance of including men in any training on the subject, as it requires behavior change from both parties.

[125] Focus Group Discussion, Burkina Faso, January 2016.
[126] Member of Central Committee, Focus Group Discussion, Burkina Faso, January 2016.

In Ghana, the Ark Foundation assisted with trainings on women's empowerment, domestic violence and household gender roles, although the specifics of these trainings are unclear. In Boulkon epicenter of Burkina Faso, the Ministry of Social Welfare ("Action Sociale") ran trainings that were repeatedly identified as a driver of change in the community. This participatory training at the epicenter identified the hardships that women face as the primary person responsible for drudgery tasks, bringing awareness in the community to the issue. They then led a discussion about marital life and decisions about managing the household and having kids, including how men can participate in home life.

Technology and Time

THP's Time indicators focus primarily on the division of labor of two drudgery tasks. The only effect of technology captured by the data is that related to the purchase of gas as cooking fuel (a technological improvement from traditional heating sources), which drives up the women's achievement ratio.[127] Upon initial observations in Burkina Faso and literary accounts of the impact of technology on women's time poverty, the SIPA Team dedicated greater focus on the issue during the field trip to Ghana.

Local Context

It is important to first acknowledge that there is limited data on technology in THP epicenters. During field research, the SIPA Team found that "technology" on the whole was fairly uncommon at THP's epicenters. Three main themes came out of the field research:

- Women voiced that machines would help them reduce the time and intensity of work required for their daily activities (mainly cooking activities, as they relate to both their jobs and their household tasks) and expressed a desire to own them.

[127] This will change if THP decides to consider the actual time spent on water collection and to consider as "gender neutral" occasions where it takes household members less than 10 minutes to collect water. These situations will encompass, but not exclusively include, instances where boreholes/wells were constructed in proximity and/or households have running water.

- Distance to nearby communal machines and lack of money to buy machines are obstacles to accessing that technology.
- Men have been found to assist women in the drudgery tasks THP is focusing on (water and wood collection) thanks to technology (bikes or motorbikes).

In the latter case, men have ownership of technology that can help reduce the time spent doing those tasks, which are outside the home, and occasionally assist with those tasks, especially in difficult situations, such as when water and firewood sources are far and scarce.

THP's Impact on Time & Technology

THP was not conducting any activities related to time and technology in the countries the SIPA Team visited. Technology to facilitate women's unpaid work does not seem to be a specific area of focus falling under any particular THP programming. However, isolated initiatives have been taken in some countries. For example, THP-Uganda is working with communities owning livestock to equip them with a biogas digester to produce fuel from cow-dung, a technological improvement that will allow women to save time that would otherwise have been spent on wood collection.[128] Similarly in Burkina Faso, a respondent mentioned the installation of a biodigester as an alternative source of energy. THP-Mozambique set up an activity whereby some community members are building cook stoves. In Ghana, a partnership had previously been set up with Barefoot to sell solar lanterns, but price was given as a constraint to sell bigger items, such as clean cook stoves. Additionally THP is involved in the creation of water sources (boreholes, pumps) that free up women's time spent collecting water.

Additionally, some of THP's activities may indirectly be affecting women's access to technology. Through THP's microfinance programs, women and households are generating more income, a much needed step towards technology access. A participant reported being able to open a store and purchase a labor and timesaving *foufou*-pounding machine, thanks to her THP loan (see **Box 6**). Staff at THP-Malawi reported that, thanks to their new income generation stream, women are now able to purchase more assets and

[128] Dorothy Nabwire, telephone conversation, April 15, 2016.

technological gadgets for themselves such as cell phones or bicycles.[129] Income levels were identified as a constraint to the purchase of cleaner and more efficient cook stoves, and THP's activities for income-generation might also impact households' ability to purchase fuel and alternative cooking and energy options.

External Interventions

Field research suggested that interventions from external actors (multilaterals, NGOs or governments) impact the presence of technology at THP's epicenters and can account for the variation in the prevalence of technological innovations at the different epicenters. In Agyapomaa, Ghana, NGOs and USAID had built boreholes, and generally, the presence of water infrastructure seemed to be attributed to external actors in both Ghana and Burkina Faso.

Using Leisure Time as a Measure of Empowerment

Leisure time is not currently an indicator in the WEI; however, it is interesting to explore the possibility of measuring leisure time due to varying contextual differences in the Time domain indicators. Unfortunately, because leisure time is not a WEI indicator, the SIPA Team did not collect extensive data on it. Additionally, the decision to explore leisure was not made until the field visit to Ghana, limiting the data collected to just Ghana. Burkina Faso also has not conducted a national time-use survey similar to Ghana's, preventing comparison with this tool.

The limited amount of data collected on leisure in Ghana seems to indicate that both men and women have some amount of leisure time. This is primarily on Sundays after church, or on "taboo" days when nobody goes to the farm. Women participants clearly expressed having less leisure time, stating they were "always busy" or "when coming back from the farm, the man can rest but the woman has to cook." This seems consistent with data from the Ghana Time-Use Report from 2012, which showed that men spent more time on all leisure activities except "personal care and maintenance."[130]

[129] Grace Chikowi, telephone conversation, March 9, 2016.
[130] Ghana Statistical Service 2012b.

The gender difference in leisure time spent participating in hobbies and sports is quite high.

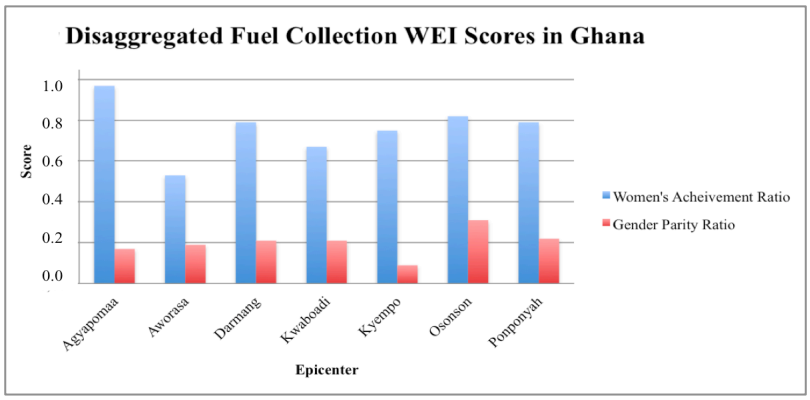
The limited amount of data collected was rather inconclusive on the effects of THP activities on women's leisure time. Some THP activities, particularly microcredit activities, seem to reduce women's leisure time, by increasing the opportunity cost of leisure and incentivizing income-generating work. As women earn more money, they may value their work time more than their leisure time and choose to pursue more work opportunities rather than rest. On the other hand, it was noted that now that women are doing more productive activities, men are picking up more of the housework, typically because their wives are frequently not at home. Some participants also indicated being unable to participate in THP activities due to their lack time, suggesting that participation in activities may further decrease any available leisure time.

THP Time Indicators: Fuel Purchase and Water Collection

Quantitative Findings

Disaggregating the indicator scores into its two subcomponents, the women's achievement ratio (WAR) and the gender parity ratio (GPR), goes deeper into the scores.

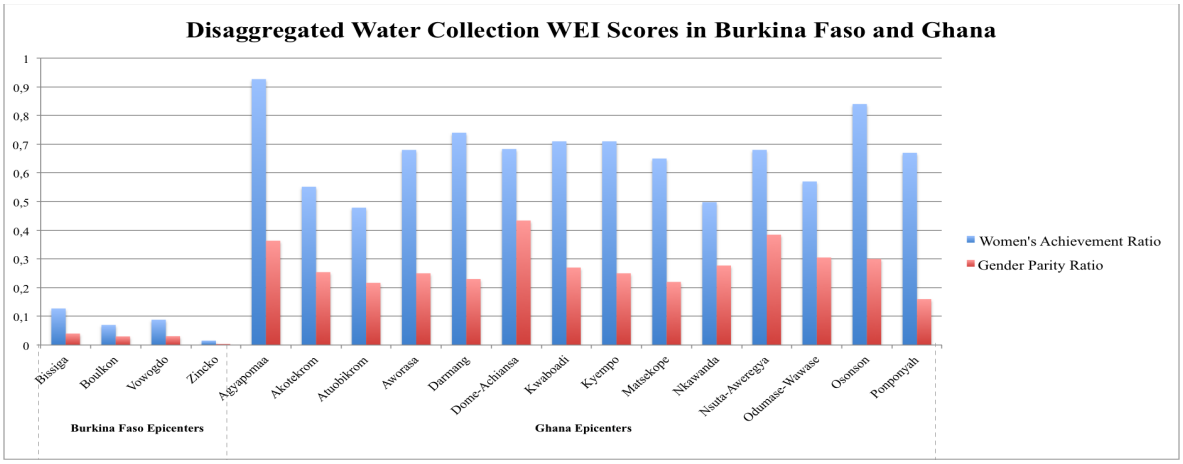
Figure 7: Disaggregated Fuel Collection WEI Scores in Ghana by epicenter[131]



Source: The Hunger Project, "Women's Empowerment Index," 2016

[131] No disaggregated Fuel Collection WEI Scores Graph is presented for Burkina Faso as this indicator was solely measured by the percentage of households purchasing cooking fuel. Not all epicenters from Ghana are represented for the same reason.

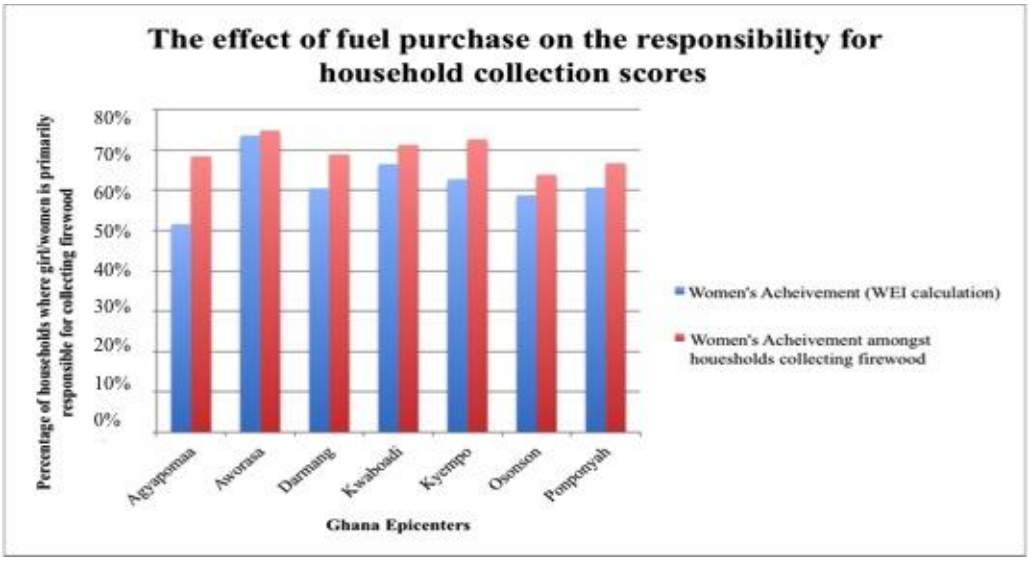
Figure 8: Disaggregated Water Collection Indicator Scores by epicenter in Burkina Faso and Ghana



Source: The Hunger Project, "Women's Empowerment Index," 2016

As shown in Figure 7Figure 8 disaggregating the time scores shows that parity remains consistently low on both indicators across epicenters in Ghana and Burkina Faso, even in epicenters where the WAR is relatively high. In fact, GPR scores for the time indicators are among the lowest of all domains across all THP epicenters. Despite variation in WAR (strikingly much higher in Ghana than in Burkina Faso), women remain disproportionately primarily responsible for firewood and water collection compared to men. As WARs capture the percentage of women responsible for the task (calculated against cases where men are responsible, responsibility is shared or external or fuel is purchased), the fact that parity remains disproportionately low suggests that WAR scores may be driven by factors other than men taking on primary responsibility. Indeed, in epicenters like Agyapomaa, women are not primarily responsible for firewood and water collection in nearly 50% of households (as the WARs nearly reach one), but this is not reflected in the GPR, suggesting that shared responsibility, external responsibility and purchase of fuel might be underlying WAR scores more so than men's ownership of these tasks' primary responsibility. Parity on wood and water collection may hence be easier to achieve through the division of labor between men and women, and external help.

Figure 9: The Effect of Fuel Purchase on the Responsibility for Household Collection Scores in Ghanaian Epicenters



Source: THP WEI Data

As previously mentioned, scores measuring the responsibility for fuel collection are driven both by the responsibility for fuel collection and the purchase of fuel. In an attempt to isolate the effect of fuel purchase on the scores, the percentage of women responsible for firewood collection was recalculated by excluding households purchasing fuel from the calculation, hence solely including households collecting fuel. Figure 9 presents the percentage of women as calculated in the WEI next to the recalculated percentage, for epicenters in Ghana. Variation in the gaps between the bars reflects differences in fuel purchasing: the bigger the gap between the two bars, the higher the percentage of fuel purchased and the bigger the influence of purchasing fuel on the WAR. In Agyapomaa and Darmang, two epicenters scoring well in terms of women's achievement, the graph reveals that this high score is heavily influenced by the purchase of fuel. When the effect of purchasing fuel is taken out, the percentage of women responsible for firewood collection at these epicenters is similar to that of others. These observations suggest that fuel purchase (and by extension the availability of fuel, ability and desire to purchase it) may be impacting WARs more than the way labor is divided.

Qualitative Findings

1) Time Spent Gathering Cooking Fuel

Firewood seems to remain the predominant fuel used for cooking in the communities visited in Ghana and Burkina Faso, with charcoal mentioned as the main available alternative, used for certain meals or seasonally, when firewood is difficult to find. The external environment (both physical and regulatory) influences the ease with which firewood is collected. There was variation in communities where firewood was abundant and its collection was neither depicted as a burden nor an additional task as it was sometimes done on the way back from the farm, and communities where firewood was scarce and becoming more so. In the latter case, regulations on woodcutting were strict, particularly in areas of Burkina Faso, making the task much more of an issue. Firewood seems to remain the favored fuel because it is free. Animal manure and farm residue were not mentioned as a fuel used in the country visited, but are being used in others such as Uganda. Cost and fear of technology were the two constraints evoked to the use of gas. Rise in income level was mentioned as a reason why more people were purchasing fuel like coal and gas, with women being primarily responsible for this expense.

Firewood collection was traditionally a woman's task and remains predominantly so in both countries visited, with men incurring the risk of ridicule if they are seen carrying firewood by their peers, and women sometimes incurring the risk of being frowned upon if they are seen waiting for men to bring them firewood. Literature reviews and informative interviews with other THP offices indicate that this finding is generalizable. In some instances, men were described as helping with firewood collection, but performed a different role: chopping the wood that women will later collect or collecting the large firewood, while women pick up the small pieces. Men do not carry firewood on their heads and are more inclined to help when they have a (motor)bike and a long distance needs to be covered to collect it. Children were also occasionally reported as helpers with that task. Despite community members describing recent increases in men's help, in Ghana mostly, there did not seem to be a change

towards men becoming primarily responsible for that task, and this change was described as unlikely, if not "impossible."

There were no THP activities directly linked to firewood collection in Ghana.[132] In Burkina Faso, education sessions had been conducted to inform people about the government regulations on woodcutting. Respondents mentioned also being taught to make more efficient use of firewood and manage consumption in the home. As mentioned previously, in other countries, THP is also undertaking several initiatives to introduce innovations and technology that reduce time spent on collecting firewood.

Additionally, some of THP's activities may indirectly be impacting the responsibility for firewood collection indicator. The education sessions on gender roles and the division of household chores conducted in Ghana might influence men's involvement in firewood collection. THP's microfinance program may also facilitate the transition from cooking fuel collection to purchase. Participants in Ghana mentioned microloans for clean cook stoves as a potential activity to increase access to more efficient or gas cook stoves

Government regulations on firewood cutting and collection, stemming from environmental concerns linked to widespread and fast deforestation, had considerable impacts on firewood collection in Burkina Faso. By banning and sanctioning woodcutting, the regulation made the task harder for participants, now needing to travel longer distances to find firewood from the ground that they were allowed to collect.

