



POLICIES AND PRACTICES TO ENHANCE THE GENDER TRANSFORMATIVE POTENTIAL OF MULTI-FACETED SOCIAL PROTECTION PROGRAMS

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OCTOBER 2020

ACKNOWLEDGEMENTS

In this scoping paper, we document current practices used by Graduation Program practitioners to produce meaningful and sustainable improvements in women's wellbeing. To do so, we build on the theory of change in Rao and Kelleher (2005) and adapted by Hillenbrand (2015) and identify practices that affect change along two dimensions: from individual to community levels and from the formal to the informal. We document a number of ways in which such programs attempt to affect change beyond the more traditional aims of alleviating resource and liquidity constraints. Indeed, organizations are increasingly concerned with improving women non-economic outcomes by incorporating empowerment components in their programming and by engaging men and boys in the household and the community. These efforts are in recognition of the need to challenge traditional gender norms to maximize the potential and sustainability of anti-poverty initiatives.

This document was made possible thanks to the support of:



IDRC | CRDI

International Development Research Centre
Centre de recherches pour le développement international

Canada

The coordination and production were made by:



Fundación Capital

Organizations that participated in this document:



Fundación Capital



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INTRODUCTION

The last few years have seen compelling evidence that Graduation Programs have had wide-spread success in improving beneficiaries' material wellbeing. The basic premise of these multi-faceted programs is that sustainable exit out of poverty can be achieved by some combination of asset transfers, improved financial inclusion, provision of business or life-skills training, short-term consumption support, and coaching. In fact, there appears to be evidence that the whole may be greater than the sum of its parts, as advocates of these programs believe the impacts of the package to be multiplicative rather than additive. Banerjee et al. (2015) conducted a multi-country evaluation of these programs in 6 countries and found that by and large, beneficiaries have greater food security, savings, incomes and wealth relative to non-beneficiaries. These results have been replicated in numerous other settings and studies (e.g. Bedoya et al. 2019; Devereux et al, 2015; Ismayilova et al, 2018a and 2018b; and Sanson et al., 2018).

While the evidence overwhelmingly supports the positive impacts of Graduation Programs on economic indicators, the evidence of these programs' effects on non-market outcomes, especially those typically associated with women's empowerment, is less clear (Laszlo, 2019). This is an interesting and important puzzle. If decision-makers care about improving women's long-term outcomes then economic gains may be short-lived if the structural constraints that rendered women poor and vulnerable to begin with are not removed. Put another way, as long as social norms and attitudes, for example, lead to gender biases and ineq-

unities within the household and community, there is a real concern that the economic gains will be short-lived. There are good reasons to believe that Graduation Programs could break these barriers down, however. Women (in most cases the main beneficiaries) are provided skills (such as vocational or life-skills) and access to markets from which they are often excluded (such as assets or financial instruments like savings and credit). Similarly, the self-help groups and coaching which are often part of these programs are designed in part to improve women's agency (autonomy, bargaining power within the household and community, self-efficacy, self-esteem and confidence). More recently, a number Graduation Programs increasingly aim to involve husbands and sons directly to challenge social norms around gender attitudes and the gender division of responsibilities.

Even though they share many common elements, the fact that Graduation Programs differ in their design and implementation may explain the lack of consensus in the literature evaluating their impacts on women's (non-economic) empowerment. Conversely, given the well-known difficulties measuring women's empowerment across countries and programs (Laszlo et al., 2020), perhaps the lack of consensus on the impacts of Graduation Programs on women's empowerment isn't entirely driven by substantive concerns but rather of a measurement nature.

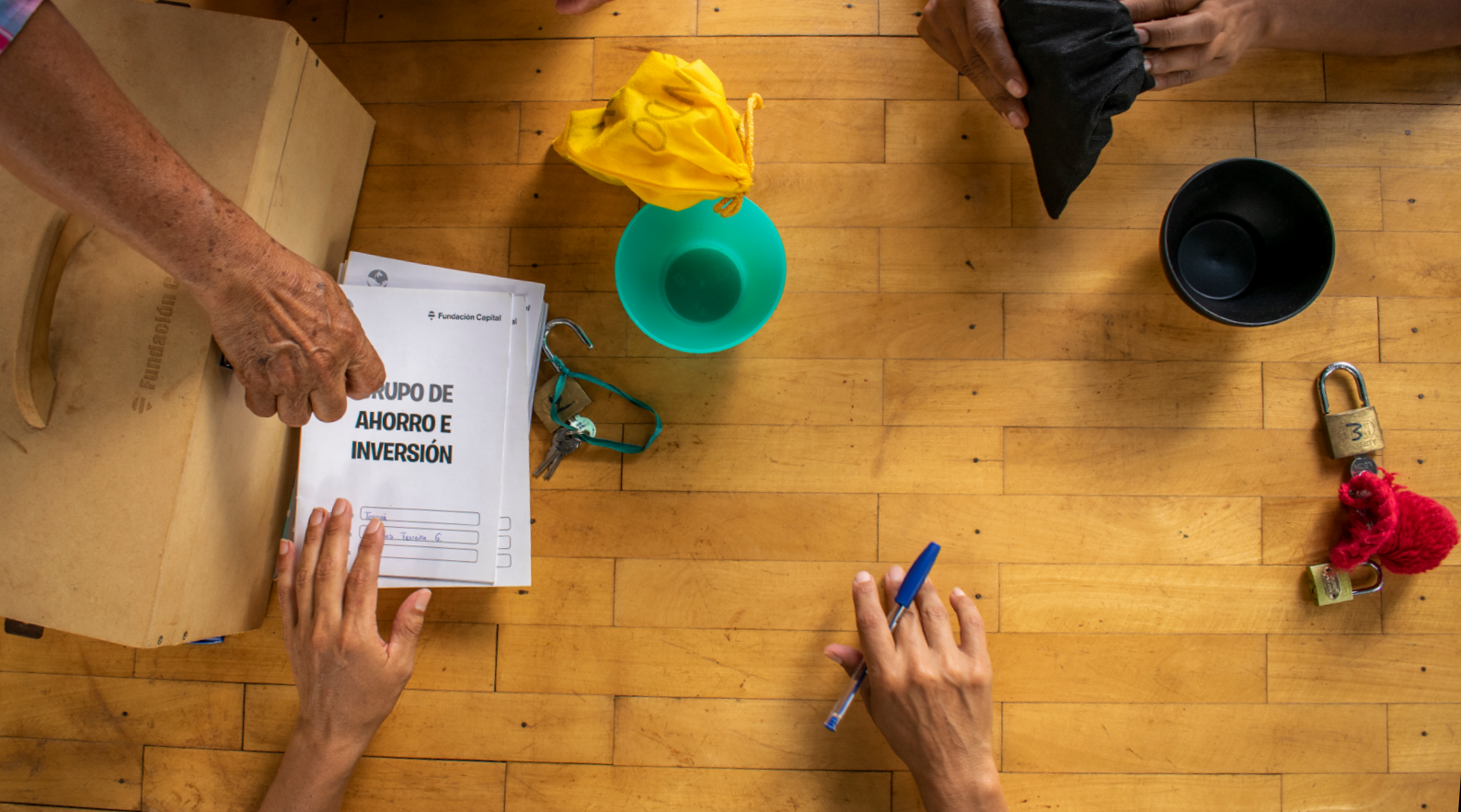
This paper aims to build a knowledge bank of current practices used by Graduation Program practitioners to produce meaningful and sustainable improvements in women's wellbeing, attempting to go beyond simply ensuring their short-term material needs are met. We delve into and systematise the many ways in which practitioners are making their programs more gender transformative. The main purpose of this knowledge bank is to collate in one place strategies that are undertaken in Graduation Programs around the world. This paper does not purport to formally evaluate or assess the effectiveness of these strategies and it is not a literature review. It is also not intended to be a how-to-guide. Instead, we aim to provide academic and policy audiences with a current panoply of experiences from practitioners who have been sharpening their program tools with gender transformative change as a key driving factor in implementation. This paper should thus be of interest to researchers and practitioners and policy makers who implement Graduation Programs, social protection and other anti-poverty programs, with an eye to understanding and promoting women's empowerment.

