

Women's Empowerment &

Village Savings & Loans Assoc.

Agnes' Story

"Before VSLA, life was hard. We women totally depended on our husbands because we had no money of our own. When we needed money for something they would say they had no money even when they did. They would not help when our parents or other relatives were sick.

"Since joining VSLA I have been able to save and take loans several times, which have helped me to revive my shop, which was collapsing. I also started selling fish. With the income from my business I am able to buy food for my household and small things for my son and daughter. I feel very free being able to do this without having to go to my husband for money.

"VSLA has helped me to change my view about myself. I now believe in myself. I believe that I am able to achieve anything. I am full of confidence and no longer fear standing in front of people to provide my opinion on an issue. I can take loans because I do not fear that I will be unable to repay. Even if I face difficulties, I will pay the money back.

"My gratitude goes to those who discovered VSLA because it has helped us a lot. We no longer depend on our husbands for everything and when we have problems we can take loans or wait for our VSLA payouts. I ask CARE to continue training about VSLA...especially [with] women because they are the ones who suffer the most."

—Agnes, (2006). *VSLA and Women's Empowerment*. CARE Tanzania

Agnes' story illuminates opportunities that microfinance can provide to the poor, who are often excluded from financial services. For her, access to money has meant that she can send her children to school and put food on the table. She does not spend on herself, but for her family. Her story highlighted that she is a remarkable reservoir of both energy and knowledge. She is driven. She is entrepreneurial. And, though poor, she is confident that she will pay back her loans – in full, on time.

CARE's Strategic Impact Inquiry

At CARE, we view women's empowerment through the lens of poor women's efforts to achieve their full and equal human rights. Along the way, women strive to balance practical, daily, individual achievements with strategic, collective, long-term work to challenge biased social rules and institutions. Through a three-year Strategic Impact Inquiry (SII) on women's empowerment, thousands of women across dozens of research sites shape a rich and authentic story of empowerment, one that challenges many conventions about what it is, how it happens and what the development sector's project activities have to do with it. Central to this story is an awareness of interdependence – that the lasting empowerment of any given woman relies on a combination of changes in her aspirations and achievements (agency), in the societal rules and customs that shape her choices and possibilities in life (structure), and in the nature of relationships through which she navigates her life (relations). This brief highlights strategic opportunities our research has revealed for microfinance programming to use this framework of agency, structure and relations to dramatically deepen the impact our work can have on women's empowerment.

How these traits interact with women's empowerment, however, is unclear. For Agnes, village savings and loan associations (VSLAs) allowed her to *earn* more, *do* more, *speak* more and *live* better. Does that make her empowered? In some ways the answer is yes, but women's empowerment is much broader than these changes.

CARE has assumed that participating in VSLA enables women to build leadership in their home and enterprises. This forges space for women to gain

empowerment within their communities and relationships.¹ The VSLA Strategic Impact Inquiry (SII) takes a step back to ask: How can we test these assumptions, and learn how they relate to the realities of women in thousands of microfinance projects around the world?

- What potential do we see for women's empowerment in VSLA work?
- What kinds of things do we tend to accomplish? What do we tend to overlook, avoid or make worse? What have we learned works best and should be part of any VSLA work that seeks to empower women?
- And how can VSLA interventions be a platform for larger changes in the forces that shape the lives of the women we reach?

This brief explores such questions and outlines lessons learned from the SII in Burundi, India, Malawi, Mali, Niger, Tanzania and Uganda. While specific impacts of VSLA varied from country to country and woman to woman, overall the impacts of CARE's VSLA work can be summed up by one participant's response from Niger:

"We are proud of what we have done, but we are sure we can do better."²

So, what are we proud of?

Looking back on Agnes' story, her words reflect the key benefits that many women experienced from their participation in VSLA:

- "I am able to buy food for my household and small things for my son and daughter." As women begin to earn money through the income-generating activities that VSLA enables, they are able to contribute financially to the household – many for the first time. They do not have to ask their husbands' permission to spend (his) money. With income of their own, women often find their voices heard and their opinions count more in terms of 'safe' household decisions, like children's health and education. However, some decisions, like those concerning larger household investments and sexual health/reproduction, remain out of women's control, and men's decisions continue to be viewed as final.
- "VSLA has helped me to change my view about myself. I now believe in myself." Across studies, women reported that experiences with VSLA – both through their economic and community benefits – enabled them to build greater confidence and self-esteem.
- "Continue training about VSLA so that people understand it...especially the women because they are the ones who suffer the most."³ VSLA activities across the six countries helped women learn more in terms of financial and business management. In Uganda, Malawi, Mali, Uganda, Burundi and Mali, the project scope extended beyond economics, and women reported greater knowledge in diverse topics including HIV and AIDS, sanitation and hygiene. They also found that VSLA encouraged women to share their ideas and information with one another.