2) Responsibility for Water Collection

In both Burkina Faso and Ghana, both male and female participants described collecting water as traditionally a woman's responsibility, which is consistent with the WEI data. Despite observed changes in men's contributions, there appears to be strong resistance to men taking full responsibility for a task that is deemed "women's work." There has been progress made in reducing women's responsibility without an equivalent increase in gender parity, which could be an indicator that while men are sharing the

[132] THP-Ghana did mention a partnership with Barefoot to sell clean energy products (solar lanterns, clean cook stoves) at the epicenters. Whilst the uptake of solar lanterns was successful, that of stoves was not because households did not have enough income to purchase the stoves.

work, they are not reporting that it is primarily their responsibility. Children were also found to help with this task.

Environmental, geographic and technological factors were cited as either helping or hindering water collection. Participants in Burkina Faso appeared to experience much more difficulty in collecting water, due to the drier climate, demand for water, and low availability of pumps and boreholes. Additionally, existing wells in the epicenters visited in Burkina Faso seemed to be difficult to operate. Alternatively, in Ghana, water seemed to be much more available, whether through wells, boreholes or rainwater collection. Several participants in Ghana noted that fetching water was not a problem and that it took less than ten minutes. Some even had pipes in their homes. This was verified by the data, as 85% of those surveyed in Ghana reported that collecting water took less than 20 minutes.[133] These significant differences indicate that country context plays a large role in the availability of water and time spent collecting it. Men were more willing to help in communities where water is more readily available, as it was not a time-consuming task. The presence of technology both through improved water sources, as well as bikes or carts to help with transportation of water, seemed to both affect time spent on that task and improve the division of work between men and women in that task. Men appeared more likely to help in both contexts when technology was present. Children of both sexes also assist with the collection of water, thereby reducing time spent by adult women.

Other NGOs and government actors, in addition to THP, have installed boreholes, wells and pipes in more communities, increasing access to water. In Ghana, for example, it was reported that at least four other organizations had been involved in installing water access technology in the two epicenters visited. Gender equality trainings were specifically cited in Burkina Faso as having had a positive effect on the division of the responsibility for water collection. THP trainings were not cited so directly in Ghana in regards to water collection, although many participants noted that the THP education sessions had led to more help from men with household chores.

[133] The Hunger Project, "Disaggregated WEI Data: Ghana 2014-2015," internal document.

Conclusion

During the course of their research, the SIPA Team found clear answers to the descriptive questions that began the investigation into the case study of Time. Across the countries of study, similar responses were found for how women and men typically spend their days, the way that household tasks are gendered, and emerging changes in community attitudes around the division of household labor. The SIPA Team also heard about relevant initiatives happening at various epicenters across Africa that are important to highlight, in order to learn from them and consider applying them in a more uniform or formal way, if applicable other countries' context. These activities will be expanded upon in the Recommendations section (see CHAPTER 4 RECOMMENDATIONS).

Overall, several factors can help explain why Time scores are at their current level. First, tradition still plays an enormous role when assigning roles to the different members of the community, both within households and outside of them. Second, trainings about gender roles and the division of household tasks have not been implemented consistently in every country and every epicenter. Third, the variation in levels of economic development contribute to differences in WEI scores to some extent, as development involves investment in infrastructure that would ease wood and water collection or allow more people to purchase fuel. Similarly, technological improvements that provide alternatives to or facilitate wood and water collection impact women's time and the WEI. Finally, unlike the other WEI domains, Time requires action to be taken by men to improve women's achievement scores, which might make the scores harder to improve. WEI indicators capture shifts in responsibility from women to men, but the gender parity score does not reflect the changes of men who are now *assisting* women in these tasks, which (anecdotally) is gradually becoming the case in some of the communities visited.

The SIPA Team also found a wide variety of other NGOs and foreign assistance projects that eased women's burden of drudgery tasks, but such projects vary in scope and location and therefore affect epicenters differently. Finally, it was found that technology should be leveraged to reduce women's time poverty, in drudgery tasks and

other activities, as it can both reduce the burden of tasks and facilitate a transfer towards joint responsibility between men and women. Larger challenges remain concerning the trade-off that women make between paid and unpaid work as rates of workforce participation increase, and between unpaid work and leisure time.

THE HUNGER PROJECT

CHAPTER 3

Case Study

INCOME

Introduction to Income

Income is one of the five domains of the Women's Empowerment Index (WEI), which posits that a key element of empowerment is financial autonomy. By having access to income, women are empowered because their "capacity to bring about economic change for themselves" improves,[134] gender inequality tends to decrease, and society benefits from a stronger economy. The SIPA Team identified Income as the second case study following a field visit to Burkina Faso in January 2016[135] and preliminary desk research that led the SIPA Team to hypothesize that Income is closely connected to other WEI domains, particularly Time, as it relates to women's activities.[136] Thus further understanding the Income domain is important to improving the Time and other WEI domains as well as the total WEI score.

Project Framework for the Income Case Study

The goal of the Income domain is that "women have the ability to benefit from economic activities and enhanced access to markets and financial resources."[137] This domain is calculated with two indicators: women's use of financial services and the percentage of women-owned businesses. To explore the intersection of Income with other domains, the following themes were selected for analysis: women's agency through income, the gendered division of household expenditures, and the gendering of IGA. The research centered on the following questions:

[134] International Center for Research on Women 2016.
[135] The link between Income and women's empowerment was evident in Burkina Faso, where their national strategy integrates WEP and Microfinance Programs, which means some staff work simultaneously in both areas. In the epicenters visited, microcredit was at the heart of the mobilization phase and a draw for women to engage with THP.
[136] A woman's increased income has a positive impact on a her household decision-making power, which relates to the Agency indicator. A woman earning income may feel more empowered to speak in public or assert herself in other public organizations, tying into the Leadership domain. Women contributing to household expenses also often facilitates girls' education and the expedient resolution of health problems as they arise, which may impact the Resources domain.
[137] The Hunger Project 2016h.

1. How does an increase in a woman's income affect other areas of the WEI?
2. What are the existing community attitudes and norms about income and gender? What approach can be taken to address issues related to income in a culturally appropriate way?
3. What jobs or businesses do women and men hold? What kinds of jobs or businesses is THP financing and training?
4. How is the responsibility for different household expenditures distributed between men and women?

Literature Review on Income

Agency through Income[138]

Women's lack of economic opportunities often place them in a weaker bargaining position in relation to male household members. Cooperative bargaining theory states that expenditure decisions are proportional to resource contribution. This suggests that as a woman's income increases as a share of total household income, her bargaining and decision-making power increase as well. In this sense, improving women's access to financial resources or the labor market can empower them within their own homes to have a larger voice in household decision-making.[139] Moreover, while women recognize their contributions to the home as including non-monetary activities, men often see women as contributing only when they do so in monetary terms. In this sense, income's effect on women's empowerment is also dependent on the value placed on different assets within the home. When there is a larger value placed on economic assets generated outside the home than on non-economic assets, it follows that the value placed on whoever is contributing said assets would also be higher. Therefore, "it is not necessarily the actual value of productive contributions that matter, but their orientation (market versus subsistence), form (cash versus kind) and location (generated outside versus inside the house), and the notion of 'contribution' to the household cannot be simply equated to the amount of time expended in working inside and outside the home."[140]

[138] Household agency can be understood as the ability to make decisions on matters pertaining to the household.
[139] Bradshaw 2013. A study of household surveys in Nigeria, for example, suggests that women win substantial decision-making power when they are the main income earner and that the effect is largest among poor women. In Nicaragua, Bradshaw found that when women are not engaged in IGA, both men and women are more likely to report that the man is the sole decision-maker on household expenditures.
[140] Bradshaw 2013, 83.

Access to income may not automatically lead to greater agency as social norms, self-perception, and the control women have over their own lives also impact agency.[141] For example, women's earnings are sometimes viewed as supplemental to her husband's earnings and not as inherently valuable themselves.[142] Many women, particularly in SSA, do not even decide how their own income is spent.[143] Therefore, income generation can lead to increased agency and decision-making for women, but often other societal adjustments are needed for this change to take place.

The Division of Household Expenditures by Gender

When analyzing women's "ability to benefit from economic activities"[144] it is important to consider the way household expenses are divided by gender. Numerous studies have shown that women tend to spend more on food, healthcare, and education, whereas men also spend money on alcohol and tobacco.[145] Hoddinott and Hadad (1991) find that "a doubling of women's share of household cash income causes the budget share of food to rise by 2.2% and a fall of 25.5% and 14.2% respectively in the budget shares of alcohol and cigarettes."[146]

---

[141] Bradshaw 2013.
[142] Mies 1982.
[143] 34% of married women in Malawi and 28% of women in the DRC are not involved in decisions about spending their earnings, and rates are higher amongst the poorest sections of the population (The World Bank 2011b).
[144] If they are responsible for a majority of the household expenses, then they cannot benefit fully from their economic activities. For example, if food, healthcare, and education costs are all borne by the woman, then she may not be able to invest in her own education, IGA (in a business or farm) or leisure. In this scenario, the man would have to cover remaining household costs but may have money left to reinvest in his business.
[145] Gummerson and Schneider 2013. Furthermore, the assertion that an increase in women's income leads to increases in essential household expenditures has led development organizations and governments to direct more aid to women, such as the well-known Mexican PROGRESA/Oportunidades program.
[146] Hoddinott and Hadad 1991, 1. In Ghana, men are expected to pay for utilities, housing construction costs or rent, and food staples. Men tended to spend any additional income reinvesting in their farms or businesses. Women are expected to provide food that supplements staples (such as vegetables, legumes, and protein) and cover most expenses for the children, including healthcare and clothing, and younger women may be expected to support older family members with their IGA. Both parents were expected to share the cost of children's education, with the man paying the school fees and the woman paying for the child's clothing and school supplies, however one researcher found that most women were actually paying for school fees as well. Pickbourn (2015) found that the women she worked with spend almost all of their income to meet household financial obligations, rather than spending on "personal assets" such as cooking pots to be used in income-generating groundnut oil extraction (Pickbourn 2015).

Gendering of Income-Generating Activities

Women often concentrate in low-productivity jobs, have small farms and run small firms, are overrepresented among unpaid family workers and in the informal sector, and rarely rise to positions of power in the labor market. According to the World Bank, three main factors lead to gender segregation in access to economic opportunities among farmers, entrepreneurs, and wage workers: (1) gender differences in time use; (2) gender differences in access to productive inputs (land and credit); and (3) gender differences stemming from market and institutional failures.[147]

First, limited economic opportunities for women reinforces gender differences in time use. Women are more likely to work in jobs that offer flexible working arrangements (such as part-time or informal jobs) so they can combine work with care responsibilities, restricting them to jobs physically closer to the home and compatible with simultaneous work.[148] However these jobs often pay lower wages than full-time and formal jobs, a high concentration of women in these lower-paying jobs weakens the incentives to join the working world and reinforces the specialization in non-market and market work along gender lines.[149] Moreover, the skills that women specialize in confine them to less lucrative activities. Women are often trained by their mothers to perform jobs such as farming, processing and selling food, and small trade. Unsurprisingly, women dominate the informal sector across Africa, although data indicates that the average woman gains less from her IGA than the average man does, even if men and women of similar age, education and experiences are comparable.[150] Furthermore, network driven job environments advantage men, as more men are likely to employ other men.

Secondly, the gender difference in access to inputs, including credit[151] and investment, also traps women in low-paying jobs and low-productivity businesses. Estimated agriculture yield gaps based on female-male comparisons across households

[147] The World Bank 2011a.
[148] Overå 2007.
[149] The World Bank 2011a.
[150] Lachaud 1997.
[151] Lachaud 1997.

range widely, but many cluster around 20–30%.[152] Similarly, female-owned enterprises also perform less well than male-owned enterprises.[153] This could be due to women having insufficient time to devote to a business because of responsibilities in the home or a result of limited access to inputs and formal training that often act as a hindrance for many women.

Thirdly, market and institutional failures disadvantage women. Not only are more men in the formal job sector, but they also have greater flexibility to do "women's work" in the informal sector.[154] Women doing men's jobs (i.e. taxi drivers) is uncommon and seen as "dangerous for women."[155]

Description of the Income Domain

How THP Measures Income

The Income Domain is composed of two indicators in the WEI, with each one having equal weight in the domain score. The table below presents the associated data points, M&E survey questions, associated answers and calculation statements for each Income indicator.

[152] FAO 2011. For instance, in parts of Burkina Faso, women's yields were 18% lower than those of male farmers in the same household (Udry et al. 1995).
[153] They also tend to be less profitable (Robb and Wolken 2002) and generate lower sales (Chaganti and Parasuraman 1996, Bosma et al. 2004).
[154] In Burkina Faso, men seem to have advantages in getting into formal employment, where they constitute the majority (81.7% men) (Helmfrid 2004). It also seems to be easier for men to establish themselves as employers, as 95.5% of the employers are men nationally (Nioumou 1997). In Ghana, many men today are crossing into the informal job market because there aren't enough jobs in the formal sector, creating male "niches" within female informal sector jobs, such as night-time food stands, which can be dangerous for women (Overå 2007).
[155] Overå 2007.

THP's Income Domain[156]		
Indicators	"Business ownership"[157]	"Access to financial services"
Rationale	"Managing and operating businesses not only bring opportunities for economic advancement, but also empowers women to take on greater leadership roles within their families and communities. Increased business ownership and management has been significantly linked to increased agency and autonomy for rural women across the globe."	"Most households in rural areas do not have access to the commercial banking system, and therefore lack opportunities to access credit, securely save cash, or otherwise access financial services. Accessing financial services is important because they provide the opportunity to smooth household cash flow, securely store funds and generally have a wider financial safety net."
Data Sheet reference	"Women owning and operating businesses"	"Women have access to financial services"
Data Point	"Women/men own businesses"	"X% of adult women/men use financial service including savings, insurance or loans"
Target	22% of women own non-farm businesses	35% of women access financial service
Survey Question	"Has anyone in your household owned or operated any non-farm economic activity or business in the last 12 months?"[158] AND "Gender of owner/manager".	"If [NAME] is 18 or older, does (s)he use a financial product?" If Yes, "What type?" Should be answered by all females and males over the age of 18 in the household.

[156] The Hunger Project, "Africa Indicator Calculations Reference Sheets," internal document.

[157] Given that THP's work is in rural Africa, "business ownership" in this context is a much looser term, defined as any non-agricultural IGA, than is commonly used in the developed world where "business ownership" is more closely associated with entrepreneurship. The purpose of this indicator is really to measure the diversity of IGA in a community, as diverse forms of income can create stability and represent a modernizing economy.

[158] There is no definition of "business" in the question. Explaining and translating "business" is left to the surveyor, and thus could vary. Surveyors are trained on how to define "business" by THP M&E staff, but the specific translation of the word is not discussed as not all language are represented by THP M&E staff. There is a risk that people may answer "no" to this question because they do perceive themselves as "owning a business." During the research, the SIPA Team was struck by the high number of women who engage in non-agricultural IGA in Burkina Faso, even though the "business ownership" scores in these communities were very low as the women did not view themselves as "business owners." The SIPA Team was not able to confirm this apparent difference between the data and the respondents from focus groups, however, as focus groups were not representative of the entire epicenter communities.

Possible Responses	Yes/No for the first question[159] and male/female for the second one.	Yes/No. For types: Savings group (formal or informal), loans, insurance or other.
Calculation Formula	The number of women identified as primary owners/managers of non-farm household business / Total number of female household members reported who are 18 years or older. = % of women who are non-farm businesses owners Any business where a woman is the primary owner/manager is counted and women with multiple businesses are counted once.	Number of household women accessing at least one financial service / Total number of respondents over 18 years of age = % of women who access financial resources All adults who use a bank account, insurance scheme, or savings product are counted. This includes informal options (savings groups and ROSCA loans).[160] The data is then disaggregated by gender (Male, Female) and by financial service type (THP and non-THP).
Drivers of High Scores	• More non-farm income generating activities take place in the community • Women participate and manage non-farm activities	• Presence and high accessibility of financial services • Financial services are open and cater to women

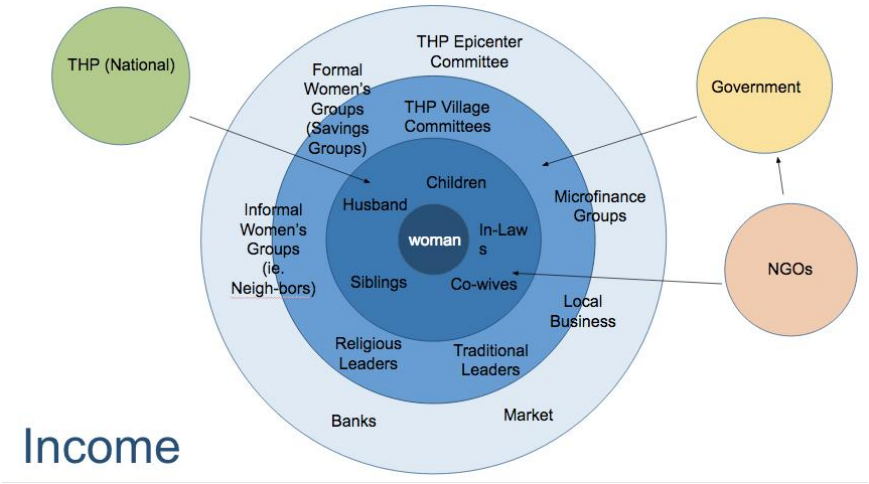
Describing the Domain from the Perspective of the Participant

To capture the perspective of the participant in regard to their income sources and expenses as well as what other actors may influence their income, the SIPA Team undertook a stakeholder analysis using the Concentric Circles model. This assisted the Team in understanding how various stakeholders may perceive a woman's income and how stakeholders impact women's income.