We follow the conceptual framework described in a recent literature review on the evidence of the effects of Graduation Programs on women's non-market outcomes (Laszlo, 2019). Using that framework, we investigate how a number of organizations implement gender lensed strategies in five stages of programming: from gauging pre-existing conditions in the locations under which they operate, targeting, design, implementation and measurement. We gathered materials and practices from 8 Graduation Program organizations (BOMA, BRAC, Concern Worldwide, Fonkoze, Fundación Capital, Trickle-Up, Village Enterprises and

Women for Women), organized according to these five categories¹. To organize these strategies further we appeal to Hillenbrand (2015) and Rao and Kelleher (2005)'s theory of change by fitting these strategies into a two-by-two matrix which maps elements on two dimensions: from the individual to the community and from the informal to the formal.

Our paper is organized as follows. We begin by revisiting the conceptual framework in Laszlo (2019) for categorizing strategies according to stages to map how these strategies can bring about gender transformative change according to the theory of change as described in Hillebrand (2015) and Rao and Kelleher (2005). We then discuss our methodology, how we organized the relevant information and how we produced a mapping between strategies and potential for change. We then present the mapping and synthesize our findings for each category. Finally, we conclude by providing a short summary of this exercise.

1. The original motivation for this paper came from an October 2019 meeting of a working group comprised of representatives from these 8 organizations and from the World Bank's Partnership for Economic Inclusion, hosted by Canada's International Development Research Centre (IDRC) and Fundación Capital at the IDRC offices in Ottawa.



CONCEPTUAL FRAMEWORK

We begin by providing a working definition of gender transformative change before establishing the conceptual framework that will guide our mapping exercise. While we are not aware of a formal definition of gender transformative change *per se*, we draw from the literature reviewed in Laszlo (2019) and the work by CGIAR (2012), Hillenbrand (2015), and the Population Council (2019). These sources generally link the concept of gender transformative change to reductions in gender inequities and inequalities and recognize that these reductions must extend beyond a simple correction in material wellbeing differences. Specifically, Hillenbrand (2015) stresses the importance of “transforming power dynamics and structures that act to reinforce gendered inequalities (p.10)” and CGIAR (2012) highlight the necessity of addressing “the social norms, attitudes, behaviours and social systems that underlie (p.2)” these inequalities. Put another way, we define gender transformative change in this paper broadly as meaning improvements in women’s welfare and wellbeing beyond improvements in market outcomes. In this sense, our notion of gender transformative change can be traced back to Kabeer’s (1999) conceptualization of Women’s Empowerment as a process of change which involves women’s agency, resources and achievements.

In what follows, we borrow from the theory of change first proposed in Rao and Kelleher (2005) and modified by Hillenbrand (2015) with specific bearing on gender and further applied in some form in the Graduation Program literature (Lasz-

lo, 2019). The basic premise of this theory is straightforward. We can imagine change to take place along two dimensions. One dimension is along the individual-society continuum to reflect both the personal and the social aspects of change. The other dimension is whether the aspects are formal or informal. This can be represented as a two-by-two matrix such as in Figure 1, yielding four quadrants. Each quadrant then represents more tangible aspects of focus in thinking about affecting change.

In the top left, “Informal Individual Change” would include concepts around well-being and agency. This relates to notions of changes to women’s autonomy, decision-making, intrahousehold bargaining, psycho-social characteristics such as self-esteem, self-efficacy and self-confidence, and attitudes. In the top right, “Formal Individual Change” would include concepts around resources and opportunities – for instance income, wealth, assets, human capital (health and education), and access to savings and capital. This quadrant thus includes many of the economic or market dimensions that play a role in the process of change. In the lower right quadrant, “Formal Institutional and Systemic Change” would capture changes to formal rules of behaviour (laws, regulations) and public institutions. In the lower left quadrant, “Informal Institutional and Systemic Change” relate to changes in informal rules of behaviour such as social and cultural norms.