The Village Savings and Loans Model:

Also known in Asia as the Self Help Group methodology, village savings and loan associations (VSLA) promotes locally self-managed savings and loan associations in rural areas. While CARE has many mixed VSLA groups, the majority and original design of the methodology was to build solidarity among women. The self-managed adaptable system enables members to respond to economic opportunities as well as unforeseen shocks that may typically drive them into a cycle of uncontrollable and un-payable debt.

...and what can we do better?

Alongside these achievements, the SII shed light on real challenges related to the impacts of VSLA on women's lives. While the SII found great advances in some aspects of women's skills, knowledge and confidence, fewer gains were made in the relationships women hold with communities and in their homes, or the laws, traditions and norms that guide women's lives. In some cases, the SII discovered harms stemming from women's participation in CARE projects. Across sites, evidence from the SII revealed that some women used their earnings to uphold harmful traditional practices, group leaders used their role to take advantage of other members, or men acted to block their wives' participation in VSLA.⁴ Why might this happen, and what can we do about it? The SII offers key insights and recommendations on how programs can pursue more robust, lasting change for women's empowerment. These insights span across the program cycle – from analysis, design, implementation and evaluation – and offer valuable commentary on what it takes to be a more impactful organization.

FOR ANALYSIS: From Baseline Studies to Monitoring and Evaluation

CONTEXT ANALYSIS

Women's Empowerment. What does it mean?

The SII found that women's empowerment can mean a number of things – it changes from place to place, group to group and from woman to woman. In promoting women's empowerment at CARE, however, the SII sometimes found that how project teams approach empowerment may not reinforce women's own aspirations for their own lives.

When asked about their own empowerment, women involved in VSLA in Andhra Pradesh said "We cannot become like [empowered women]." To the researchers' surprise, they said: "Education is the main constraint. The difference between knowing what is written on a piece of paper and not knowing is critical in emerging as a leader." "We need a literacy program. We can sign our names, but this is not enough. Anyone can dupe us because we cannot read or write. We want a literacy program along with microfinance."⁵

Across studies, the SII highlighted the importance of honing projects to respond to the needs and aspirations of our key clients: women themselves. At the same time, the SII warns for project teams to also reflect on how structures and relationships surrounding women can influence their values. Overall in India, VSLA members described an empowered woman as someone who is employed, carrying a purse, self-confident, self-reliant, and able to 'step out of her house and make her place in the world.'⁶ However, in some cases, women also reinforced gender stereotypes in their responses. One woman in India described an empowered woman as 'good at her work,' 'listened to her family and looked after it.' In Mali, women involved in VSLA first defined empowerment as a woman with a job. Secondly, they asserted that an empowered woman 'has a husband and children (or at least the capacity to have children) who are productive and able to take responsibility for the woman herself.'⁷

Leveraging CARE's work in women's empowerment requires a firm understanding of both women's own aspirations as well as the dynamics of gender and power in their lives.

MONITORING and EVALUATION

Despite conducting baselines, monitoring and evaluation, SII teams discovered new realities that they were unaware of simply because women's empowerment was not included in previous analyses.

In Uganda, the SII found that VSLA brought both positive and negative changes to women's lives. VSLA projects provided women with the training and capital to earn money, pay school fees for their children and provide food for their families. At the same time, men sometimes felt threatened by women's growing role as provider for their families. Women reported increased tensions with husbands as a result of VSLA. For some women, this has meant that men may interfere with women's participation in VSLA, become more violent, or control money women earn or borrow from their participation in VSLA.

In addition, the SII revealed that VSLA members are simply overworked. Women in camps for internally displaced people fetch water, collect firewood, farm, care for their children and now participate in VSLA. Across SII interviews, women felt tired and overworked. Furthermore, women in Uganda also mentioned that external issues – high rates of rape, insufficient food aid, and poor health and justice systems – limited their ability to fully take part in VSLA.