[159] If respondents answer "yes," they are then asked "What type of business is/was this?" While these options are not presented to the respondent, the survey codes the following types of business: Processed food sales; Sales of animal products; Agro-input sales; Sewing/tailoring; Construction or Repair; General store; Handicrafts; Transport; Storage; Health/Traditional medicine; Child Care; Hairdressing/Beauty; and Other.

[160] ROSCA refers to Rotating Savings and Credit Association.

Figure 10: Concentric Circles Stakeholder Analysis, Income



- Family Level (Inner Ring):
    - Children are one of women's largest motivators to earn money and also one of women's largest expenses.
    - Husbands may encourage the woman to earn more income, but may also be concerned that she will become "arrogant" as a result.[161]
    - Co-wives or other adult women may support the woman in earning income or with household tasks so that she can earn income, or they may make her income generation more difficult due to power politics within the family.
- Village level:
    - Traditional village leaders, chiefs, and religious leaders set the norms as to what kinds of income-generating activities are appropriate for women.
    - Neighbors may collaborate with each other in their trade.
    - Informal credit and savings groups may provide financial services to women.

[161] The SIPA Team heard this comment about "arrogance" in Ghana a few times during Focus Group Discussions.

- Epicenter level:
    - The Epicenter Committee, the loan committee, and the community bank are all resources for the woman in her effort to increase her income.
    - Other microfinance institutions may provide financial services to woman.
    - The government may support microfinance institutions and community banks.

THP's Activities in the Income Domain

The program that most directly influences the Income domain is THP's Microfinance Program (MFP). The MFP consists of a "rural bank" that gives microloans to community members, financial literacy education sessions, and alternative livelihoods skills education sessions.[162] THP's MFPs vary from country to country in terms of activities, implementation, funding and approach, but the goal of the program is always the same: "the economic empowerment of the most important but least supported food producers on the continent – Africa's women."[163] All THP countries except Ghana and Ethiopia have MFP animators who conduct financial literacy education sessions and support the rural bank in mobilization and loan repayment.[164]

Rural Banks

THP grants epicenters' rural banks seed funding of approximately $25,000 to launch their microloans and to subsidize operational costs. Many epicenters require loan recipients to have a savings account with the bank;[165] others require community members to buy shares of the bank. These requirements promote the sustainability and community ownership of the rural bank, as the goal is that they reach self-reliance, meaning that they

[162] THP uses the term "rural bank" to describe financial cooperatives, which are financial institutions owned and run by their own members.
[163] The Hunger Project 2016b.
[164] Ghana and Ethiopia have extensive rural bank staff and other epicenter committees who are involved in the loan program in lieu of animators.
[165] At the Agyapomaa epicenter in Ghana for example, loan recipients are required to have the equivalent of 20% of the loan amount in savings at their rural bank.

can operate without outside funding.[166] These banks strive to do so by applying for legal recognition as a Savings and Credit Co-operative. Some rural banks in Ghana, Senegal, and Malawi epicenters have achieved this recognition already. However, the lack of professional staff in some epicenters, such as in Burkina Faso, makes gaining official government registration as a credit union more difficult.

The staffing of THP's rural banks varies between countries. The government, an independently hired bookkeeper, or a THP credit officer runs the banks. Along with MFP animator support, most epicenters also have loan committees who assist in repayment support. All of THP's loans are given out in groups, which must be all male or all female. Group members can use their money in different ways, but they all ideally engage in IGAs that pay back on a similar timeline. Once a group is formed, animators or loan committee members conduct education sessions on financial management, repayment plans, bookkeeping, and sometimes also literacy. Then the group can formally apply, undergo a background check, and be awarded a loan. Committees, animators or credit officers meet regularly with loan recipients to build their capacity for repayment.[167]

Box 4: Insurance

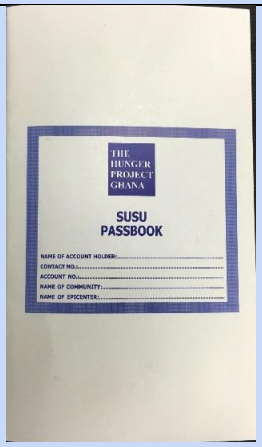
While insurance is listed as one kind of service counted in the "use of financial services" indicator, only THP-Ghana and THP-Uganda reported offering any kind of insurance. The Head of Microfinance in Ghana explained that many loan recipients run into trouble in repayment due to environmental factors that impact their crops so they began offering micro insurance.[168] Kiruhura and Kiboga epicenters in Uganda introduced a new Agro micro leasing loan product in partnership with Swiss Contact, an international development foundation. As part of this loan, participants will be compensated for their loss.[169]

The rural banks also promote savings in the community with at home "micro-savings" initiatives (see **Box 5**). This saves people time going to the bank, which may be far from their homes.

[166] Literature on financial cooperatives shows that an outside injection of cash may hurt these cooperatives because it does not require the community to buy in and generate enough cash to launch the cooperative (Mintalucci 2014).
[167] A few THP epicenters, such as in Ethiopia, considered taking legal action against defaulters, but it was too much work for such a small loan.
[168] Janet Owusu Asabre, interview, March 18, 2016.
[169] The Hunger Project, "Uganda Microfinance Program," internal document.

Box 5: Encouraging Savings: The Susu Method

Susu Box
Agyapomaa, Ghana



Susu Card
Matsekope, Ghana

In Ghana, the microfinance activities employ a unique method of behavior change. To encourage saving habits, they introduced the 'Susu Box' and 'Susu Card'. Both initiatives encourage community members to save money without going to the bank. In Agyapomaa, people can take home a locked Susu Box, while the key is left at the bank. They can thus safely save money. When they want to access the money in the Box, they simply take it to the bank. Meanwhile, with the Susu Card, "collectors" in Matsekope make frequent rounds to collect savings from community members, which they deposit on their behalf and record on the Card.[170] These two initiatives assist communities in overcoming barriers that may come with frequent visits to the bank and also serve as an introduction to banking systems, which can influence further access to financial services.

Financial Literacy

In order to receive a loan, community members must undergo education sessions on various financial literacy topics. The two most popular topics are loan group formation and business/IGA.[171] MFP animators usually conduct these education sessions, although sometimes a government official or partner organization conducts them. These education sessions take many forms, depending on the local characteristics, but the most common are small group activities, group discussions, and questions posed by the leader to the group.[172]

[170] Collectors are interviewed, selected based on their qualifications and trustworthiness, and compensated for their work.
[171] For a list of all MFP education session topics by country, see Annex 6: Microfinance Program Education Session Topics & Methods.
[172] For a complete overview of education session methods for MFP by country, see Annex 7: Microfinance Program Education Session Topics & Methods.

Alternative Livelihoods Trainings

This third component of THP's MFP is designed to diversify community members' IGA. The type of activities taught varies by epicenter due to the local environment and are often conducted at the request of community members. For example, in Burkina Faso, Shea butter production and soap making were common alternative businesses, while THP-Senegal conducts trainings in hairdressing and shoe-making and Ugandan women from the Iganga epicenter sell beads and jewelry through a partnership with a Dutch company.[173] THP-Burkina Faso staff conduct feasibility studies on the products and services requested by the community members before holding trainings, with the aim of approving trainings that may prove more beneficial.

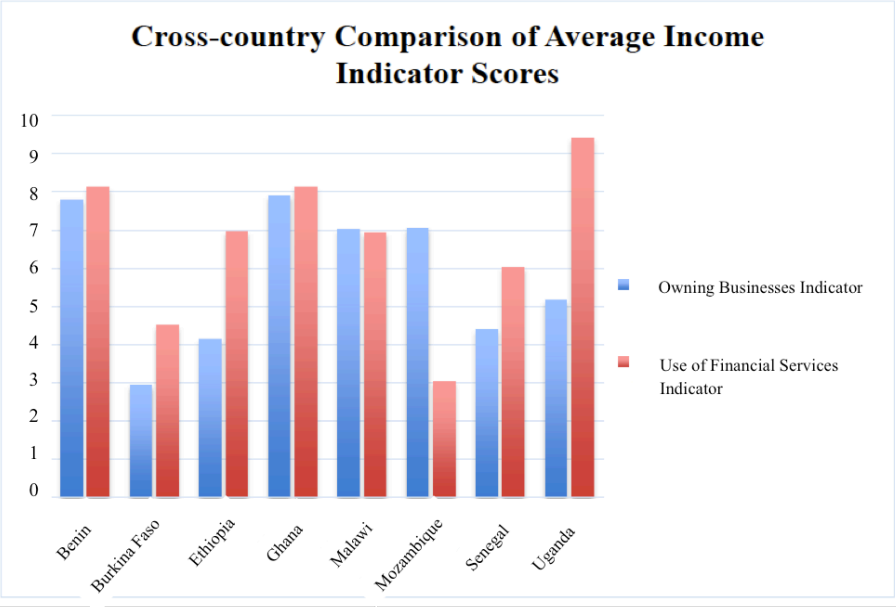
Description of Findings

Overview of Income Data

The WEI Income scores vary by country but are consistently amongst the highest of all domain scores, alongside Leadership and Resources. The exception is Burkina Faso where the Income score is among the lowest. Country averages of the Income indicators are useful to illustrate how different THP countries are performing on the income indicators and to compare them to other domains. Looking at country averages can be misleading, as there is variation in scores amongst epicenters, in the number of epicenters for which THP has WEI data per country and in the type of study WEI data was collected for.

[173] The Hunger Project, "Senegal Microfinance," internal document; The Hunger Project, "Uganda Women's Empowerment Program," internal document.

Figure 11: Cross-Country Comparison of Average Income Indicators



Source: The Hunger Project, "Women's Empowerment Index," 2016

WEI indicator scores are on a scale of zero to ten, with ten being the highest level of empowerment. The average score across all eight countries on the business ownership indicator is 6.2, and 7.0 on the use of financial services. Uganda and Mozambique have the widest gaps between the two indicators, although Mozambique is the only country where the use of financial services score is higher than the business ownership score. Benin, Ghana, and Malawi scored nearly equally high on both indicators, while Burkina Faso did almost as low on both.

Country averages are useful in presenting a quantitative overview of the state of the WEI's Income domain but do not show the nuances in context and performance across epicenters. For a more in-depth analysis, the following subsections focus on data and qualitative findings for the indicators in Ghana and Burkina Faso. The key qualitative findings from the field on the three additional themes mentioned in the literature review are also discussed.

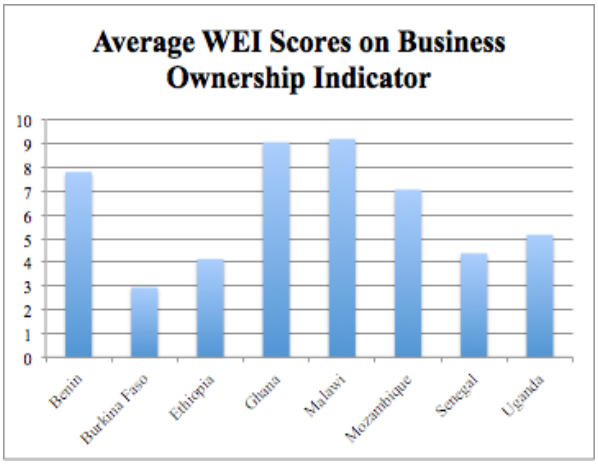
Detailed Findings of the Income Domain by Indicator and Theme

Indicator 1: Women Owning Businesses

Local Context

In many African countries, women are often relegated to domestic, household or childcare work while men conduct business outside the home typically working in agriculture as a primary source of income. Although women often assist them in this work, their contribution is not compensated. Current trends show that men and women are now finding alternative sources of income through skills training that lead to other economic opportunities, such as tailoring or animal husbandry. These new skills allow them to earn a living independent of agriculture, thereby diversifying their income.

Figure 12: Average WEI Score on the Business Ownership Indicator



Source: The Hunger Project, "Women's Empowerment Index," 2016

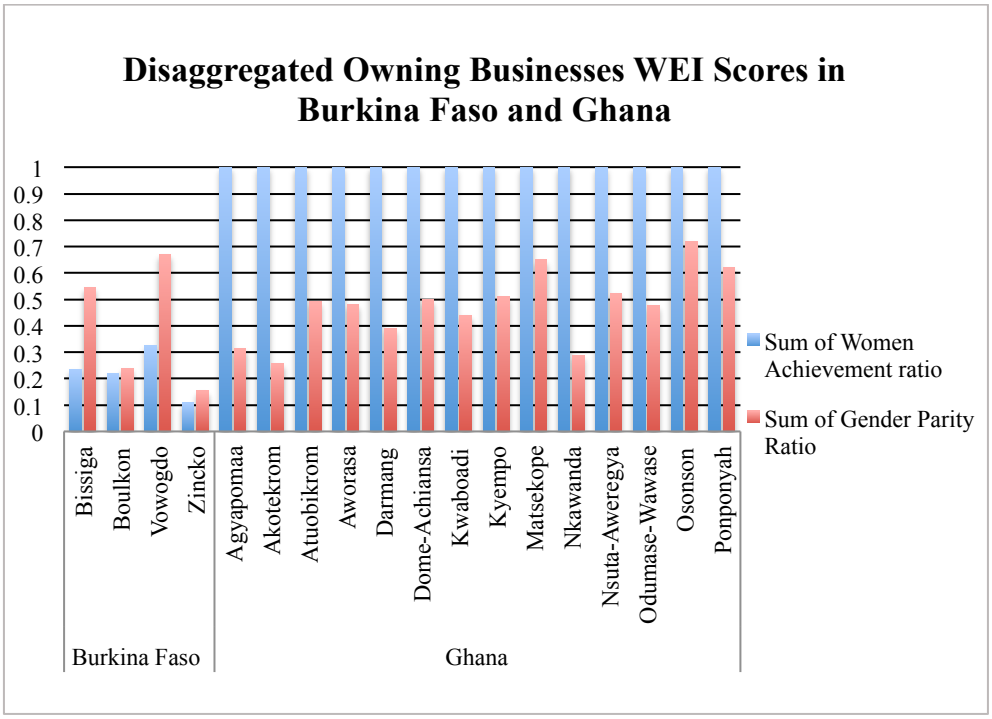
To look into this further, the SIPA team sought to explore other factors that could influence economic opportunities for women in particular and their ability to own businesses. The SIPA Team found no significant relationship between the women owning businesses indicator and country development factors, such as mean years of schooling, political stability, GNI per capita, etc.[174] However, one challenge the SIPA Team

[174] For data sets and graphs, please see Annex 4: Country Factors Data Set and Graphs.

observed for women owning businesses is low literacy rates and lack of education,[175] which impact not only their ability to manage their business but also their self-confidence.

As seen in Figure 12, several countries are performing quite well with a few low outliers. Ghana and Malawi show the highest WEI scores in this area, implying that women are empowered to own and operate businesses. This is contrary to Burkina Faso, which has the lowest scores for this indicator. To truly understand factors contributing to these scores, it is useful to examine the scores at the epicenter level, disaggregated into the WAR and the GPR.