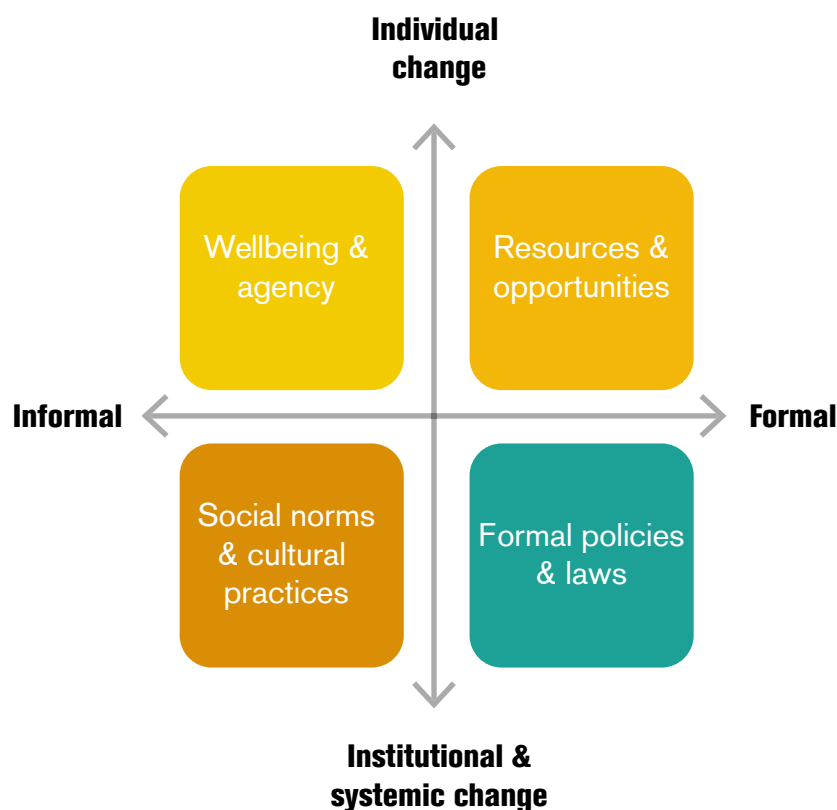


Figure 1. Adapted from Rao and Kelleher (2005, p. 60)

This framework will guide us in synthesizing the gender-lensed policies, practices and strategies that Graduation Programs (GP) have adopted with the intent to meaningfully improve women's lives. Because the ecosystem of gender-lensed programming is extensive in this space, listing everything GP organizations do to affect change in these four quadrants would be cumbersome. To organize further, we break down these policies, practices and strategies according to the five categories identified in Laszlo (2019): pre-existing conditions, targeting, design, implementation and measurement.

The first category, "Pre-existing conditions", will explore the approach that GPs take in assessing the gender aspect of the locations that are selected for program implementation. This may include specific socio-economic and psycho-social factors, social and cultural norms, local market or institutional conditions. The second category, "Targeting", will explore the eligibility or outreach criteria they use to include beneficiaries in their programs. The third category, "design", considers the various facets or program components that GP include in their program package – these most often include some combination of cash transfers, asset transfers, training, coaching and financial inclusion, depending on the program. The fourth category, "Implementation", surveys the programs' gender sensitization policies, practices and strategies within their organizations and, by extension, within their relationships with local communities. Finally, "Measurement", tackles the array of indicators that organizations use to measure gender transformative change, either implicitly or explicitly. This is summarized in Figure 2 from Laszlo (2019 and reproduced here):



Figure 2.



METHODOLOGY

For this paper, we sought information from 8 Graduation Programs about the organizational tools policies and procedures that they have implemented with a specific reference to gender issues. The 8 Graduation Programs are those that participated at a meeting at IDRC on October 1, 2019, which established the need for this scoping paper to share what the community of practice is doing to make their programs have maximum potential to meaningfully improve women's lives beyond improving their material wellbeing.

To do so, we sent to the representatives of BOMA, BRAC, Concern Worldwide, Fonkoze, Fundación Capital, Trickle Up, Village Enterprise and Women for Women a brief questionnaire reproduced in Appendix A to ask about organizational policies, statistical reports, and practices around gender transformative approaches used. This questionnaire introduces the conceptual framework described above in figures 1 and 2 and solicits information about the policies and practices they use for gender transformative change, according to the 5 categories or stages depicted in Figure 2. We provided some guiding questions if it was helpful. We supplemented this with information from publicly available research reports, journal articles and the organizations' websites. Appendix B depicts the global distribution of programs of operation listed on the eight organizations' website.

The task was then to systematically collate this information into the five categories across the different organizations. In some occasions, we reassigned answers

if we felt something was better classified in a different category. From there and for each category, we attempt to place the rich amount of information about tools, policies and procedures, into the 2x2 matrix from Figure 1. To put some order into this placement, for each category, we generate labels. Using definitions for each category, we define labels according to commonalities in what Graduation Programs are doing and organize answers accordingly. There are different sets of labels for each category, and the number of labels also varies. We then place these labels into the relevant quadrants. In some cases, labels may straddle more than one quadrant if organizations are using a tool that addresses more than one dimension of change (e.g. norms and agency). In places, we complement the information from the published work and evidence described in the literature in Laszlo (2019).

LABELS

1. Pre-existing conditions

Pre-existing conditions can be especially important in determining whether a program will be gender transformative. This category refers to the set of pre-existing conditions that Graduation Programs take into consideration in selecting where to implement their programs. This may refer to geographic characteristics. We consider 3 labels here.