To detect harmful factors and to adapt programs to more effectively meet women's needs, the SII found that VSLA projects must monitor changes occurring in women's lives with a focus on the shifting environment, women's empowerment and gender equity.

Monitoring and Evaluation Recommendations:

1. Analyze gender and power in local communities and identify key stakeholders that influence women's lives, decisions and behaviors.
2. Understand women's own aspirations to ensure interventions account for elements of empowerment important to the target group.
3. Adopt indicators for women's empowerment rooted in local contexts and institutionalize them within country office monitoring and evaluation systems.
4. Constantly monitor impacts of VSLA participation on women and families to ensure negative effects are identified and addressed.
5. Integrate SII analysis methods into program analysis, monitoring and evaluation with a focus on relational and structural aspects of empowerment.

FOR PROGRAMMING: Inclusivity, Sustainability and Empowerment

INCLUSIVE and SUSTAINABLE PROGRAMMING

One challenge that faces microfinance as an industry is how to reach the poorest of the poor. As no exception, the SII also found that CARE's VSLA projects struggled to include the most vulnerable and marginalized women in a community.

In Uganda, the SII found that young mothers and widows were consistently absent from VSLA groups. In the Keyo camp, leaders explained that project participants are typically selected among those present at general camp meetings. As people with some of the least support within camps, who would help watch the children of widows or young mothers so that they can participate in camp meetings or VSLA activities? In identifying project beneficiaries, CARE's project stressed the importance for CARE and partner staff to make house visits to provide equal opportunities for all community members to participate in the program.

Beyond enabling participation, the SII also touched on greater need to ensure equitable and inclusive management of VSLA groups. In India, the SII found group leadership often dominated by a few elite women, and groups often developed a "Leadership Dependency Syndrome." With this elite circle of leaders receiving more support, resources and training than the others, group decisions, collective action and access to membership relied on the decisions and dynamism of group leaders.⁸ Sometimes, these leaders adopt the same corrupt behavior that they faced in the past. Thus, the SII suggests that CARE better understand the role of elites in communities. Who are they and what are the dynamics of their power and privilege? How can groups be formed to promote equity and not replace one elite group with another? These questions are essential so CARE can support existing groups more effectively to avoid elite capture and ensure quality of group activities and equitable distribution of benefits.

The answers to these questions and how to ensure the quality of groups, however, differ from context to context. The SII found a number of countries adapted their groups to strengthen VSLA to fit their needs. For over the past 30 years, Niger's VSLA work evolved to lay a strong foundation for group sustainability through transparent leadership, regular meetings, regular contribution of funds and well-defined management structures. The SII found that the principles of transparency remained well-respected up until the program's end, which allowed Niger's VSLA groups to avoid conflicts over power and distribution of loans.

The sustainability of VSLAs in Niger was further strengthened by networking groups, which gave greater visibility to VSLA, enabled women to mobilize for village-level development interventions like cereal banks, and allowed VSLAs to work directly with external donors as a unified network. In addition, the SII showed that these networks of VSLAs were important mechanisms to mobilize civil society advocacy among members as well as build solidarity among women.

PURSuing STRUCTURAL CHANGE

While a number of women in Niger did mobilize to shape policy through VLSA, most VSLA programs did not reach beyond providing women with credit to bring change in the structures that limit their opportunities and possibilities. What do we mean by structures? The SII highlighted two key structural barriers in women's lives: women's access to services, such as credit from financial services; and the gender norms that influence how women's roles, behaviors and responsibilities are perceived. Both areas, the SII found, are critical for economic development and women's empowerment.

In terms of economic empowerment, Uganda and Tanzania SII's found impressive gains for women and their households. In Uganda, where respondents had taken part in VSLA for one to three years, annual household incomes rose on average from \$38 to \$58. Over

this time, households reported investing more in livestock, land and bicycles. At the same time, in Mali the majority of women interviewed were not financially self-sufficient, though they had been in VSLA two years or more. Interviewing VSLA members, women were positive about the programs and their contributions to household wealth. Quantitative data, however, found no significant signs of poverty alleviation.⁹ One member from Mali noted: *“Right now, the revenue generated through our participation in [VSLA] does not allow us to be financially self-sufficient.”*¹⁰ In Mali, the SII found that part of the problem is that women and groups did not have access to micro-finance organizations that offer larger loans that VSLA cannot provide. Without access to sufficient loans, women were unable to expand their businesses to graduate toward a higher level of economic security.