Figure 13: Disaggregated Women Owning Businesses at Epicenter Level by WAR and Gender Parity Ratio, Comparison of Burkina Faso and Ghana

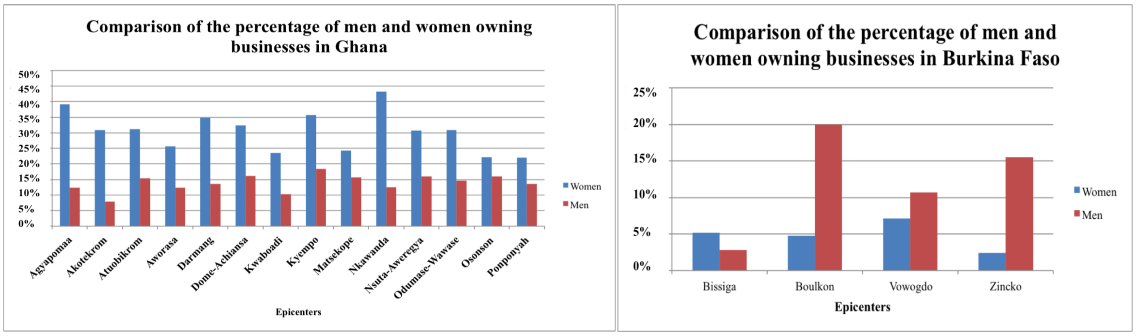


Source: The Hunger Project, "Women's Empowerment Index," 2016

[175] Boys may still be given educational priority in many families. This is slowly changing due to a push in focus on educating girls, women's desire for autonomy outside the home and government and NGO support to improve women's capacity for their own development.

Burkina Faso has low women's achievement ratios on the owning businesses indicator, which ranges from 0.11 to 0.34, meaning that epicenter communities in Burkina Faso are far from reaching the target ratio of women to men owning businesses, which is 22%. In Ghana women have reached or exceeded the target women to men owning businesses so the WAR for the indicator is 1.0 for every epicenter. The gender parity ratio is more complicated as both men and women need to perform well on the indicator for the GPR to reach 1.0. Figure 13 (above) shows that the GPR in Burkina Faso is higher than the WAR, whereas the opposite is true for Ghana. To understand this, the rates of business ownership by gender are detailed in Figure 14 below.

Figure 14: Comparison of the Percentage of Men and Women Owning Businesses in Ghana (left) and Burkina Faso (right)



Source: The Hunger Project, "Women's Empowerment Index," 2016

In Benin and Ghana, women own businesses at high rates that outperform those of men. It is actually men's comparatively poor performance on this GPR indicator in Ghana that is holding this WEI score back. The SIPA Team observed that in this country many women trade while men farm. As the indicator defines a business as any non-agricultural IGA, this may help explain why the GPR is skewed towards women. However, in Burkina Faso, men own businesses at a higher rate, although they have not reached the 22% target used for the WAR. Thus in Burkina Faso the entire community faces challenges in owning businesses, and gender itself may also be a challenge for

women. This is also the case in Ethiopia, Senegal, and Uganda. The following table provides a summary of the scores, disaggregated by indicator.[176]

Figure 15: Analysis of the Women's Achievement Ratio and the Gender Disaggregated Gender Parity Ratio[177]

Country	Women's Achievement Ratio	Gender with highest ownership of business (disaggregated GPR)
Benin	High	Women
Burkina Faso	Low	Men
Ethiopia	Low	Women
Ghana	High	Women
Malawi	Mixed	Men
Mozambique	Mixed	Mixed
Senegal	Low	Men
Uganda	Low	Men

THP's Impact on Women Owning Businesses

With THP's microfinance programming more women are able to own and operate their own businesses, or expand on an existing one, thanks to increased access to financial services. THP promotes women owning businesses through microloans and alternative livelihoods trainings.[178] Community members reported during focus groups that alternative livelihoods trainings had a positive influence on their ability to diversify their IGA and own a non-agricultural business. For example, many women who used to depend on farming and struggled during the rainy season learned how to diversify their

[176] As described above, the GPR must be examined by the actual percentage of men versus women owning businesses. Thus instead of reporting the performance of the GPR, whichever gender performed higher is reported.

[177] In this table, "high" represents countries with epicenters that on average scored above 0.5, and "low" represents countries with epicenters that on average scored below 0.5. The gender marked in the category the gender scoring higher on use of financial services is a generalization for each country and there are variations between epicenters within a country.

[178] For a discussion on THP's microloans, see the following section on the use of financial services on page 78 - 85 or Annex 7: Microfinance Program Education Session Topics & Methods on page 123.

income with trainings on alternative livelihoods and can now earn income, even during the rainy season. Nevertheless, in both Burkina Faso and Ghana women reported a need for even more alternative livelihood trainings so that they can continue to be engaged in other activities during the dry season.

A limitation to THP's impact on business ownership is that women still remain primarily responsible for household tasks, which may prevent them from participating in MFP. Thus as women become more economically empowered by owning businesses and participating in non-agricultural IGA, their time poverty may also increase if there is no accompanying shift in the responsibility of household chores. Women in Burkina Faso reported that they are extremely busy with unpaid housework and that with IGA they're even busier, which affects their participation in alternative income generating activities.

Box 6: Case Study: Phyllis from Agyapomaa, Ghana

Before THP came to Ghana, Phyllis was a trader with just 60 Ghana cedis (about $15 USD). When THP entered her community, Phyllis stepped in to become the Agyapomaa Epicenter Vice-Chairwoman. With the help of THP loans, Phyllis grew her small trade into a shop in the village that sells furniture and housewares (pictured above). Phyllis also owns a convenience store in the village, which her daughter runs. She recently bought a *foufou*-pounding machine, which community members can use for a few cedis. She now has over 3,000 Ghana cedis in savings, and was able to send her children to school.[179]

[179] Janet Owusu Asabre, interview, March 18, 2016.

External Actors and Partnerships

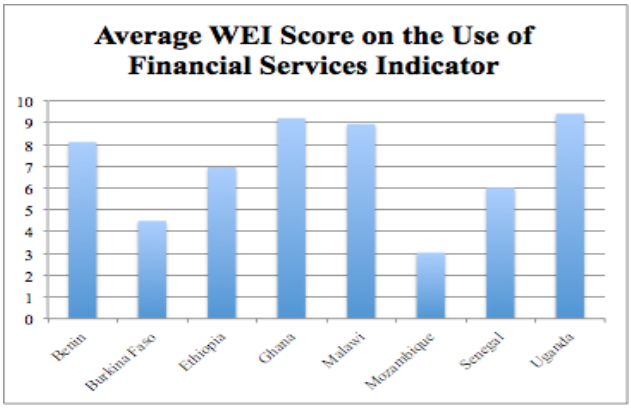
External actors and partnerships play a major role in women's business ownership. As observed by the SIPA Team during field research in Ghana, partnerships with government entities and NGOs play a major role in THP's MFP. The Ghanaian government provides funds, equipment and facilitators to train rural families on alternative livelihoods. Other NGOs also introduced IGA and skills development, such as the rural enterprise project conducted by the German International Cooperation (GIZ) and International Federation for Alternative Trade (IFAT). In Burkina Faso, men, who seem to have fewer opportunities to diversify their income, brought up the focus of NGOs and government on targeting women as a point of frustration.[180]

Indicator 2: Use of Financial Services

The indicator "use of financial services" measures the percent of women who use some kind of financial product, such as a savings account, a microloan, or insurance. Women everywhere traditionally have had limited access to financial products due to their low level of formal education, lack of collateral, or gender based discrimination. Most of the women interviewed for this project reported that before THP came to these communities they did not have any income.[181] In Burkina Faso, women reported that they sometimes had to borrow money from their neighbors, which they considered shameful. In Ghana, men reported feeling burdened by their sole responsibility to support the family when women had no income. A few men even reported that they would hide their money from their wives.

[180] Janet Owusu Asabre, interview, March 18, 2016.
[181] Many women reported that they supported their husband on the farm, but their husband kept the farm income or gave her a share as "chop money," similar to an allowance that women usually spent on household expenses. Other than farm work, the women usually engaged in unpaid care work.

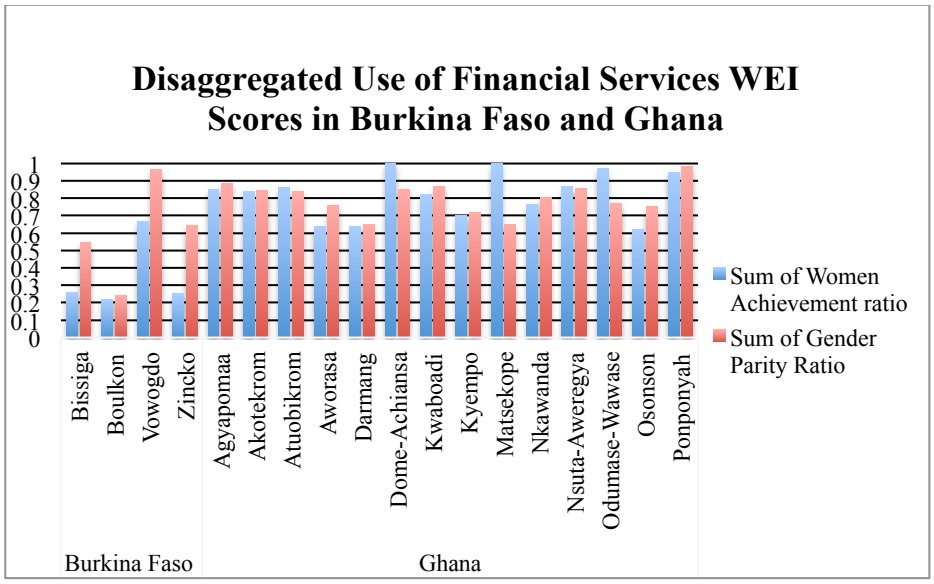
Figure 16: Average WEI Score on the Income Indicators



Source: The Hunger Project, "Women's Empowerment Index," 2016

As shown in Figure 16 (above), the use of financial services indicator is quite high in most countries, with the exception of Mozambique. In order to better understand the performance of this indicator, Figure 17 disaggregates the overall epicenter level indicator score into its two subcomponents: the women's achievement ratio and the gender parity ratio.

Figure 17: Disaggregated Use of Financial Services at Epicenter Level by WAR and Gender Parity Ratio, Comparison of Burkina Faso and Ghana

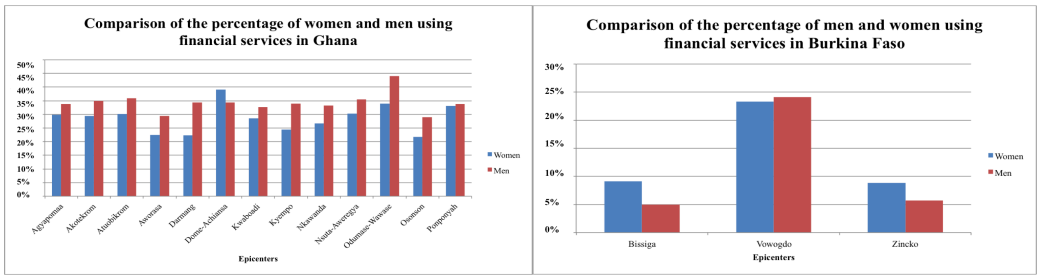


Source: The Hunger Project, "Women's Empowerment Index," 2016

Burkina Faso scored very low on the WAR for use of financial services, ranging from .22 to .62. While in Ghana, the epicenters' WAR for this indicator range from .62 up to 1.0. Thus women in the epicenter communities in Ghana are on the way or have even reached the target of 35% of women using financial services.

The range of GPR for Burkina Faso is 0.24 to 0.97, and between 0.65 and 0.98 in Ghana. The GPR is generally at or above the WAR scores in both Ghana and Burkina Faso for this indicator. However the GPR alone does not indicate whether the parity has not been achieved due to women or men's scores on this indicator. Figure 18 provides this detail on gender.

Figure 18: Comparison of the Percentages of Men and Women using Financial Services in Ghana (left) and Burkina Faso (right)



Source: The Hunger Project, "Women's Empowerment Index," 2016

In Burkina Faso, women use financial services at a higher rate than men, except in Vowogdo where scores are almost equal. Meanwhile in Ghana, men use financial services at a higher rate although women are not far behind. While not shown graphically, WEI data for Benin, Malawi, Senegal, and Uganda, shows that women there are also using financial services at a higher rate than men. In Mozambique, men use financial services at a higher rate, but women's scores are much lower. Ethiopia and Malawi's scores are mixed across epicenters and thus no national level conclusions can be drawn. In Benin and Uganda, where women are using financial services at or near the WAR target and are outscoring men, men's use of financial services is holding back this indicator. In Burkina Faso and Senegal the entire community faces challenges in the use

of financial services, as shown by low WAR scores and women using financial services more than men.

Figure 19: Analysis of Disaggregated Use of Financial Services Indicator by WAR and GPR[182]

Country	Women's Achievement Ratio	Gender Scoring Higher on Use of Financial Services (based on disaggregated GPR)
Benin	High	Women
Burkina Faso	Low	Women
Ethiopia	Mixed	Women
Ghana	High	Men
Malawi	Mixed	Women
Mozambique	Low	Men
Senegal	Low	Women
Uganda	High	Women

Local Context

Certain country development factors, such as GNP per capita and the percent of the population with a bank account,[183] may impact this WEI indicator. A graphical analysis of this relationship suggests a moderate relationship between the percent of the population with an account at a financial institution and the WEI Indicator Use of Financial Services.[184] However, a relationship between the use of financial services and GNP per capita, literacy, mean years of education, government effectiveness, and political stability is not apparent.

[182] In this table, "high" represents countries with epicenters that on average scored above 0.5, and "low" represents countries with epicenters that on average scored below 0.5. The gender marked in the category the gender scoring higher on use of financial services is a generalization for each country and there are variations between epicenters within a country.
[183] For the complete dataset used, see Annex 4: Country Factors Data Set and Graphs.
[184] For graphs of this relationship see Annex 8: Use of Financial Services Indicator versus Selected Country Development Factor Graphs.

THP's Impact on the Use of Financial Services

The SIPA Team's fieldwork suggests that THP's introduction of microcredit into these communities has had a profound impact on the participants' lives. Most importantly, the loan allowed women to increase or improve their income, meaning that it now comes from diverse sources and is thus more stable. Most women in Ghana used their loan in agriculture or trading. Women there were also required to enroll in alternative skills trainings to receive a loan, in order to encourage them to diversify their income. In agriculture they use loans to buy seeds, agricultural machinery, or more land. Since they have more income, they can store their crops, especially bumper crops, until supply decreases and the price rise, thus providing a higher, more flexible income. In trading, women were able to purchase a storefront, merchandise to sell, or machinery to rent out. In Burkina Faso, women receiving a loan were required to participate in financial literacy trainings and could engage in skills trainings for the goods they wanted to produce. Most loans were used for businesses based on agricultural transformation activities, such as making spice paste, Shea butter or soap; receiving more income than they can from a raw good.

Another important impact of THP's MFP is the increased financial literacy for loan recipients and increased saving, since it's required. Women learned basic budgeting, bookkeeping, loan repayment plans, and loan management. However, some women also reported the need for more financial management skills to better manage their loan money. Many people also said they wanted larger loans.[185] Community members in Ghana did not think that women faced any barriers to accessing loans or other financial resources.

Another challenge mentioned by THP staff and project officers was the high illiteracy rate in these communities in both Ghana and Burkina Faso. Illiteracy makes it difficult for people to track their money and to fully understand their loan terms. Furthermore, some women and men in Ghana reported that women's lack of education

[185] However, demand is high and the repayment rate is still a challenge in many epicenters. In THP-Ghana, the epicenter repayment rate is not at even 80% in most epicenters (Janet Owusu Asabre, interview, March 18, 2016). This makes increasing loan amounts challenging. Even at the current loan amount, there are not enough funds to give loans to all qualified applicants.

reduced their confidence, which made them hesitant to take on leadership roles and also held them back in business. THP has tried to offer literacy classes in Ghana, but they ran out of funding for these programs. In Burkina Faso, the classes were not well attended so they are not run consistently. However in Uganda, the national staff reported the Functional Adult Literacy Program as one of their most successful programs for Women's Empowerment. The SIPA Team performed a graphical analysis of the relationship between Income scores and literacy rates and found no relationship.