- 1. Community level socio-economic conditions:** the over-all socio-economic profile of individuals, households and communities prior to the introduction of Graduation Programs. This relates to income/wealth, education and labour market occupation, etc.
- 2. Gender norms and attitudes:** These relate to the local norms around gender attitudes and roles that might informally dictate how participants and their household members behave and make decisions.
- 3. Infrastructure and local market conditions:** Communities vary in existing physical and public infrastructure. In this label we consider both: physical infrastructure relates to roads, transportation, electricity etc. and public infrastructure to public health centres, schools, etc. Similarly, we consider the strength of existing market conditions in terms of the size and dynamism of local supply and demand or their communities remoteness vis a vis such markets. A number of GPs operate in conflict and fragile areas, which pose special problems for the targeted population. In addition to being especially vulnerable to security/safety concerns and severe economic shocks, conflict areas often lack functioning government services that society relies on – for these the infrastructure and/or local market conditions apply.

2. Targeting

Graduation Programs often explicitly target women. Some explicitly target women who are physically able to work while others find it difficult to reach those who also belong to other marginalized groups (such as religious or ethnic minorities, persons with disabilities, sexual orientation). Some of the most vulnerable self-exclude from programs because of stigma. Like all anti-poverty or social protection policies, Graduation Programs have a set of eligibility criteria to select participants. We consider 3 labels:

1. **Household level socio-economic status:** selection of household (or individual) into program based on some measure of poverty/wealth, vulnerability or need.
2. **Community participation:** involving the community to help identify beneficiaries (e.g. participatory wealth rankings)
3. **Marginalized groups:** Selection of participants based on multiple dimensions of vulnerability or discrimination (e.g. based on gender, age, sexual orientation, ethnic or religious affiliation, health or disability status, etc)

3. Design

Graduation Programs typically involve some combination of 5 components: cash transfer, asset transfer, savings incentives, training, coaching/self-help groups. It is still unclear which component is most likely to trigger gender transformational change or whether it is the bundling itself of these components that has the most potential. Some also point to missing components such as childcare.

The primary feature that distinguishes Graduation Programs from many other anti-poverty programs is that they are multi-faceted. In other words, they combine a number of interventions in a package. The set of components included in the package varies by setting and by implementing agency. We refer to the selection of components as the “design” and use the various components as labels to systematize the gender-lensed steps used by the 8 Graduation Programs in this study. We thus consider 7 labels as follows:

1. **Cash Transfer:** Cash transfer refers to consumption support, which may be either of a short-term or long-term nature, conditional or unconditional. Note that in many Latin American countries, Graduation Programs align with existing national cash transfer programs.
2. **Asset Transfer:** Asset transfer refers to cash or in-kind contribution of a productive asset. This could be livestock or funds to purchase livestock, for example.
3. **Financial Inclusion:** many programs provide opportunities for women to participate

in a financial inclusion scheme, such as by encouraging savings and/or participating in Village Savings and Loans programs.

4. **Training:** this pertains to any activity that provides hard skills and competencies such as business training, vocational training and training in the use of the asset in the asset transfer component.
5. **Coaching:** this relates to personal mentoring and the provision of soft skills or life skills. Through multiple home visits, coaching aims to change mind-sets, improve agency, and challenge gender norms and traditional gender roles. Coaching efforts may or may not include men and boys in the household.
6. **Self Help Group/ Group Based businesses:** many programs require that beneficiaries participate in a group activity, such as a self-help group or through the establishment of group-based businesses.
7. **Childcare:** Access to affordable and quality care for young children to reduce beneficiaries' burden of care so as to undertake the productive activities that programs aim to encourage through other components.

4. Implementation

An important starting point for encouraging gender transformative change among program beneficiaries is ensuring that local staff is appropriately gender sensitized and that programs implement gender practices within their organizations and local partners. Examples of such strategies include promoting high quality relationship between the program staff and beneficiaries, and in which efforts are put in to minimize potential backlash and hostility from non-beneficiaries. The implementation category refers to the internal organization within the implementing agency in terms of the delivery of their programs. We identify two labels here.

1. **Staff training:** Ensuring and training staff (including trainers) to be sensitized to local gender issues.
2. **Relationship with the Community:** Protocols set to strengthen the relationship with the community more broadly to minimize potential backlash

5. Measurement

Ultimately, efforts to assess both the gender situation at baseline and whether programs effectively lead to transformative change will require some means by which these can be measured. The large majority of measures used to evaluate the impact of Graduation Programs on women's outcomes cover both economic and non-economic measures, the latter which include instruments commonly used in the literature measuring women's empowerment. These tend to map quite well into the

four quadrants as we shall see, but we describe 6 labels. However, it is important to point out existing limitations and debates in measuring women's empowerment, which is discussed elsewhere (Buvinic and Furst-Nichols, 2015; Martinez-Restrepo and Ramos-Jaimes, 2017; Donald et al., 2018; Laszlo et al., 2020)

1. **Agency:** As per Donald et al. (2018), goal-setting, perceived control and ability, acting on goals.
2. **Wellbeing:** measure of physical and psychological wellbeing
3. **Autonomy and Decision-making:** Ability to make and act on own decisions
4. **Economic Resources:** Includes the economic outcomes, as well as physical and human capital accumulation.
5. **Gender norms and attitudes:** The extent that social norms and culture influence what is acceptable behaviour
6. **Social capital:** Along with human and physical capital, an essential resource for women's empowerment (Kabeer, 1999)

Table 1. Summary of labels by category

Pre-existing conditions	Targeting	Design	Implementation	Measurement
Community level Socioeconomic status	Household/ individual socioeconomic status	Cash transfers	Staff training	Agency
Gender norms and attitudes	Community participation	Asset transfers	Relationship with the community	Wellbeing
Infrastructure & local market conditions	Marginalized groups	Financial Inclusion		Autonomy & decision making
		Training		Economic resources
		Coaching		Gender norms and attitudes
		Self-help groups or group-based businesses		Social capital
		Childcare		

In what follows, we present the 2x2 matrices for each category, populated with the labels. At the beginning of each section, we define the labels and provide a justification for their selection. We then discuss the results by discussing the tools, policies and practices as they apply to that category and how they map into the theory of change.