Beyond access to financial services, the SII also explored how VSLA impacted discriminatory gender norms. In India, the team found that while VSLA groups helped women gain a stronger sense of community with each other, they did not necessarily gain greater awareness of or action against the gender norms that restrain them. Some women reported mobilizing to help one another by pooling money to fund dowries or sex-based abortions – perpetuating the very conventions that constrain them.

In contrast, some programs took steps to address social structures. Burundi, Tanzania and Niger used VSLA strategies as an entry point for broader discussions around gender equity. Beyond discussing credit, agricultural technology and business skills, these programs used VSLA to discuss issues around gender, power, HIV and AIDS, leadership and advocacy. In linking VSLA groups to broader networks, CARE enabled women in Niger to collectively pursue opportunities in training and credit. As a result, in both Tanzania and Niger, VSLA women demonstrated greater presence and leadership in public, taking key roles in other community-based organizations. In both countries, a visible movement of VSLA women has emerged and become active in forming alliances for community-wide action.

RENEGOTIATING RELATIONS with MEN toward GENDER EQUITY

In addition to equitable structures, relations – particularly women’s relations with men – are an important component in women’s empowerment. The SII presented CARE with a spectrum of men’s attitudes toward women and their participation in VSLA:

“It’s the man who makes all the decisions: that’s part of the responsibility of a man... if a woman sits on a stool to knot a marriage, she’ll sit on the same stool to consummate the divorce. Society doesn’t accept that a woman gives her daughter in marriage; women are too weak to be involved in these important household affairs. This weakness is innate in her.”

- participant’s husband, Mali

“If a woman has more power than a man she will overflow herself. Women are no longer violated, no longer marginalized, but if she wants to exceed the limits we have to bring her back into line. We do not want to be dominated by women because of their wealth. We recognize that she has not yet reached this level of domination, but she must continue to improve her revenue because her position is without equivocation.”

- civil servant, Mali

“Today the whole house is dependent on the woman, so men are beginning to allow their wives to join groups. The men are actually disempowered, and they’re relying on women for assistance, so many men are opening up and accepting their wives to join groups.”

-male respondent, Uganda

“One or two women say that their husbands are now helping with housework so that they can attend meetings and other group activities. Men are more open to helping women in nuclear family situations where there are no other women to share the workload. Some women are amused and delighted that their husbands are beginning to enter the kitchen.”

-India report, p. 23

Men’s views and reactions toward women’s empowerment are incredibly diverse. In some cases, men respected women more for their contributions to the household. In others, women’s participation in projects simply added to their household duties, as men were unwilling to take on ‘women’s work.’ Other studies found that men either dropped their responsibilities or felt threatened as women’s power grew in the family.

For researchers in Mali, negative views expressed by men toward women’s empowerment prompted a number of questions: What will happen if one day women become, thanks to [VSLA], more economically powerful than men? Alternatively, what would happen if she loses her economic capacity to contribute to the household? Would she suffer domestic violence? Would VSLA’s image no longer be linked toward serving the best interests of communities? What approaches can CARE take to clarify and challenge the values and assumptions by men and by women about rights and gender?

In order to build alliances between men and women, the SII underscored the importance of opening lines of dialogue across genders to discuss and reflect on gender and power in their lives. In India, women’s groups strongly urged staff to work with men and sensitize them to women’s issues. In Niger and Burundi, CARE brought men and women together in initiatives to encourage them to work with and dialogue more openly with one another. There, couples generally engaged in more consultative decision making, husbands were reported to be more sensitive of gender issues and domestic violence decreased.

Programmatic Recommendations and Implications from the SII

1. Target groups and adapt programs to be inclusive of the most vulnerable women in light of local contexts and realities.
2. Support group management to value and demonstrate transparency, participation, equity and clear management structures.
3. Network among VSLA groups to increase women’s social capital, knowledge and support across groups.
4. Use VSLA as an entry point to address other issues important to women.
5. Support women to advocate for structural changes at local and regional levels based on their own experiences, observations and feedback.
6. Identify and pursue potential partnerships and synergies with grassroots movements, local organizations and government figures to leverage program impact for women’s rights.
7. Link VSLA groups with Microfinance Institutions to provide women access to more extensive financial products and provide greater security to women’s savings and larger loans when they need them.
8. Work with both men and women to critically reflect and question their own values, beliefs and behaviors as well as the roles of gender and power in their lives.