The relationship between men and these microfinance loans has also improved over time. When MFP began, loans were strictly restricted to women. Although this has changed in some countries, most of the loans still go to women. When microcredit was introduced in Burkina Faso, there were reportedly a few cases where men took the women's loan and spent it themselves. In Ghana, the project officer mentioned that some women don't have confidence in themselves to handle the money and are worried about debt, so they might give their loan to their husbands. However as THP has expanded loans to men, educated the community using gender roles trainings, and emphasized the ownership of the loan by women, men's interference with the loans has decreased and communities visited for this project did not report it as a problem. Furthermore, most men interviewed in Ghana were happy that their wives were receiving loans because they could now help support the family. Women were happy too as they said they used to be "slaves" to the men and now, with their own money, they have more freedom to make their own decisions. In a few cases, people reported that women had grown "bossy" as they earned income and disrespected their husbands, disrupting the peace at home. However, a majority reported that women's increased income led to more respect and cooperation with husbands.

One obstacle the SIPA Team learned about in Ghana with regards to expanding the program and recruiting new members was that people are afraid of debt. Since some microfinance institutions with no ties to the community have swindled people out of significant amounts of money, some are hesitant to use banks or microcredit institutions. This, added to stories of group loans in which some defaulted and others had to pay on

their behalf, makes some community members who want a THP microloan too afraid of the debt to apply for one.

Box 7: THP-Mozambique: Innovating to Solve Transportation Banking Challenges

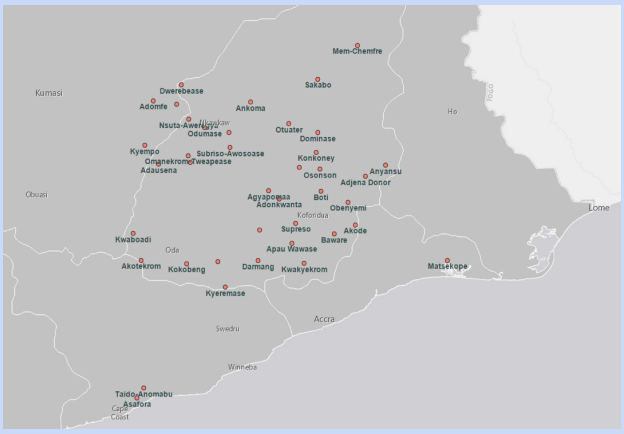
Several THP countries mentioned loan recipients had trouble utilizing the rural bank because they lived far from the bank at the epicenter. This prevented community members from repaying their loans on time and utilizing the bank's other services. To solve this problem and generate additional revenue for the epicenter, one epicenter in Mozambique purchased five motorcycles that can be used for a rental fee. Aside from the alleviation of travel time that can aid members in their income-generating activities, the rental fees for these motorcycles generates revenue that can be used as loan disbursement for other people seeking microfinance loans.[186]

External Actors and Partnerships

THP's MFP utilizes many partnerships with both the public and private sector to increase the effectiveness of their work. As mentioned previously, as part of the self-reliance strategy, THP's rural banks all have a relationship with local governments, which vary based on each government's capacity and their receptiveness to THP. Some countries also have private sector or non-profit partnerships. For example, THP-Ghana partners with Fidelity Bank to formalize and digitize the loan system. THP-Senegal partnered with a private company to offer money transfer services[187] and THP-Benin partnered with the Dutch Organization for Development to receive a no-interest credit line to support cashew nut producers, which helped the bank build new relationships with community members and other local partners, moving closer to self-reliance.[188]

[186] The Hunger Project, "Mozambique Microfinance Program," internal document.
[187] The Hunger Project, "Senegal Microfinance Program", internal document.
[188] The Hunger Project, "Benin Microfinance Program," internal document.

Box 8: Robertson Foundation Grant in Ghana



THP-Ghana was awarded a unique grant from the Robertson Foundation, which enabled them to scale up their epicenter construction substantially. THP-Ghana now has 49 epicenters, while Benin, the next largest THP country has 17. Most of THP-Ghana's epicenters are located in the Eastern Region of Ghana, a logistical and strategic decision. THP-Ghana and the Robertson Foundation were interested to see if the concentration of epicenters impacted their performance. This concentration of epicenters, in addition to the supplemental funding from the grant and the managerial requirements of running numerous epicenters, led to the creation of project officers (POs) and assistant project officers (APOs). While other THP countries may have POs and APOs, THP-Ghana has the largest number by far. While the SIPA Team cannot directly attribute THP-Ghana's success to the Robertson Foundation Grant, it clearly enabled them to expand rapidly, provide large seed funding grants to rural banks, and hire more staff to oversee the epicenters. All of these factors likely had a positive impact on THP-Ghana's WEI scores.

Agency through Income

The findings from the field research conducted on this theme suggest that as women's income increases, their household decision-making responsibility does. When women are able to access income through participation in THP's MFP, most women report that they no longer depend on their husbands to provide money or authorize expenses.[189] Thanks to their income generating activities, women also report having more self-confidence and being valued more for their work. Men interviewed echoed this by saying that it is in their best interest for women to work and contribute an income, so they support them in their work. A graphical analysis of selected Income and Agency[190] indicators suggests a weak to moderate relationship between the shared responsibility over household decisions and the share of women who own businesses.[191] The emphasis

[189] This affects the entire family's wellbeing because it means that a woman can make decisions independently on issues such as a child's health or education.
[190] The Agency domain is composed of three indicators: men and women share equal responsibility for decision-making in the community; men and women share equal responsibility for decision-making in the home; and whether or not the respondent agrees that is it unacceptable for a husband to hit his wife. The SIPA Team explored the connection between Income and the first two indicators.
[191] These two indicators, of agency and income respectively, were selected because they are directly related to women's access to income and decision-making over family expenses. Further detailed analysis is

placed by THP on the ownership women have over their loans appears to be another important component of agency.

It is important to note that the qualitative findings from the field on the connection between income and agency are not homogenous. Some respondents expressed that income and expenses are still not shared in their household, women don't have full control over their own income, and a woman's income creation can even generate conflict in the home. Therefore, access to income and income generating activities do not invariably lead to more agency, and even agency does not necessarily translate to an immediate shift in longstanding gender discrimination or advance gender equality.

Gendered Division of Household Expenditures

Field research on household expenditure division was consistent with the literature review, suggesting that since THP started offering microcredit in the communities visited, women can now earn or increase their income, which allows them to contribute financially to their families.[192] Most women's additional income goes to their children's education fees, although some men still pay these.[193] This allows some men to reinvest in their businesses as the women now cover more household expenditures. In relation to household expenditures the suggestion is that now that women earn income, families share their expenses, which many expressed was the correct way to manage expenditures (even if they personally didn't do it). In Ghana, the men described that before it was stressful for them that the woman was solely dependent on him and sometimes nagged him for money. Now that women earn income too, they can each decide how to spend their income and share the household expenses together. Due to women's financial contribution to the household through business, women described feeling more valued by their husbands and many families now pool and share income for the home.

---

required to control for other factors and demonstrate correlation. For the graph between these two indicators, see Annex 9: Graph of Relationship between Select Agency and Income Indicators.

[192] The largest household expenses in Ghana are school fees, including children's meals and uniform costs, and food for the home.

[193] In homes in which the man does not support the girl child's education, the woman usually pays for the girl child as well.

Gendering of Income Generating Activities

Female interviewees reported there are no tasks that men do that women can't also do, but there are tasks that women do that men don't do, such as household tasks like pounding *foufou*.[194] Some reported that men have difficulty finding IGAs to do during the rainy season because their primary activity is farming. THP's alternative livelihoods trainings and microloans gave women the ability to start their own businesses and engage in new activities, such as trade. Gender roles are still impact how jobs are selected, and seem to affect women and men greatly.

Impact of Country Factors on the Income Score

A graphical analysis was done to determine the relationship between a country's development factors and the Income score.[195] The only factor found to have a relationship with this WEI domain was the mean years of schooling, as measured by the Human Development Index. As schooling increases, the Income scores also tend to increase. This level of analysis however allows the SIPA Team only to conclude that there is a relationship, but no correlation or causation can be concluded from it. The most surprising finding of the other development factors from the United Nations and the World Bank Group that were studied, was the was the lack of connection between the GNP per capita and the Income score.

[194] For example in Ghana, it was reported that while men's roles are to work the farm, women also join them in this endeavor and don't act as just housewives. Interviewees also reported that trading is also a traditionally female job, and many women in Ghana were traders.

[195] For the complete data set and sources of the data, see Annex 4: Country Factors Data Set and Graphs, and Chapter 1 Country Analysis for further explanation. For graphs of selected development factors, see Annex 10: Graphs of WEI Income Score versus Country Development Factors.

Conclusion

The most salient finding is that thanks to women's IGA some families are less poor, there has been a shift in gender roles in the labor market and a greater acceptance of women working. The increase in women's income creates opportunities for them to contribute financially to the household, increase their agency, and have a voice in household expenditures.

One goal of the project was to understand why Income scores are higher than Time's. A possible reason is that it's easier to change people's minds when the potential benefit is money. High poverty levels help attract participants to activities that offer it. It is also easier to change minds about women's role in earning income than it is about their roles in other areas, such as household tasks. Additionally, men don't have to change for women's Income scores to rise. Whereas Time requires a high level of male engagement, as scores only increase if men take on responsibilities at home. Another reason Income scores are higher is because it is directly linked to the MFP, an activity at the heart of THP's epicenter strategy, although the MFP varies by country, which can impact its effectiveness.[196]

Another goal of the project was to understand why some countries perform better on the Income domain than others. The SIPA Team suspected factors such as economic development, education, or available finance institutions. While no relationship between those factors and the Income WEI score was found with graphical analysis, only eight national-level data points were used so results are not significant. The SIPA Team believes that the nuances of each country's political, social, and economic situation play a role in the Income score variation. Another possible explanation is that responses to the WEI survey's Income questions may depend on how people conceive of business and may lead to under-reporting of actual activities, particularly since in many places women don't consider their work "business" due to the discussed gendering of jobs.

[196] Evaluating the MFP is beyond the scope of this paper. Please refer to Maria Mintalucci's evaluation: "The Hunger Project's Microfinance Program: An Evaluation." (2014).

Despite marked progress in the Income domain, a stark gendered division of expenses remains, with women having less money than men to spend on themselves or their businesses. Furthermore, women's greater economic empowerment reduces their time available for household tasks or leisure. A change in household division of tasks is needed to further increase women's empowerment.

CHAPTER 4

RECOMMENDATIONS

Successful activities in the Time and Income domains are highlighted here as recommendations to be implemented in a more formalized or standardized process. This provides an important learning opportunity for country offices as they become more familiar with the recently released WEI scores. Not all recommendations will be applicable for all countries and may need to be adapted to fit the local context, and other findings not highlighted here, such as leisure time, may also provide inspiration for future activities and programs.

Overall Implementation in the Time and Income Domains

- ***Train and utilize male WEP & MFP animators.***[197] Increasing the number of male WEP & MFP animators is likely to increase the capacity of WEP education sessions and reach more men in epicenter communities.
  - ✓ Countries that have been particularly successful in training male WEP animators, such as Ghana, Ethiopia and Benin, could compile their strategies and best practices to disseminate to all THP Africa program countries.

- ***Actively integrate male participants into WEP & MFP education sessions.*** Behavior change among men is critical to improving the Time domain scores.
  - ✓ More men need to be given loans and alternative livelihoods trainings to start their own businesses, in areas where low male participation affects the gender parity scores in the Income domain.
  - ✓ To engage more men in WEP and MFP activities, a list should be compiled of existing strategies. Then new ideas should be brainstormed and disseminated to all THP Africa program countries, perhaps through a virtual workshop with country gender program officers.

[197] Although there is a greater discrepancy between male/female animators in WEP than in MFP, the participation of male MFP animators should still be encouraged.

Recommendations for Activities in the Time domain

- ***Implement domestic chore sharing education sessions in every epicenter.*** Domestic chore sharing education sessions are the most direct method of improving behavior change in relation to the Time indicators.
  - ✓ Compile relevant training materials on domestic chore sharing education sessions from countries where they are currently being implemented.
  - ✓ Formalize the education session more by creating a specific lesson plan and emphasizing it in the WEP programming.

- ***Conduct participatory community-level time use surveys***. This activity helps raise awareness in communities about the gendered division of labor and the burden of unpaid labor on women's time.[198]
  - ✓ Create a time use curriculum that can be applied to various country contexts and easily adapted for training and use by facilitators. The goal would be that each country is trained in how to properly execute time use activities, provided resources, and ensured they're conducted regularly. One activity is to divide participants by gender to draw detailed outlines of their day, hour by hour, and then facilitate discussion as a large group. Oxfam has a descriptive toolbox of follow-up participatory activities that identify the gendered division of tasks and resources available in the community to assist in these tasks.[199]

[198] THP-Ghana conducted this activity to successfully initiate discussion around unpaid work in the household.
[199] Oxfam 2013.

- ***Integrate the division of household chores into other trainings that are relevant.***
  - ✓ Expand marriage and family trainings to include gender roles in the home.[200]
  - ✓ Hold activities about the gendered division of unpaid housework with participants and animators in the microfinance program. The trade-off for women loan recipients between paid work, unpaid work and leisure time is a challenge that needs to be discussed. Additionally, this is a great way to reach many people in the community, since microfinance is such a popular component of THP epicenters. The activity should be conducted after women have some experience in IGA.[201]

- ***Increase focus on time and laborsaving technologies, and develop activities to facilitate the uptake of timesaving devices.***

Box 9: Technology can empower women and reduce their time poverty

"You have to start by recognizing the problem and talking about it, trying to change those roles. But you also have to introduce laborsaving devices. Like in Africa, if somebody doesn't have fuel, they're still going and collecting firewood. If they get an oven, that's a huge difference. You can do things to reduce the inequities by making sure that they can get clean energy, safe energy. To make sure they're not having to collect water every day. That's huge for women in the developing world".

Melinda Gates[202]

  - ✓ Promote innovations in cook stoves, and cooking fuels: either alternatives to firewood or efficient cook stoves.[203]
  - ✓ Facilitate access to bikes, which can help shift responsibility for wood and water collection.[204]

[200] For example, Burkina Faso's forced and early marriage campaign involves a series of activities about changing cultural norms around marriage and what a healthy marriage looks like. In Ghana, there have also been education campaigns on domestic violence, and on how to work as a family unit. These topics may provide an appropriate context in which to approach the sensitive issue of women's responsibility for unpaid housework.
[201] For example, in Ethiopia, local government experts give trainings in women's empowerment to SACCO leadership.
[202] Grose 2016.
[203] Examples of activities undertaken include: biodigesters in Uganda, cook stove production in Malawi, THP-Ghana's attempt selling clean cook stoves which was not successful due to the price of the asset.

- ✓ Highlight the timesaving benefits of boreholes and wells on water collection, and, with partnerships, place greater emphasis on meeting this need.
- ✓ Support the purchasing of communal technologies that can be rented out for general use (millet grinders and other food processing machines). This saves time for participants and generates revenues for the epicenter.
- ✓ Partner with external actors for the introduction of new technology whenever possible, whether it be local and international NGOs, social enterprises, or the government.
- ✓ Explore the feasibility of designing loans for the acquisition of technological assets to reduce time poverty.

- ***Expand childcare options.*** Given the current gender divisions, most women can't fully participate in non-farm IGAs and simultaneously take care of young children.
  - ✓ Support accessible preschool services, which increases women's time and ensures the wellbeing of children.
  - ✓ When hired care workers are not available, organize informal community-led childcare. Taking advantage of the existing mobilization and participation in the epicenter, women who have young children can organize groups, and take turns watching over the group's children while the other women participate in their IGAs. Starting in this way can further showcase the benefits of childcare for both children and mothers and possibly evolve into a more sustainable, formal service.

[204] It is important to note that initiatives promoting access to bikes to reduce women's time poverty have had mixed results in the past. Whilst some have been successful, it has not systematically been the case (Carr and Hartl 2010).

Recommendations for Activities in the Income domain

- ***Conduct feasibility studies of potential new income-generating activities.*** A larger variety of IGAs can ensure that the market is not saturated and there is more opportunity to buy and sell different products. When selecting IGAs, it is critical to verify, to the extent possible, that the potential market for the activities is enough for the women to receive a profit.
  - ✓ Identify the activities that could benefit participants the most, in terms of generating a higher income. Look for: the availability of materials and other inputs required for the activity; the overall cost of conducting the activity; the possibility and ease of conducting a skill-training (if necessary) for said IGA; the potential market to sell the good or service produced, whether within their own communities or to a broader market; and the long-term sustainability of the IGA.
  - ✓ Conduct feasibility studies for activities currently carried out at the epicenters to determine if they are producing the expected benefits. Look for IGAs that have a higher profit margin, a better debt-to-asset ratio and therefore provide women with more income.