MAPPING

1. Pre-existing conditions

Community level socioeconomic status

In determining which geographic area to operate in, all programs aim for a high concentration of poor or ultra-poor populations. For BOMA, for instance, this means following a semi-nomadic population of pastoralists in Northern Kenya and Uganda. Women for Women target communities based on demographic, social and economic (as well as political and legal) characteristics as part of their “participatory assessment process”. Similarly, as part of their broader “contextual analysis”, Concern considers local socio-economic aspects in deciding where to operate. BRAC selects areas with the highest incidence of extreme poverty as the implementation sites of their projects. This label maps into the resources and opportunities quadrant. But these locations also feature other characteristics which can be, in the words of Concern, either enabling or constraining factors for gender transformative potential.

Gender norms and attitudes

Pre-existing gender norms are often cited as an important motivation for implementing graduation programming for some organizations. Most programs choose to operate in poor, often rural, communities where women have low levels of formal education. Often, these tend to be communities characterized by traditional gender norms, conservatism, and discrimination. To maximize impact, interventions must thus take these norms into account, and a number of organizations mention explicitly the need to challenge norms and attitudes. They also suggest that a change in mindset is key to making the programs gender transformative. Fundación Capital, BOMA, Concern and Women for Women explicitly mention gender norms as important pre-existing conditions in the regions in which they operate. By recognizing the challenges of prevailing beliefs around norms, especially around gender roles, this label falls squarely into the social norms and cultural practices quadrant.

Infrastructure and local market conditions

Programs in Latin America, such as those run by Fundación Capital, leverage the fact that many countries already operate widespread government-run cash

transfer programs. Linking Graduation Programs to existing public efforts facilitates the ability to deliver programming. First, the cash transfer program provides basic consumption support, alleviating poverty and providing the basis for take-up and success (greater productivity) of other program components. Second, they provide an existing infrastructure for identifying eligible participants (which will be important for targeting). Since most conditional cash transfers program distribute funds to women, linking to existing programs proves to be a natural way to target women for graduation program interventions. In addition to operating where participants are served by public and social services, Fonkoze views secure land access as important for sustained impact – combining both formal institutions and local market conditions and so may overlap with resources and opportunities. Similarly, programs such as BRAC’s and Concern’s take into account the existing infrastructure in place to support the poor and who is responsible and what is already happening within the community. This label thus straddles two quadrants: formal policies and laws because they link directly to existing public programs and resources and opportunities (especially in the case of cash transfers).

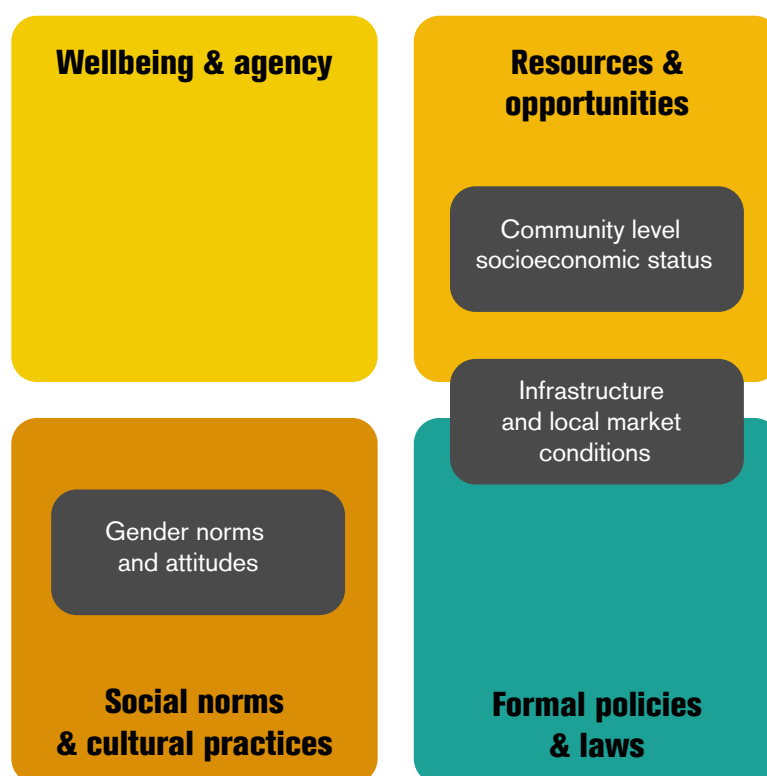


Figure 3. Pre-Existing Conditions

2. Targeting

It is important to recognize that the aim of most Graduation Programs is to target the poor and vulnerable without explicitly targeting women. However, since women are disproportionately represented among the poor and vulnerable, it is natural to find that targeting these groups will nevertheless be bound to capture women. That said, some organizations, such as BOMA, Trickle-Up and Women for Women do explicitly target their programs to women.

Household or individual level socio-economic status

The main objective of Graduation Programs is to “graduate” participants out of extreme poverty, and since women are disproportionately represented among the poor, this targeting strategy is key to promoting gender transformation. This involves targeting beneficiaries according to some metric to assess poverty (resources and opportunities quadrant). Traditionally, this is done using some form of means testing. Many organizations (such as BOMA) specifically target the extreme and ultra-poor women in communities. Meanwhile, in cases which align with existing and state-run social protection programs, such as Fundación Capital’s programs in Latin America, Graduation Programs benefit from existing targeting mechanisms and databases, where poverty or other wealth indicators are utilized to target and enrol participants, the targeting mechanism links to the top right quadrant (resources).