FOR MANAGEMENT: Working Strategically toward Social Justice

LEARNING ORGANIZATION

A key advantage of CARE in development is our vast experience and extensive work with local partners. India's VSLA program has been in operation since 1999. CARE has been involved in economic development in Africa for over 25 years. Throughout projects, CARE has collaborated with a multitude of partners.

However, project cycles typically span three to five years, and a number of field staff often leave CARE at project termination. As CARE gains grants for new initiatives, new staff enter with little understanding about CARE's work and values. In Tanzania, the SII found that newer staff were not aware of CARE's programming principles or long-run strategic plan. This speaks to the need for CARE to retain talented staff and to invest in new staff by training them on CARE's vision and principles.

Across a number of studies, the SII found the need for CARE to capture and use lessons learned from staff and evaluations. In order to improve programs to be more robust, more sustainable and more inclusive, CARE must retain knowledge from decades of experience and rich partnerships, and ensure that these lessons are shared systematically.

SUPPORTING STAFF to TAKE on GENDER EQUITY and WOMEN'S EMPOWERMENT

In order to work effectively in promoting women's empowerment, it is essential that staff are equipped and comfortable in discussing and pursuing gender equity and women's empowerment. A number of sites found that program staff were simply not familiar or comfortable with approaching issues of women's empowerment and gender equity.

In India, partner staff claimed: *"Women are more honest and truthful than men and make better microfinance clients."*¹¹ Many mentioned that they do not enjoy working with men, revealing gender stereotypes among staff and partners. During CARE Uganda's preparation for conducting the SII, the process of exploring gender and power unearthed deep-rooted gender biases within the lives of CARE staff, and concepts of gender equity and women's empowerment were new to many staff involved in the study.

In order to respond to staff needs for greater support and training on gender equity, CARE has promoted diversity and tolerance in Burundi, India and Tanzania through staff training and hiring. The emphasis in pursuing gender equity takes into account not only the ratio of female to male staff, but also encourages the appointment of women in strategic leadership positions. In India, CARE piloted the Inner Spaces, Outer Faces Initiative (ISOFI) to work with staff and partners to confront their own values and beliefs around gender and sexuality. A number of staff reported profound changes in the way they work with women and view gender in their own lives as a result of the initiative:

Before ISOFI, I was never much into the gender thing. Now I have confidence in dealing with the issues related to gender and sexuality. ISOFI has brought gender into focus. (India)

ISOFI doesn't tell you what to do. It just lets you grow and helps you to learn with your mistakes. It has helped us to actually take ownership. I think that this is what it has done for the entire ISOFI team. (India)

Drawing from CARE's experience in India and its own challenges working with staff to confront issues of gender, equity and diversity, CARE has also begun to work with staff in Burundi to also reflect on their attitudes, beliefs and values around gender. Across CARE, the SII surfaced the need to prepare staff to pursue gender equity and promote women's empowerment and confront their own beliefs and values around gender and power.

STRATEGIC PLANNING

Supporting staff and communities to confront gender equity in their own lives requires a strong organizational commitment to women's empowerment. Too often, women's empowerment is seen as an add-on or as an inherent quality of projects targeting women. However, without an explicit strategy and resources for promoting women's empowerment, project impacts on women's lives are likely to be short-lived. Conversely, in review of CARE's VSLA programming, the SII found that programs that did strategically approach issues of gender equity holistically – negotiating relationships and challenging structures in addition to providing women with the skills and resources they need to develop – have seen fundamental gains toward gender equity.

The SII has shown that truly committing to women's empowerment and gender equity as an organization requires a long-term strategies across the organization – from strategic planning through programming and program support – in addition to collaborations with others beyond CARE. And, through each aspect of our work, supporting empowerment effectively requires that CARE remain accountable and transparent to the communities, partners and donors with whom we work.

Recommendations and Implications on CARE's Organizational Alignment for Women's Empowerment

1. Exploit evaluations systematically to apply lessons learned to new projects.
2. Bring staff and partners together regularly to exchange experiences and learning across projects.
3. Align contracts to keep staff across project cycles.
4. In hiring, it is important that women are in strategic leadership roles within CARE.
5. Train program teams in gender, rights and analysis. Link staff skills from training to project application. Furthermore, use top-level mandates and performance assessment to hold staff accountable to pursuing gender equity.