- ***Expand the market for women's IGAs.***
  - ✓ Use THP's network and global reach to create partnerships with local, regional and international organizations and governmental bodies that can help create entry points into other markets. For example, a partnership with the tourism board to sell women's products at artisanal markets in the country's capital may provide a larger market than the women would be able to reach on their own. There are significant constraints to achieve this, including large investment costs, intensive oversight, and logistical and regulatory challenges. Partnerships may mitigate some of these challenges.

- ✓ Leverage partnerships by considering available funds that aid organizations have for these types of initiatives, the networks that are currently exporting rural artisans' products. Review what local governmental bodies and NGOs are already doing in the locations where THP operates.

Box 10: Examples of Market Expansion through Partnership

- In Ghana, the "Recycle Not Waste" Initiative trains low-income youth to turn plastic waste into fashion goods that the US Global Partnership then markets to the United States and international fair-trade retail outlets.[205]
- In Mozambique, a partnership between the International Fund for Agricultural Development and the Governments of Ireland and Mozambique, allows small-scale farmers to sell their produce at Shoprite, Africa's largest food retailer.[206]

- ***Expand "micro-savings" initiatives to increase accessibility of financial services.***
  - ✓ Introduce the various micro-savings options to communities and discuss the benefits of saving. Brainstorm potential activities that would be most appropriate and effective in the country's context.
  - ✓ Support community-based, transparent micro-savings initiatives to build trust in the rural bank. While generally a trusted, community-oriented method, these initiatives should be aware of the drawback of the risk of theft. Micro-savings activities must be coupled with trainings, security and accountability procedures, and oversight.

[205] SEED Awards 2011.
[206] IFAD 2016.

Bibliography

Abdourahman, Omar Ismael. 2010. "Time Poverty: A Contributor to Women's Poverty?" *Journal Statistique Africain* 11: 16-37.

Adam, Iddrisu. 1996. "Energy and Deforestation in Ghana: A Study of Woodfuel-deforestation Links in Rural Ghana." Ph.D. dissertation. Wilfrid Laurier University.

BBC News. 2015. "Burkina Faso Country Profile." http://www.bbc.com/news/world-africa-13072774 (December 18, 2015).

Bishop-Sambrook, Clare. 2014. "The time poverty trap: Rural women's poverty of time is one of the biggest challenges facing smallholder development in sub-Saharan Africa." October 23. http://ifad-un.blogspot.com/2014/10/the-time-poverty-trap-rural-womens.html (April 1, 2016).

Bosma, Niels, Mirjam van Praag, Roy Thurik, and Gerrit de Wit. 2004. "The Value of Human and Social Capital Investments for the Business Performance of Startups." *Small Business Economics* 23 (3): 227–36.

Bradshaw, Sarah. 2013. "Women's Decision-making in Rural and Urban Households in Nicaragua: The Influence of Income and Ideology." *Environment and Urbanization* 25 (April): 81-94.

Budlender, Deborah and Rachel Moussié. 2013. "Making Care Visible: Women's Unpaid Care Work in Nepal, Nigeria, Uganda and Kenya." Action Aid.

Carr, Marilyn, and Maria Hartl. 2010. "Lightening the Load: Labour-saving technologies for rural women." Warwickshire, UK: International Fund for Agricultural Development (IFAD) and Practical Action Publishing Ltd.

Chaganti, Radha, and Saroj Parasuraman. 1996. "A Study of the Impacts of Gender on Business Performance and Management Patterns in Small Businesses." *Entrepreneurship Theory and Practice* 21 (2): 73–5.

Chant, Sylvia. 2006. "Re-thinking the 'Feminization of Poverty' in Relation to Aggregate Gender Indices." *Journal of Human Development* 7 (2): 201-220.

Conry-Murray, Clare. 2009. "Adolescent and adult reasoning about gender roles and

fairness in Benin, West Africa." *Cognitive Development* 24 (2): 207-219.

Demirguc-Kunt, Asli, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden. 2015. "The Global Findex Database 2014: Measuring Financial Inclusion around the World." Policy Research Working Paper 7255, World Bank, Washington, D.C.

Dijkman, Hanneke and Miene Pieter Van Dijk. 1993. "Female Entrepreneurs in the Informal Sector of Ouagadougou." *Development Policy Review* 11: 273–288.

Economic Commission for Africa. 2009. "African Women's Report 2009: Measuring Gender Inequality in Africa: Experiences and Lessons from the African Gender and Development Index". *United Nations.* www.uneca.org/sites/default/files/PublicationFiles/awr09_fin.pdf (December 18, 2015).

Fenrich, Jeanmarie and Mary McEvoy. 2014. "Promoting Rule of Law in Customary Tribunals in Ghana." *Harvard Human Rights Journal*. (November 6). http://harvardhrj.com/2014/11/promoting-rule-of-law-in-customary-tribunals-in-ghana/ (Accessed December 7, 2015).

Floro, Maria S. 1995. "Economic Restructuring, Gender and the Allocation of Time." *World Development* 23 (11): 1913-1929.

Folbre, Nancy. 2006. "Measuring Care: Gender, Empowerment, and the Care Economy." *Journal of Human Development* 7 (2): 183-199.

Folbre, Nancy. 2014. "The Care Economy in Africa: Subsistence Production and Unpaid Care." *Journal of African Economies* 23: 128-156.

Fonds International de Developpement Agricole. 2007. "*Burkina Faso: Options strategiques pour le programme-pays* [Burkina Faso: Strategic Options for the Country Programs]". https://www.ifad.org/documents/10180/d249eb8d-1847-42f5-a3e3-e2686b1c367e (April 5, 2016).

Food and Agriculture Organization of the United Nations. 2011. "The State of Food and Agriculture 2010–11: Women in Agriculture: Closing the Gender Gap for Development." http://www.fao.org/docrep/013/i2050e/i2050e.pdf (April 1, 2016).

Food and Agriculture Organization of the United Nations. n.d. "Labour Saving Technologies and Practices for Households." ftp://ftp.fao.org/docrep/fao/007/ae502e/ae502e04.pdf (April 1, 2016).

Gallup. 2014. "Gallup Analytics: Global Data, World Poll." http://www.gallup.com/file/products/177812/WorldPollItems.pdf (April 1, 2016).

Ghana Statistical Service. 2012a. "2010 Population and Housing Census." http://www.statsghana.gov.gh/docfiles/2010phc/Census2010_Summary_report_of_final_results.pdf (December, 7, 2015).

Ghana Statistical Service. 2012b. "Ghana Time-Use Survey 2009: How Ghanaian Women and Men Spend Their Time." http://www.statsghana.gov.gh/nada/index.php/catalog/53 (March 30, 2016).

Government of Ghana. 2016. "Ministers of States." http://www.ghana.gov.gh/index.php/governance/ministers (April 15, 2016).

Grassi, Flavia, Josefine Landberg, and Sophia Huyer. 2015. "Running out of time: the Reduction of women's work burden in agricultural production." http://www.fao.org/3/a-i4741e.pdf (April 1, 2016).

Grose, Jessica. 2016. "The Lenny Interview: Melinda Gates." http://www.lennyletter.com/politics/interviews/a322/the-lenny-interview-melinda-gates/ (April 1, 2016)

Gross, Daniel R. 1984. "Time Allocation: A Tool for the Study of Cultural Behavior." *Annual Review of Anthropology* 13: 519-558.

Groundswell International. 2015. "Where We Work: Ghana." http://www.groundswellinternational.org/where-we-work/ghana/ (December 7, 2015).

Guiguemde, Pierre H. 2016. "Burkina Faso." Encyclopedia Britannica. (February 8). http://www.britannica.com/place/Burkina-Faso (April 5, 2016).

Gummerson, Elizabeth and Daniel Schneider. 2013. "Eat, Drink, Man, Woman: Gender, Income Share and Household Expenditure in South Africa." *Social Forces* 91 (March): 813-836.

Helmfrid, Sigrun. 2004. "Towards Gender Equality in Burkina Faso: A Profile on Gender Relations." Sida Department of Policy and Methods.

Hoddinott, John and Lawrence Haddad. 1991. "Household Expenditures, Child Anthropometric Status and the Intrahousehold Division of Income: Evidence from The Côte D'Ivoire." Discussion paper #155. Princeton University and Trinity College and Centre for the Study of African Economies, Oxford.

Hoebink, Paul. 2012. "The Hunger Project in Benin: A First Review and Recommendations for Evaluation." The Netherlands: Nijmegen.

IFAD. 2016. "Small-scale farmers become entrepreneurs." http://www.ruralpovertyportal.org/country/voice/tags/mozambique/pama (April 1, 2016).

Institut National de la Statistique et de la Démographie (INSD) and ICF International. 2012. "*Enquête Démographique et de Santé et à Indicateurs Multiples du Burkina Faso 2010* [Demographic and Health Survey and Multiple Indicators of Burkina Faso 2010]." Calverton, Maryland, USA: INSD et ICF International.

International Center for Research on Women. 2016. "The Issue: Women's Economic Empowerment." http://www.icrw.org/what-we-do/economic-empowerment (April 1, 2016).

International Food Policy Research Institute. 2012. "Women's Empowerment in Agriculture Index." http://www.ifpri.org/publication/womens-empowerment-agriculture-index (December 6, 2015).

Johnston, Deborah, Sara Stevano, Hazel Malapit, Elizabeth Hull, and Suneetha Kadiyala. 2015. "Agriculture, Gendered Time Use, and Nutritional Outcomes: A Systematic Review." Discussion paper. International Food Policy Research Institute.

Khazan, Olga. "The Scourge of the Female Chore Burden," The Atlantic, 23 February, 2016.

Lachaud, Jean-Pierre. 1997. "*Pauvreté, vulnerabilité et marché du travail au Burkina Faso* [Poverty, Vulnerability and the Job Market in Burkina Faso]." Research Series 02. Group d'Economie du Developpement de l'Universite Montesquieu Bordeaux IV.

Malapit, Hazel, Chiara Kovarik, Kathryn Sproule, Ruth Meinzen-Dick, and Agnes Quisumbing. 2015. "Instructional Guide on the Abbreviated Women's Empowerment in Agricultural Index (A-WEAI)." *International Food Policy Research Institute.*

Malik, Khalid. 2014. "Human Development Report 2014. Sustaining Human Progress: Reducing Vulnerabilities and Building Resilience." *United Nation Development Programme.* http://hdr.undp.org/sites/default/files/hdr14-report-en-1.pdf.

McFerson, Hazel M. 2010. "Poverty Among Women in Sub-Saharan Africa: A Review of Selected Issues." *Journal of International Women's Studies* 11 (4): 50-72.

Mies, Maria. 1982. *Lace Makers of Narsapur*. London: Zed Books.

Miller, Claire C. 2016. "How Society Pays When Women's Work is Unpaid." *The New York Times.* Posted on February 22, 2016. http://www.nytimes.com/2016/02/23/upshot/how-society-pays-when-womens-work-is-unpaid.html?_r=1 (accessed April 1, 2016).

Mintalucci, Maria. 2014. "The Hunger Project's Microfinance Program: An Evaluation." New York: The Hunger Project.

Movement for Community Led Development. 2015. "About Us." http://communityleddev.org/about-2/ (December 7, 2015).

Mrkić, Srdjan, Tina Johnson and Michael Rose, eds. 2010. *The World's Women 2010: Trends and Statistics*. (Vol. 11, K). New York: United Nations.

Nioumou, Frederic D. 1997. "*Genre et pauvreté au Burkina Faso* [Gender and Poverty in Burkina Faso]". Burkina Faso: Ministère de l'Economie et des Finances.

Organization for Economic Co-operation and Development. 2014a. "Social Institutions and Gender Index, Burkina Faso." http://www.genderindex.org/country/burkina-faso (December 5, 2015).

Organization for Economic Co-operation and Development. 2014b. "Social Institutions and Gender Index, Ghana." http://www.genderindex.org/country/ghana (December 5, 2015).

Organization for Economic Co-operation and Development. 2015. "Better Life Index - Edition 2015." http://stats.oecd.org/Index.aspx?DataSetCode=BLI (April 1, 2016).

Overå, Ragnhild. 2007. "When Men Do Women's Work: Structural Adjustment, Unemployment and Changing Gender Relations in the Informal Economy of Accra, Ghana." *The Journal of Modern African Studies* 45 (4): 539-563.

Oxfam. 2013. "Participatory Methodology: Rapid Care Analysis." http://policy-practice.oxfam.org.uk/publications/participatory-methodology-rapid-care-analysis-302415 (April 22, 2016).

Pathiyanthara, Sanitha. 2014. "How innovation can reduce women's time poverty." March 20. https://www.devex.com/news/how-innovation-can-reduce-women-s-time-poverty-83091 (April 1, 2016).

Pickbourn, Lynda. 2015. "Remittances and Household Expenditures on Education in Ghana's Northern Region: Why Gender Matters." *Feminist Economics* (November). http://dx.doi.org/10.1080/13545701.2015.1107681 (accessed April 9, 2016).

Republic of Ghana. 1998. "Timber Resources Management and Regulations." L.I. 1649. http://www.fcghana.org/library_info.php?doc=46&publication:L.I.%201649%20-%20Timber%20Resources%20Management%20Regulations,%201998&id=15 (December 7, 2015).

Ribot, Jesse. 1995. "Local Forestry Control in Burkina Faso, Mali, Niger, Senegal and the Gambia: A Review and Critique of New Participatory Policies." Review of Policies in the Traditional Energy Sector (RPTES) Discussion Paper. January. http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2000/02/23/000178830_9811170355366/Rendered/PDF/multi_page.pdf.

Robb, Alicia, and John Wolken. 2002. "Firm, Owner, and Financing Characteristics: Differences between Female- and Male-Owned Small Businesses." Finance and Economics Discussion Series Working Paper 2002-18, Board of Governors of the Federal Reserve System, Washington, DC.

Roeder, Philip G. 1985. "Ethnolinguistic Fractionalization Indices." University of California, San Diego. http://pages.ucsd.edu/~proeder/data.htm (April 22, 2016).

Sabarwal, Shwetlena, Katherine Terrell, and Elena Bardasi. 2011. "How Do Female Entrepreneurs Perform? Evidence from Three Developing Regions." *Small Business Economics* 37: 417-441.

SEED Awards. 2011. "Recycle Not A Waste Initiative: Ghana." https://www.seed.uno/images/documents/560/574_RECNOWA_Flyer_EN_120313.pdf (April 20, 2016).

Stern, Michelle, Lindsey Jones-Renaud, and Marya Hillesland. 2016. "Intervention Guide for the Women's Empowerment in Agriculture Index." March. http://acdivoca.org/sites/default/files/attach/technical-publications/WEAI-Intervention-Guide-2016.PDF (April 1, 2016).

The Hunger Project. 2014. "2014 Annual Report." http://www.thp.org/downloads/2014-annual-report/ (December 7, 2015).

The Hunger Project. 2015a. "Measuring Our Work." http://www.thp.org/our-work/measuring-our-work/ (April 5, 2016).

The Hunger Project. 2015b. "Theory of Change." http://www.thp.org/our-work/measuring-our-work/theory-change/ (December 7, 2015).

The Hunger Project. 2015c. "The Women's Empowerment Index." http://www.thp.org/wp-content/uploads/2015/10/THP_WEI-Intro_10-12-151.pdf (December 7, 2015).

The Hunger Project. 2016a. "Measuring Self Reliance." http://www.thp.org/our-work/where-we-work/africa/epicenter-strategy/measuring-self-reliance/ (April 15, 2016).

The Hunger Project. 2016b. "Microfinance." http://www.thp.org/knowledge-center/poverty/microfinance/ (April 17, 2016).

The Hunger Project. 2016c. "Our Approach." http://www.thp.org/our-work/our-approach/ (April 12, 2016).

The Hunger Project. 2016d. "Participatory Monitoring and Evaluation." http://www.thp.org/our-work/measuring-our-work/participatory-monitoring-

evaluation/ (April 12, 2016).

The Hunger Project. 2016e. "Start with Women." http://www.thp.org/our-work/our-approach/start-with-women/ (April 12, 2016).

The Hunger Project. 2016f. "Where We Work: Burkina Faso." http://www.thp.org/our-work/where-we-work/africa/burkina-faso/ (December 8, 2015).

The Hunger Project. 2016g. "Where We Work: Ghana." http://www.thp.org/our-work/where-we-work/africa/ghana/ (December 8, 2015).

The Hunger Project. 2016h. "Women's Empowerment Index." http://www.thp.org/our-work/measuring-our-work/womens-empowerment-index (December 6, 2015).