Community participation

Increasingly, programs are also tapping into both the wellbeing and agency quadrant and the social norms and cultural practices quadrant to target beneficiaries for participating in their programs. Participatory wealth appraisals replace basic means-testing in a bid to give beneficiaries agency in determining who is poor and thus deserving of enrolment in the program. In addition, such participatory approaches to targeting provide transparency and greater buy-in from the community. BOMA, BRAC, Fonkoze, Trickle-Up, Village Enterprises, and Women for Women use some form of this approach in their programs². However, it should be noted that participatory wealth appraisals may be difficult to scale up as they can be expensive and time consuming. While these are examples of good practice in program delivery in general, they may be especially important for gender transformative change to minimize any potential backlash from non-beneficiary community members.

Participatory wealth ranking, or participatory rural appraisal, involves a diverse set of community stakeholders to participate in establishing the list of program beneficiaries. Instead of enrolling households into the program using an objective asset or

2. In many cases, targeting methods vary by country. For example, BRAC uses participatory wealth rankings in some countries (e.g. in Bangladesh) but leverage and verify existing government in other countries (e.g. Philippines).

wealth-based measure, community members draw a map of the village to generate a list of all households. They then define what they understand makes a person poor or wealthy. For example, in some of BOMA's programs, characteristics that define wealth include livestock holdings (where wealth is a function of the animal type and the number of holdings of each), whether individuals can afford school fees and have children enrolled in school, and overall dwelling materials (a non-monetary, but transparent, method to assess wealth in rural areas), based on what makes most sense for the context in question. Participants within the community then categorise members of their community on the basis of need. While these characteristics also address matters of material need, by allowing participants to rank households the targeting process ensures that programs are reaching those living in extreme poverty that might be missed in official lists and, crucially, that the community is actively engaged in the selection process. Similarly, Village Enterprise also adopts a participatory wealth ranking which allows community members to identify those who are in need of help rather than having outsiders select participants. Women for Women work closely with local government authorities, religious leaders and community members to identify beneficiaries. This gives beneficiaries and the community voice and agency from the beginning of the implementation of the intervention and minimizes the scope for backlash and hostility from non-beneficiaries.

This method of selecting participants is also important for minimizing the potential backlash from community members who are not selected and provides the local community with opportunities for oversight and accountability. To illustrate, BRAC carries out a grievance response mechanism to allow members of the community to report households they believe have been included in the program wrongfully or if they feel excluded. This allows these marginalized groups to become a part of the decision-making process in the program by building self-confidence, agency and autonomy. In their REAP program in Kenya, BOMA created a Village Location Committee with groups village elders, religious leaders and program graduates to provide community oversight of the program's implementation. One way to minimize backlash against programs that aim to empower women is to involve community men early on. For example, BRAC tries to tackle norms and biased mindsets as their fieldworkers engage with male household members to minimize their resistance to women's participation in their programs. They do so through informal conversations with men to explain the program and its goals early in the program and continue to engage them throughout the program cycle. Similarly, Trickle-Up engages early with men in participating households in order to discuss their concerns and build their trust.

This label thus tackles the wellbeing and agency quadrant as it involves decision making to come up with "community determined characteristics" and placing households into their respective categories. Community participation straddles two quadrants (top left and bottom left) because it directly involves individual beneficiaries in determining eligibility (agency) and community level considerations (social norms and cultural practices).

Marginalized groups

The fact that women often present with other (and often multiple) vulnerabilities requires additional attention in Graduation Programs' targeting efforts. We thus consider marginalized groups as its own label, one overlapping several quadrants. For instance, Fonkoze and Village Enterprise attempt to target not only women but also the elderly and disabled. Fonkoze uses a participatory wealth ranking that allows the program to reach women up to 70 years old who can work and have dependents and people with disabilities. Trickle-Up partner with Disabled Peoples Organizations to target both men and women with disabilities, and their India programs work with Particularly Vulnerable Tribal Groups to reach marginalized communities who are often excluded from services

Village Enterprises and Concern target at the household, rather than individual, level. The household then selects which member should participate. Many marginalized groups are captured in this way, including women, elderly, or persons with disabilities, though it does not guarantee that they end up being the main beneficiary. BOMA and BRAC utilize the participatory rural appraisal to ensure participation that reflects the communities' diversity. They instruct their staff members to encourage inclusion and participation from groups that are often excluded and marginalized. By targeting marginalized groups, programs can promote gender transformative change by addressing both resources and opportunities from which the most vulnerable are often excluded and by supporting their ability to have a voice and agency in circumstances in which they are often silenced.

Areas suffering from current or recent conflict require a special mention as the affected population often suffers multiple forms of marginalization. Conflict and fragile states pose several challenges: not only are these women suffering from multiple sources of vulnerability, but the infrastructure for targeting and supporting program implementation are often either not present or ineffective. Women for Women is particularly present in this space, as their organization's mission statement explicitly mentions the need to reach out to women in war affected and conflict areas. While they follow targeting practices as described above (community participation and assessment), their selection criteria also include direct experience with conflict (displacement, violence) and social vulnerability resulting from extreme violence and discrimination. Meanwhile, Fundación Capital reaches out to internally displaced persons in their programs in Colombia, for example, in which they added psychosocial support component for victims of conflict. Targeting marginalized groups has the potential to effect change in three quadrants: wellbeing and agency and gender norms and cultural practices, and by removing barriers to resources that are often out of reach to disabled or ethnically discriminated peoples, the top right quadrant.