6. Recognize the value of diversity and promote tolerance, understanding and equity among staff, partners and communities. This can be promoted through organizational principles with top-level management support in addition to staff trainings and reflections on biases.
7. Align program design and implementation to holistic women's empowerment, the country office's long-range strategic plan and programming principles. This includes placing women's empowerment within project log-frames and proposals, rather than treating it as an add-on later on in project implementation.
8. Be accountable, transparent, concrete and sustainable in programming and build foundations of trust in communities for future work.
9. Look for synergies with other donors, governments and private organizations that can facilitate structural change that promotes women's empowerment.
10. Develop organizational strategies to translate program principles, approaches and frameworks into action.

LOOKING FORWARD: Pursuing Women's Empowerment Effectively

The SII's VSLA studies showed that microfinance can be an important entry point for women's empowerment. In order to truly affect women's empowerment in a way that is sustainable and relevant, CARE must stay tuned into women's voices and the pulse of local communities in terms of gender, power and women's empowerment. Supporting women's empowerment effectively requires a commitment to advance women's rights holistically, to adapt to changing realities, to engage strategic partnerships, but also to keep us learning as we navigate toward of social change.

Resources for Further Learning

CARE's SII Library (pqdl.care.org/sii) holds Country Office full reports on VSLA and Women's Empowerment:

- [Phase II Global Synthesis Report: Courage to Change: Confronting the limits and unleashing the potential of CARE's programming for women.](#)
- [Enabling Empowerment: Strategic Impact Inquiry. CARE India](#)
- [Micro Systems for Macro Changes: The impact of the MJT systems on women's empowerment and the socio-economic improvements of their households. CARE International in Mali.](#)
- [Meta-Evaluation : MMD \(Mata Masu Dubara\) Projects. CARE International in Niger.](#)
- [Village Savings and Loans and Women's Empowerment: Strategic Impact Inquiry. CARE International in Tanzania](#)
- [The Strategic Impact Inquiry on Women's Empowerment. CARE International in Uganda.](#)

External Resources

- N Kabeer and RK Murthy, (1996). Compensating for Institutional Exclusion? Lessons from Indian Government and Non-Government Credit Interventions for the Poor. Institute of Development Studies at the University of Sussex

¹ S Chidiac, (2009). Summary of findings on thin CARE's Strategic Impact Inquiry on Savings Groups and Women's Empowerment. CARE USA,, p. 2.

² D Koenig, (2006). Meta-Evaluation : MMD (Mata Masu Dubara) Projects. CARE International in Niger, p. i.

³ J Tesha, E Ndaki, L Pima and A Sey, (2006). Village Savings and Loans and Women's Empowerment: Strategic Impact Inquiry. CARE International in Tanzania, p.2.

⁴ For example, in India, the SII found that members united to uphold the traditional practice of dowry. There, women in India mobilized to pay for the dowry of one member's daughter (CARE India, p. 25). In Burundi, one solidarity building exercise involved women working together on one another's fields. However poorer non-landholding members felt their labor (which is their livelihood) was being exploited by others, and a number of respondents cited this as a key influence to their abandoning groups. This practice was favored by husbands of landholding members, as it meant they would be able to cultivate the land at less cost (CARE Burundi, p. 16). However, a number of husbands across sites felt threatened by women's increased involvement in VSLA. As a result, in Uganda respondents reported that husbands sometimes prevented their wives from joining groups and at times domestic violence increased (p. 25).

⁵ V Sharma, (2006). Enabling Empowerment: Strategic Impact Inquiry. CARE India, p. 25.

⁶ Ibid, p. 21.

⁷ F. Maïga, AK Coulibaly, RF Ngampana, M Fofana, O Keita, B Diallo, and A Koné, (2006). Micro Systems for Macro Changes: The impact of the MJT systems on women's empowerment and the socio-economic improvements of their households. CARE International in Mali, p. 4.

⁸ V Sharma, (2006). Enabling Empowerment: Strategic Impact Inquiry. CARE India, p. 30.

⁹ Despite positive results in women's contribution to household expenses, there was no clear evidence of improved household livelihood conditions (CARE Mali, p. 20).

¹⁰ F. Maïga, AK Coulibaly, RF Ngampana, M Fofana, O Keita, B Diallo, and A Koné, (2006). Micro Systems for Macro Changes: The impact of the MJT systems on women's empowerment and the socio-economic improvements of their households. CARE International in Mali, p. 20.

¹¹ V Sharma, (2006). Enabling Empowerment: Strategic Impact Inquiry. CARE India, p. 28.