The World Bank Group. 2006. "Gender, Time Use and Poverty in Sub-Saharan Africa." *World Bank Working Papers.*

The World Bank. 2011a. "Gender differences in employment and why they matter." In *World Development Report 2012*. Washington, DC: World Bank, 198-253.

The World Bank. 2011b. "The Persistence of Gender Inequality." In *World Development Report 2012.* Washington, DC: World Bank, 72 - 93.

The World Bank. 2016. "Gender Equality Data and Statistics, Burkina Faso." http://data.worldbank.org/indicator/IQ.CPA.GNDR.XQ/countries/BT?display=graph (April 5, 2016).

Thylefors, Markel. 1995. *The Effects of the Devaluation of the CFA Franc on the Poor Households of Ouagadougou, Burkina Faso: Report from a Minor Field Study.* Working paper no. 31. Stockholm, Development Studies Unit, Department of Social Anthropology, Stockholm University.

Udry, Christopher, John Hoddinott, Harold Alderman, and Lawrence Haddad. 1995. "Gender Differentials in Farm Productivity: Implications for Household Efficiency and Agricultural Policy." *Food Policy* 20 (5): 407–34.

United Nations Development Programme. 2014. "Sustaining Human Progress: Reducing Vulnerabilities and Building Resilience: Explanatory note on the 2014 Human Development Report composite indices: Ghana." *Human Development Report 2014.* https://s3.amazonaws.com/hdr4media.org/explanatory/GHA.pdf (December 7, 2015).

United Nations Development Programme. 2015a. “Imbalances in Paid and Unpaid Work.” *Human Development Report 2015*. New York: United Nations Development Programme, 107-130.

United Nations Development Programme. 2015b. “Human Development Reports.” http://hdr.undp.org/en/data (April 20, 2015).

United Nations Economic Commission for Africa. 2004. “The African Gender and Development Index.” http://www.uneca.org/sites/default/files/PublicationFiles/agdi_book_2004.pdf (April 1, 2016).

United Nations Economic and Social Council. Document E/2014/INF/5. “List of non-governmental organizations in consultative status with the Economic and Social Council as of 1 September 2014.” December 3, 2014. http://csonet.org/content/documents/E-2014-INF-5%20Issued.pdf.

United Nations Educational, Scientific, and Cultural Organization. 2013. “International Literacy Data 2013.” UNESCO Institute for Statistics. http://www.uis.unesco.org/literacy/Pages/data-release-map-2013.aspx (April 22, 2016).

United Nations Educational, Scientific, and Cultural Organization. 2014. “International Literacy Data 2014.” UNESCO Institute for Statistics. http://data.uis.unesco.org/Index.aspx?DataSetCode=EDULIT_DS&popupcustomise=true&lang=en (April 22, 2016).

United Nations Foundation. 2016. “Global Alliance for Clean Cookstoves: Women and Gender.” http://cleancookstoves.org/impact-areas/women/ (April 1, 2016).

United States Department of State, Bureau of Democracy, Human Rights and Labor. 2011. “Burkina Faso.” *International Religious Freedom Report for 2011*. http://www.state.gov/documents/organization/192897.pdf (December 7, 2015).

Urdinola, Diego Angel and Quentin Wodon. 2010. “Income Generation and Intra-Household Decision Making: A Gender Analysis for Nigeria.” In *Gender Disparities in Africa’s Labor Markets*, eds. Jorge Saba Arbache, Alexandre Kolev, and Ewa Filipiak. Washington, DC: World Bank, 381-406.

Van der Geest, Kees. 2011. "North-South Migration in Ghana: What Role for the Environment?" International Migration 49 (June): 69-94.

Walker, Liz and Graeme Reid, eds. 2005. *Men behaving differently: South African men since 1994*. Cape Town, South Africa: Double Storey.

Wang, Heng and Xiao-Yuan Dong. 2014. "Childcare Provisions And Women's Participation In Off-Farm Employment: Evidence From Low-Income Rural Areas." *Journal of Research in Gender Studies 4*(2): 260-272.

World Bank Group. 2014a. "Global Findex Database." http://datatopics.worldbank.org/financialinclusion/ (April 21, 2016).

World Bank Group. 2014b. "Worldwide Governance Indicators." Worldwide Governance Indicators Project. http://info.worldbank.org/governance/wgi/index.aspx#home (April 22, 2016).

World Bank Group. 2015. "Worldwide Governance Indicators." Worldwide Governance Indicators Project. http://info.worldbank.org/governance/wgi/index.aspx#home (April 22, 2016).

World Bank Group. 2016. "World Development Indicators." http://data.worldbank.org/data-catalog/world-development-indicators (April 22, 2016).

World DataBank. 2016. "World Development Indicators: Enrolment in primary education, both sexes (number)." http://databank.worldbank.org/data/reports.aspx?source=2&type=metadata&series=SE.PRM.ENRR# (April 15, 2016).

World Health Organization. 2009. "Female Genital Mutilation and Other Harmful Practices." http://www.who.int/reproductivehealth/topics/fgm/fgm_trends/en/ (December 6, 2015).

World Values Survey. 2014. **"**World Values Survey Wave 6: 2010-2014." http://www.worldvaluessurvey.org/WVSOnline.jsp (April 2, 2016).

Yirrah, Nana Ama. 2011. "Strengthening Customary Structures for Good Land Governance: Dynamics of Customary Land Secretariats." April 18-20. Lecture presented at COLANDEF, Washington, DC.

Annexes

Annex 1: The SIPA Team's Workshop Project Theory of Change

Annex 2: Focus Group Participant Demographic Data

Epicenter	Focus Group	Number of Participants	Age Range	Main Occupations
Agyapomaa	Loan Recipients, Mixed	15	27-68	Farmer, Trader
	Loan Recipients, Women	10	27-70	Farmer, Trader
	Epicenter Committee, Mixed	13	37-76	Farmer, Trader
	Loan Committee, Mixed	7	37-76	Farmer, Trader
	Loan Recipients, Men	6	30-62	Farmer
	WEP Animators, Mixed	4	40-61	Farmer
Matsekope[207]	WEP Participants, Mixed	15	45-68	Farmer, Trader
	Epicenter Committee, Mixed	16	29-68	Farming, Teaching, Trading, Health Worker
	THP Participants, Women	36	28-63	Farmer, Trader
	Loan Committee, Mixed	4	N/A	N/A
	THP Participants, Men	N/A	N/A	Farmer
	WEP Animators, Mixed	7	N/A	N/A

[207] Unfortunately, complete demographic information was not collected for the last 3 focus groups conducted.

Annex 3: Sample Field Focus Group Guide

Focus Group Guide for THP participants (female)

Introduction:

Good morning, thank you all for coming. My name is X and I will be leading our session today. My colleague X will be observing and taking notes. This is important for us, because I would like to be focused on our discussion, and so my colleague will write down all of the important information you share with us today.

We are both student researchers from Columbia University in New York and are working with The Hunger Project. The purpose of this study is to better understand the different ways in which THP's programming has affected the lives of those living in the THP Epicenter villages, and particularly to look for ways to improve those programs. We are not employees of The Hunger Project and are not getting paid to do this research. The information you share with us today will be included in a report about THP's programs to be used only by The Hunger Project and we hope will help them in the future. We are only here as researchers and unfortunately are not able to personally provide any assistance as we do not have access to additional resources.

I would first like to confirm that you have agreed to have this conversation, and that we may record your answers. This is important because my colleague may not be able to record what you say fast enough, and we want to be sure we can listen to this recording later to know what you have said. We will not be using your name or any of your personal information in our report. Do you agree to have this conversation with us and for us to record your answers? [SIGN CONSENT FORM]

Before we begin our discussion, let's go over a few things. First, please know that you may get up at any point if you need a break. You do not have to ask permission to speak. I hope that everyone feels free to share their experiences openly, but that requires we respect and listen to what others have to say. There is no right or wrong answer, and we are here to learn from you. We will not be using your personal information in our report, and it is important to respect other's privacy.

Thank you again for coming today and giving your time. Our discussion today will last one to two hours. Before we begin, does anyone have questions so far about today's discussion, about our project, or about us?

Great, so we're ready to get started. We're very excited to hear your ideas and experiences.

First, how about we go around the circle and share your name, age, and the thing you like most about your community. This would help us to get to know everybody and your community.

Next we'd like to ask you a few ***questions about your community and The Hunger Project's programs*** *based at the [NAME] epicenter.*

1. *Have you participated in any program at the epicenter? [they should all answer yes, based on arrival confirmation]*

2. *Which programs have you participated in?*

3. *What is your overall impression of the programs you have participated in?*
   Probe for: enjoyment, usefulness, culturally appropriate, well-run
   a. *What is your favorite program you've participated in?*
   b. *Which program do you think had the largest impact on you/your life or the lives of people you know?*
      i. *Probe for description of the impact*

4. *Were you involved in the creation of your community's THP epicenter or programs?*
   [If yes]:
   a. How were you involved?
   [If no, skip to question 5]:

5. *Are there any other organizations conducting programs or providing services in this area?*
   [If yes]:
   1. *Do you ever participate in any of these organizations?*
   2. ***[If yes:]*** *What organizations do you participate in?*
      a. *What does the group do in the community?*
      b. *What is your role in the group?*

   [If no, skip to question 6]:

6. *How are decisions made in your community?*
   a. *Who participates in community decision-making?*

b. *Can you share a story about the last time your community made a big decision?*

7. *Do you ever participate in community decision-making?*
   [If yes]:
   a. *Please tell us more about your experience with community decision-making.*
   b. *Did you feel comfortable sharing your opinion?*
   c. *Did you feel like your opinion was heard/taken into consideration by others?*
   [If no, skip to next section]:

Now we'd like to ask you a few more ***questions about your home, work, and family life.*** *This will help us to better know you and your community, and the role that THP plays in your life.*

8. *Please tell us about the partnership between you and your husband (and the co-wives). How do you work together to run your household?*
   Probe for: how decisions about important issues are made in your home.
   a. *Can you tell us about the last time your family had to make an important decision?*
   b. *Who usually makes decisions in your household?*
   c. *Do you feel like you share the responsibility for making household decisions with your other family members?*

9. *Do you have any children?*
   [If no, skip to question 10]:
   [If yes]:
   a. *How many children do you have?*
   b. *Do they go to school?*
   [If no, skip to question c]
   [If yes]:
      i. *How do you pay for their school fees?*
      ii. *Who pays for the school fees?*
   b. *What is the role of the husband in the care of children?*
   c. *What is the role of the mother in the care of children?*
      i. *Who takes care of your children on a daily basis?*
      ii. ***[If the woman:]*** *Does your husband ever help take care of the children?*

A. ***[If yes:]*** *What kinds of childcare tasks does your husband help with?*

c. *When you are pregnant, do you ever go to the doctor?*
d. *Do you remember how many times you visited the doctor during your most recent pregnancy?*

10. *What activities do you do to earn income?*

[If none, skip to question 8]

a. *Has this changed since THP came to your village?*
b. *Do you think it's important for women to have their own source of income? If yes, why?*
    i. *Are there any obstacles for women specifically to earn money?*
    ii. *Probe for the impact of women earning income on family dynamics and has this changed since starting to earn income*
c. *What do you do with the money that you earn?*
    i. *Do you use a bank account for your income?*
d. *Do you have any loans or credit?* ***[If yes]*** *from which organization/institution?*
    i. *Are there any savings/credit groups in your community?*
    ii. *What do you use the loans/credit for?*
        i. *Probe for how THP loans (if any) specifically are used*
    iii. *What do you do with the revenue (income) you generate from this business?*
        i. *Probe for autonomy of women in spending decisions, how is money spent in the family*
e. *What is your occupation?* ***[If not apparent already]***

11. *Would you say that many women in the village own businesses?*
    a. *How do you define business?*

12. *Are there literacy classes in the village?*
    a. *Are many people literate in the village?*
    b. *Is literacy important to you?*

13. *Please describe what your typical day is like- what time does it start, what activities do you do. Please be as detailed as possible.*
    a. *Probe for what are the most important activities, what is a priority for them*

14. *What kinds of things do women do every day? How do women spend most of their time?*
    a. *Are there any tasks that women do that men do not?*

15. *What kinds of things do men do every day? How do men spend most of their time?*
    a. *Are there any tasks that men do that women do not?*

16. *Who does most of the housework, such as cleaning the home, in your family?*
    a. *Does anyone help you with the housework if you need help?*
    b. *Do you think you have too much to do?*
        i. *Are you ever not able to do something else, like attend a THP program, because you have to do housework?*
        ii. *Are you able to finish all of your housework every day?*
    c. *Would you like more help with the housework?*
        i. ***[If yes]*** *From who would you like help?*
            1. *Probe for husband?*
        ii. *Are there any tools or machines that you have gotten or would like to have that would help you in completing all of your tasks?*

17. *Who is responsible for cooking in your family?*
    a. ***[If the respondent:]*** *What do you use to cook your food?*
    b. *Who collects the fuel for the fire?*
    c. *Is it difficult to find fuel?*
        i. *Probe for do they purchase fuel*
    d. *Would like more help gathering fuel?*
        i. ***[If yes:]*** *From who?*
            1. *Probe for husband?*
    e. *Does your husband ever help gathering or purchasing the fuel?*
        i. ***[if yes:]*** *Has this changed at all since THP programs began?*

18. *Have you ever gone to a THP training about domestic violence/FGM/early marriage [depending on the trainings happening that epicenter]?*
    [If yes:]
    [If no, skip to conclusion]
    a. *What do they talk about at the trainings?*
    b. *What did you learn from the trainings?*

19. *That's all the questions we had for you. Before we end, is there anything else about your communities or yourselves that you think it's important for us to know?*

Conclusion:

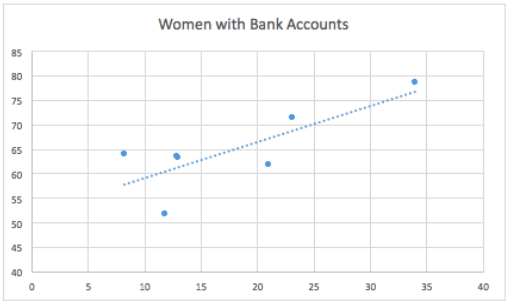
Thank you again for coming, we really appreciate your time and willingness to participate in our discussion. The information you shared with us will be very useful in our report. Thanks!