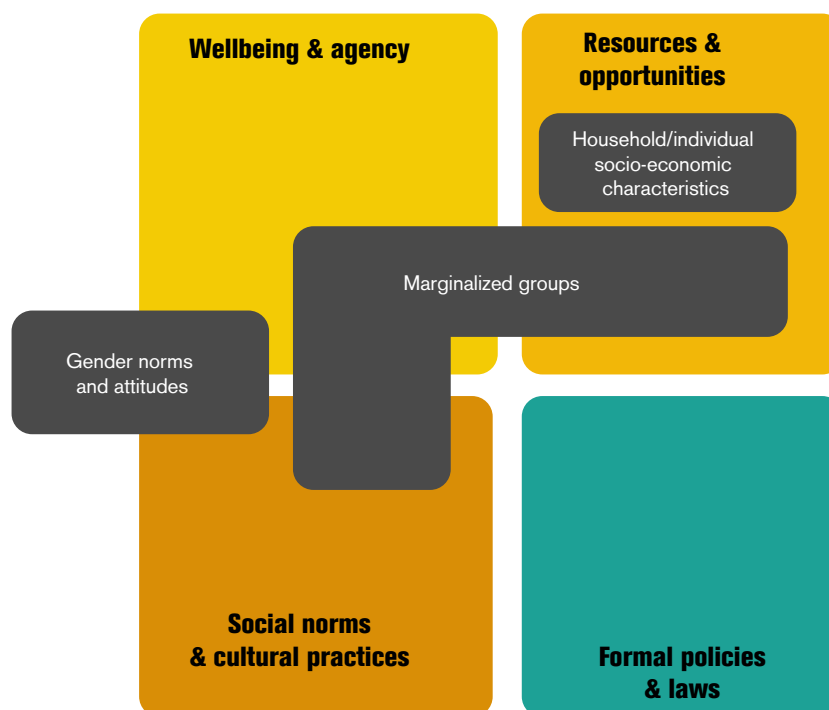


Figure 4. Targeting

3. Design

Cash transfer for consumption support

Unlike the Latin American context where there are widespread existing government cash transfer programs, many Graduation Programs include temporary consumption support. This directly aims to address the lack of resources and opportunities for women, which is a barrier to engaging productively with other facets of anti-poverty programs such as asset transfers and financial literacy programs. The amounts and modalities of these payments vary across program and organization. For example, Women for Women provides monthly payments for one year that can either be used for direct consumption support, savings, or to cover expenses associated with other components of the program such as training or business investment. Cash transfers are also typically provided to women, in graduation and other social protection programs, in the hopes that they empower women in intra-household decisions. Finally, splitting the transfer into two installments, making the second conditional on performance, as is done in Village Enterprise's programs, may also discourage men from capturing the program benefits from intended beneficiaries. Thus, this label directly targets the resources and opportunities quadrant and indirectly targets the wellbeing and agency quadrant to the extent that they empower women in intra-household decisions.

Asset transfer

Most organizations feature an asset transfer as a central component of their programs. The idea is to give poor women access to a productive resource that, with proper management, can lead to sustainable income growth. While the transfer itself clearly tackles the resources and opportunities quadrant, it can also play an important role that they can empower women by giving them decision-making power and control over productive resources and enhanced agency. In some cases, organizations transfer cash for use as business seed grants, such as Fundación Capital and BOMA, instead of an in-kind asset transfer. In the latter case, participating entrepreneurs receive an initial instalment of \$200 to launch the business. A second installment of \$100 is transferred to the participant 6 months later on the condition of a satisfactory progress report. Meanwhile, Fundación Capital has experimented with a lumpsum or two instalment cash transfer as seed grants but found that the larger lumpsum transfer is preferable to deal with asset indivisibilities (e.g. large productive assets that must be purchased in a single payment). The idea is to alleviate the liquidity constraints that inhibit the ability of poor individuals to kick start productive investments.

While this may be the case for many different components of typical Graduation Programs, there is always a concern that once the asset is transferred to the household it gets controlled by the husband of the intended beneficiary, in part due to traditional gender roles and women's high burden of care of young children. This can be countered in different ways. BRAC, for example, addresses this by allowing for a wide range of different livelihood options that are compatible with women's care responsibilities and that challenge existing gender norms. Trickle-Up is strengthening its monitoring to mediate control over assets once transferred to the household, and in connection with the training and coaching labels described below, they train self-help groups to intervene when husbands co-opt these assets. While Fundación Capital has not observed this sort of opting behaviours, they do find that a written business plan helps earmark the funds.

Financial inclusion

Due to imperfections in credit and insurance markets, women's poor access to finance is a known barrier to entrepreneurship and a detriment to their ability to weather out income shocks. For this reason, many anti-poverty programs provide beneficiaries with facilitated access to credit and savings incentives schemes, and this is also true for Graduation Programs. All 6 programs reviewed in Banerjee et al. (2015) include some sort of savings component and groups savings programs are increasingly popular. Saving schemes primarily tap into the resources and opportunities quadrant as they allow women to smooth consumption over time and to accumulate funds for productive investments. These schemes also typically include some form of financial literacy, which can contribute to improved deci-

sion making and greater autonomy, hence tapping into the agency and wellbeing quadrant. Many programs, such as Trickle-up, Fonkoze, and Fundación Capital organize savings, credit and/or loans groups where participants pool their savings and can access small loans, even if they do not always explicitly provide financial services. The sizes of these groups vary – for example Fonkoze works with self-help groups of up to 30 participants to provide access to savings and credit services, while Trickle Up organizes savings and credit groups of 15-20 participants. By organizing across peers, these groups can add valuable social capital and networking, which can bridge into the social norms and cultural practices quadrant. BRAC, meanwhile, facilitates participants access to formal financial services and institutions where available, challenging structural barriers. For instance, they rely on savings groups in certain contexts in East Africa where formal services are not easily accessible by the extreme poor. BOMA programs also include group savings associations in which members of business groups meet monthly to deposit and withdraw funds. This is done alongside training, registration with social services and access to formal financial services, and the provision of mobile phones to connect to MPESA, Kenya's mobile money transfer service.