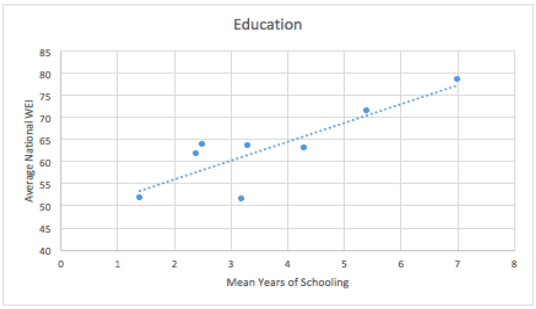
Annex 4: Country Factors Data Set and Graphs

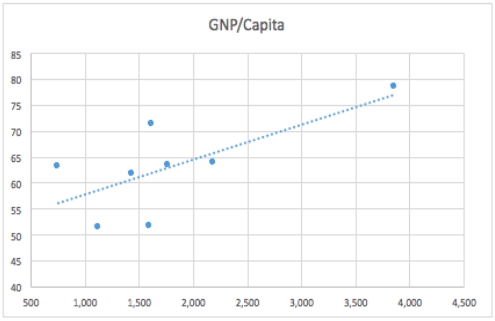
Country	HDI 2015	Life Expectancy (HDI)	Expected Years Schooling (HDI)	Mean Schooling (HDI)	GNP/capita (HDI)	Adult literacy rates (average of genders)	Female adult literacy rates	Government Effectiveness	Political Stability/Absence of Conflict or Terrorism	# NGOs	Ethno-Linguistic Fractionalization	ODA as % of GNI	ODA per capita	% women in parliament	% of population that is rural	% of population with an account at a FI	% of women with an account at a FI	% of population borrowed from FI	% of women borrowed from FI
Benin	0.48	59.6	11.1	3.3	1,767	28.7	18.4	34.13	47.09	156	0.525	7.2	63	7	56	16	12.9	7.6	8.9
Burkina Faso	0.402	58.7	7.8	1.4	1,591	28.7	21.6	30.77	19.42	178	0.712	8.7	61	13	71	13.4	11.8	5	3.5
Ethiopia	0.442	64.1	8.5	2.4	1,428	39	28.9	35.58	9.71	216	0.766	8	40	28	81	21.8	21	7.4	7.6
Ghana	0.579	61.4	11.5	7	3,852	71.5	65.3	44.23	40.78	273	0.874	2.9	51	11	47	34.6	34	8.1	8.9
Malawi	0.445	62.8	10.8	4.3	747	61.3	51.3	25	51.46	158	0.606	30.3	70	17	84	16	13	6	7.3
Mozambique	0.416	55.1	9.3	3.2	1,123	50.6	36.5	24.04	32.04	164	0.698	14.5	87	40	68				
Senegal	0.466	66.5	7.9	2.5	2,188	49.7	38.7	38.94	41.26	199	0.791	6.7	69	43	57	11.9	8.2	3.5	3.1
Uganda	0.483	58.5	9.8	5.4	1,613	73.2	64.6	38.46	16.02	261	0.922	7	46	35	84	27.8	23.1	15.7	13.9

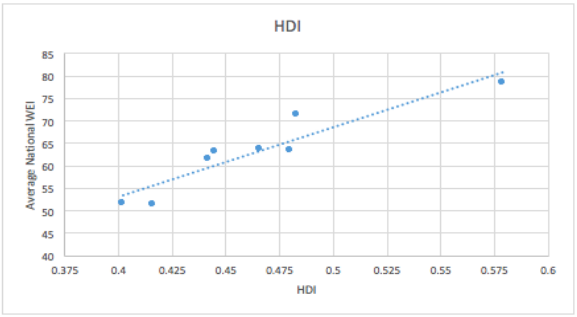
Source	UNDPHDR	UNDPHDR	UNDPHDR	UNDPHDR	UNDPHDR	UNESCO2013	UNESCO2014	WBG World Governance Indicators 2014	WBG World Governance Indicators 2015	UNECOSOCNGO branch, orgs with consultative status	ELF Index (1985)	WBG Development Indicators	WBG Development Indicators	WBG Development Indicators	WBG Development Indicators	WBG Global Inclusion Index (Findex)	WBG Global Inclusion Index (Findex)	WBG Global Inclusion Index (Findex)	WBG Global Inclusion Index (Findex)

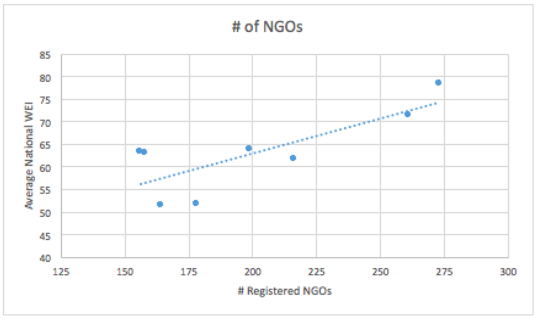
Graphs of Average National Total WEI scores versus Selected Country Development Factors

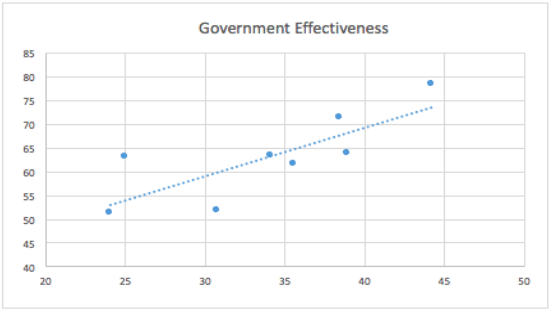












Annex 5: Women's Empowerment Program Education Session Topics, Methods, & Locations [208]

WEP Education Session Topics by Country

	Women's Community Leadership	Women's Civic Engagement	Gender Equality	Women's Legal Rights	Women's Rights to Children	Women's Inheritance Rights	Women's Land Rights	Women's Human Rights	Women's Political Rights	Family Planning	Sexual and Reproductive Health Rights	Education for Girl Children	Domestic Violence	Girl Child Marriage	Domestic Chore Sharing
Benin	x	x	x	x	x	x	x	x	x	x	x	x	x		x
Burkina Faso	x	x	x	x		x		x	x	x	x	x		x	
Ethiopia	x	x	x							x	x	x			
Ghana	x	x	x	x	x	x	x	x	x	x	x	x	x		x
Malawi	x	x	x	x	x	x	x	x	x	x	x	x	x		x
Mozambique	x	x	x	x	x			x		x	x	x	x		x
Senegal	x	x		x	x	x	x	x	x	x		x	x		
Uganda	x	x	x	x	x	x	x	x	x	x	x	x	x	x	

WEP Education Session Methods by Country

	Role-playing or games	Group discussion	Questions posed by leader to the group	Visual Guides (diagrams, posters)	Media (video)	Discussion of Goals and/or Creation of an action strategy	Storytelling	Singing/ Dancing	Small Group Activities	Lecture by the Leader	Radio Discussions
Benin	x	x	x	x	x		x	x			

[208] The Hunger Project, "Country Women's Empowerment Programs," internal document.

Burkina Faso	x	x		x	x	x	x		x		
Ethiopia	x		x			x			x	x	
Ghana	x	x	x	x	x			x	x	x	x
Malawi	x	x				x	x	x	x		
Senegal	x	x		x	x	x	x				
Uganda	x	x	x	x	x	x	x	x			

Women's Empowerment Program Education Sessions Locations by Country

	Epicenter Building	Clearly designated areas within epicenter communities	Churches
Benin	**X**		
Burkina Faso	**X**		
Ethiopia	**X**		
Ghana		**X**	**X**
Malawi		**X**	
Mozambique		**X**	
Senegal		**X**	
Uganda	**X**	**X**	

Annex 6: Women's Empowerment Program Gender Disaggregated Animator Data

Country	Female WEP Animator Trainees	Male WEP Animator Trainees	Ratio of Female/Male WEP Animators	Average WEI Scores	Average WEI Time Score
Burkina Faso	76	0	76.00	51.78	1.59
Mozambique	0	0	0.00	51.39	1.77
Benin	43	21	2.05	63.4	3.51
Uganda	197	69	2.86	71.47	4.63
Senegal	237	22	10.77	63.85	5.03
Malawi	262	4	65.50	63.11	5.91
Ethiopia	83	34	2.44	61.66	6.2
Ghana	160	75	2.13	78.45	14.15

Annex 7: Microfinance Program Education Session Topics & Methods[209]

MFP Education Session Topics by Country

	Formation of groups	Loan Application	Effective Loan Repayment	How to form a credit union/ SACCO	Business/IGA Planning	Household Financial Management	Debt Burden	Risks related to misappropriation of credit objectives	Duties & Roles of loan committee	Board of Directors Roles & Responsibilities	Savings Culture & Mobilization
Benin	X	X			X				X	X	X
Burkina Faso	X	X			X				X	X	X
Ethiopia	X	X	X	X	X	X	X	X			
Ghana	X	X	X	X	X	X			X	X	X
Malawi	X	X	X	X	X	X			X	X	X
Mozambique	X	X	X	X	X	X			X	X	X
Senegal	X	X	X	X	X	X	X	X			
Uganda	X		X	X	X	X			X	X	X

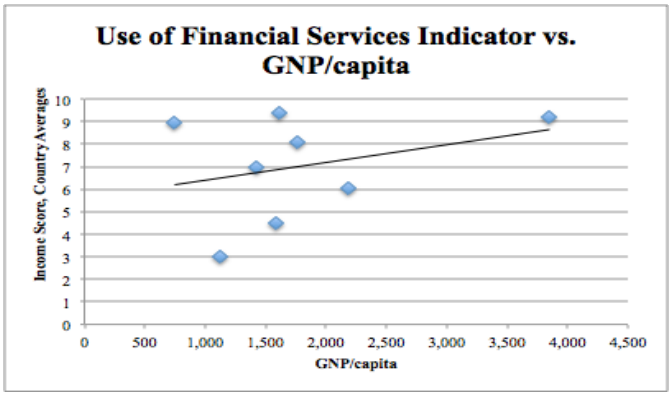
MFP Education Session Methods by Country

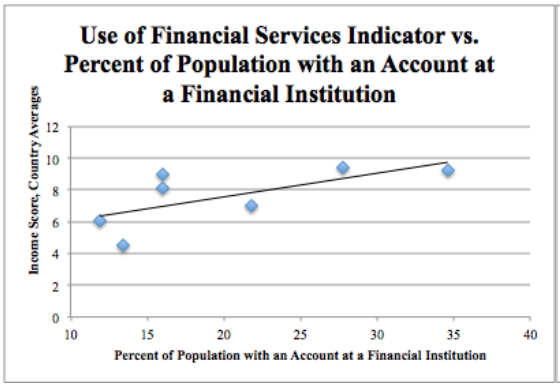
	group discussion	Questions posed by the leader to the group	Visual Guides	Media (i.e. videos)	Lecture by Leader	Singing or Dancing	Discussion of goals and creation of action plans	Storytelling	Small-group activities	Role Playing or Games
Benin	X	X	X	X			X		X	
Burkina Faso	X	X	X				X	X	X	X

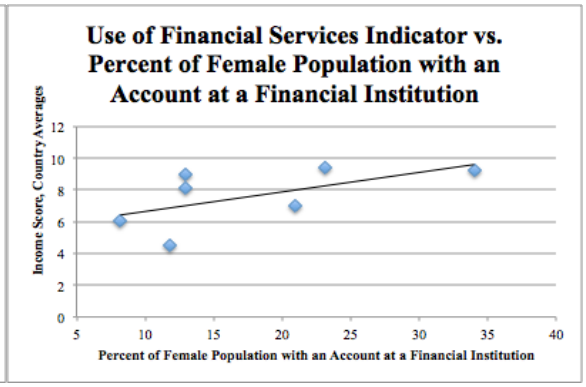
[209] The Hunger Project, "Country Microfinance Programs," internal document.

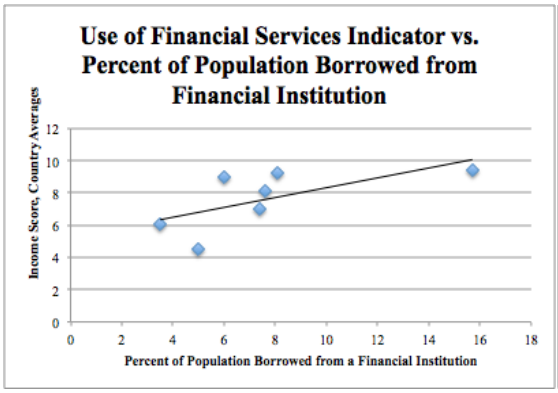
Ethiopia	X	X	X		X		X	X	X	
Ghana	X	X	X	X	X	X	X	X	X	X
Malawi	X	X			X				X	X
Mozambique	X				X				X	
Senegal	X	X	X	X	X	X				
Uganda	X	X	X	X	X	X	X	X	X	X

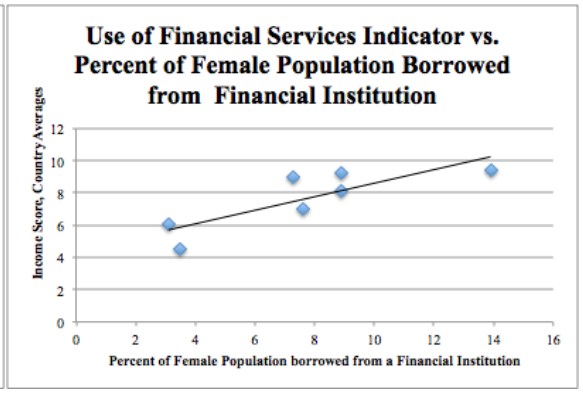
Annex 8: Use of Financial Services Indicator versus Selected Country Development Factor Graphs [210]





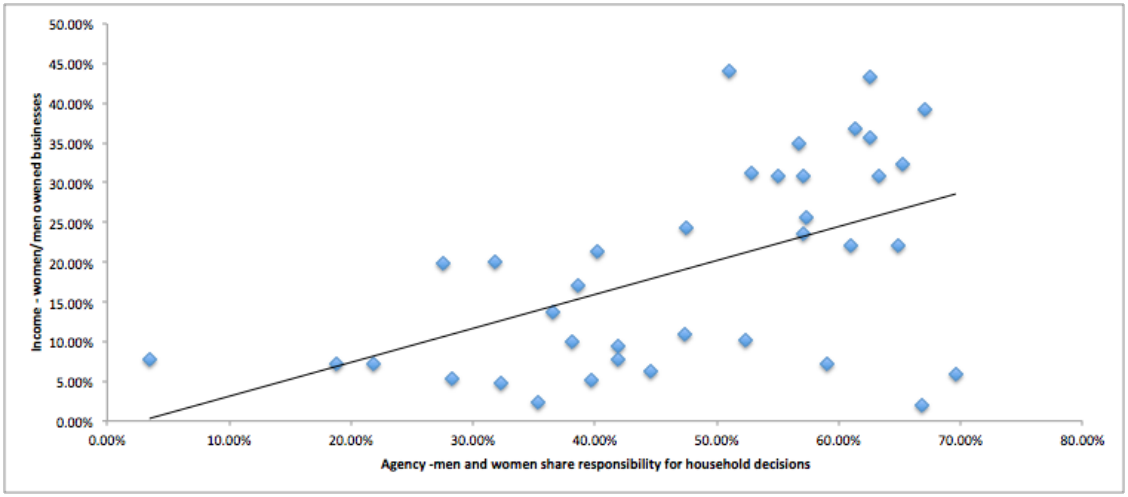






[210] The Hunger Project, "Women's Empowerment Index," 2016; UNDP 2015b; World Bank Group 2014a.

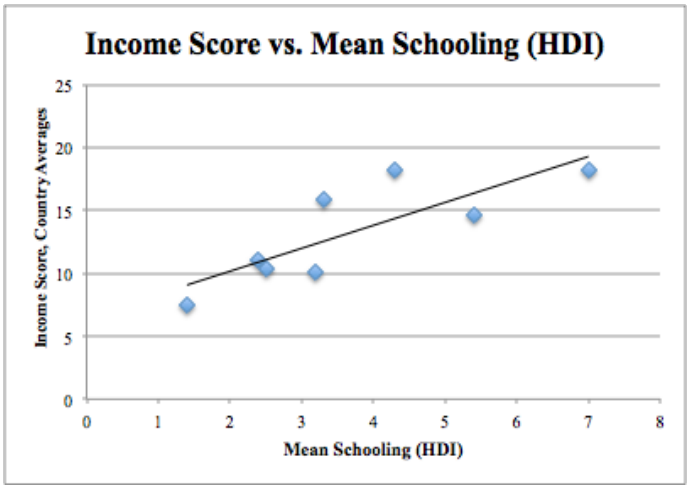
Annex 9: Graph of Relationship between Select Agency and Income Indicators [211]



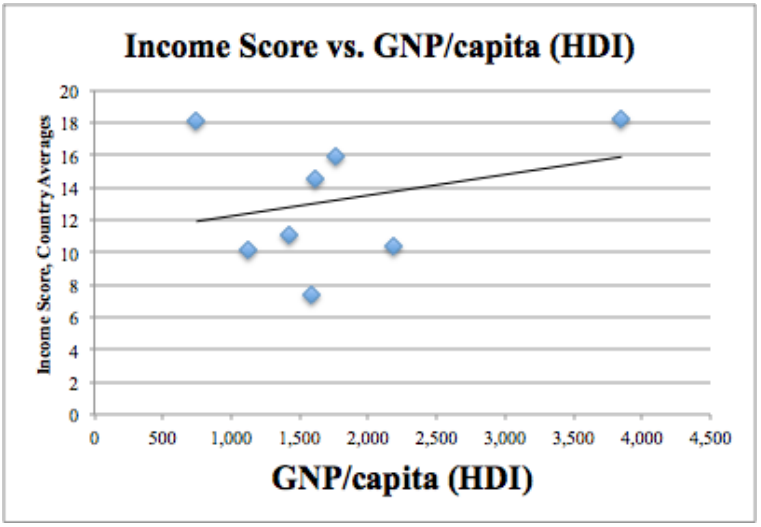
[211] The Hunger Project, "Women's Empowerment Index," 2016.

Annex 10: Graphs of WEI Income Score versus Country Development Factors [212]

Country Average Income Scores versus Mean Years of Schooling (HDI)



Country Average Income Scores versus GNP per capita (HDI)



[212] The Hunger Project, "Women's Empowerment Index," 2016; UNDP 2015b.