Training

In addition to providing assets and/or consumption support to beneficiaries, Graduation Programs almost always have some training facet to help maximize the success of the investment. Most often, training is included to accompany the asset so that beneficiaries can improve the productivity of the asset – some hard skills are generally required to maximize the benefit of this resource, and these skills are often lacking in the contexts in which the programs operate. Similarly, savings programs often require basic financial literacy training. Like the asset or cash transfers, this component straddles both resources and opportunities and wellbeing and agency. To illustrate, BOMA's business and life-skills training aim to increase women's financial and social capital and this training is paired with training and coaching on women's rights, including Sexual and Reproductive Health and Rights. Similarly, Trickle Up takes women's ownership and ability to engage in livelihood activities into account and their training programs help women attain some control over assets by pushing boundaries on what is considered an appropriate livelihood activity for women.

Coaching

Meanwhile, coaching targets “softer skills”, aiming to change mindsets, challenge gender norms within the household, and empower participants to set goals. The literature review in Laszlo (2019) identified this component has having a particularly important role to play in making anti-poverty programs gender transformative. Part of the reason that they can be so important is that they straddle two of the four quadrants. By working closely with beneficiaries, they can aim to enhance

women's agency and decision-making, and by including household members in coaching efforts, they can help challenge social norms and cultural attitudes about gender roles, equity and equality.

Coaching is most often conducted in person by a mentor or coach who meets the beneficiaries on some regular basis. Through these meetings, the mentor or coach engages with participants to help them make a life plan, build confidence and decision-making skills, and strengthen women's voice and agency. Recognizing the need to tackle gender norms, some organizations extend this coaching to all household members to engage with men and boys within the household so that they can appreciate the household-level benefits of empowering female beneficiaries. BRAC in fact has made "no early marriage" a condition for graduation in their Bangladesh programming. Fundación Capital has developed an "Observatorio" model in Paraguay as a safe-space for program participants to meet and to meet with a program staff member, to discuss the project life-cycle and gender issues more broadly. BRAC seeks to explicitly reach out to hesitant male household members hoping to change men's mindsets that often impose constraints on women's ability to fully benefit from their programs. Village Enterprises includes a Family Support Module in their coaching in the hopes that it will reduce backlash by male household members. Similarly, Concern has explicitly incorporated an "engaging men and boys" component to challenge entrenched gender norms and provide tools to manage challenges relating to gender dynamics within the household. This approach is a core component of their programs in Malawi, Burundi and Rwanda and covers gender roles, power, violence and healthy relationships. While Fundación Capital has attempted to involve men and boys in the observatorios, the large majority of participants remains female. Trickle up also engage men in training on family planning and nutrition and encourage joint household decision making. Fundación Capital has also developed guidelines on parenting to promote gender equality attitudes among girls and boys and deconstruct gender norms and sexism in the parenting process. A number of programs (eg. BOMA, Fundación Capital, Trickle-Up) include sexual health and reproductive rights in their coaching "curriculum".

Meanwhile, Women for Women include training to fill both hard and soft skills gaps among participating women –to strengthen their agency and wellbeing and to provide them with basic literacy skills that position to better make use of resources and opportunities. Specifically, they offer high frequency training (every two weeks for 12 months) to women covering numeracy and literacy awareness, value of women's work, health and wellness, gender equality, rights and decision making, conflict, violence and peacebuilding, women's solidarity and networking, and leadership, citizenship and advocating for change. Rather than offering these training sessions by program staff, Women for Women match participants with successful graduates and facilitators are drawn from the local community.

While coaching has shown promise relative to empowering women in Graduation Programs, the component can be both costly due to the need for frequent visits by program staff and difficult to scale-up. Some organizations, such as Fundación Capital, are looking at electronic/digital alternatives. They deliver this component through in person workshops and a self-learning tool that can be easily administered using a tablet. The tablet-installed application tackles issues such as gender stereotypes, roles and norms, respectful and non-violent parenting, prevention of gender-based violence, prevention of sexual abuse, prevention of unplanned pregnancy, sexual and reproductive health, responsible and shared sexuality, as well as leadership and participation. Both BRAC and Women for Women also help women access health, legal or other public support services, which can be incorporated within the coaching module.

Self-Help Groups & Group Based Businesses

Similarly, group-based activities (self-help groups and group-based businesses) are included as a component in a number of graduation program providers, such as Women for Women, Village Enterprise, BOMA, BRAC and Fundación Capital. A common feature of these sorts of groups is that they provide a women-only safe space in which participants are able to help each other on issues around productive ventures or in social situations. For example, Women for Women's program brings together groups of 25 women, lead by a female facilitator recruited within the community, where participants actively engage on learning and transformational change. According to Village Enterprise, their group-based business programs facilitate sharing among participants, including advice on improving bargaining skills. Fundación Capital's observatories also fill this role to provide a safe platform for continuous dialogue. BRAC, similarly, mobilizes participants into groups so that they have a safe space to discuss their challenges and also receive messaging on key social and health issues related to maternal and child health, early marriage, gender-based violence, etc. Women for Women programs create circles of support as a form of mentorship to connect current participants to graduates and international sponsors and to help advocate for collective action on matters of participants' concern. Across interventions that offer these sorts of group-based programs, there is a recognition that they give voice and agency to participants, while building on and strengthening social networks. Savings groups can also help fill this role. This component thus straddles both the agency and wellbeing quadrant and the social norms and cultural practices quadrant. Group based businesses also help diversify income sources and build resilience to shocks that might affect individual business activities (see BOMA (2019) for example).

Childcare

The review of the literature in Laszlo (2019) identified the disproportionate burden of care as a limiting factor for the gender transformative potential of Graduation

Programs. Few organizations include childcare in their programs, presumably due to the expense and logistical considerations. Fundación Capital is an exception, where they partner with a government run childcare program in Paraguay (Abrazo), which aims to improve the quality of care the children receive, to alleviate the burden of caring for children while working, and to reduce the prevalence of child labour. This label ties in perfectly with the resources and opportunities quadrant as the lack of childcare is a well-known barrier to women's participation in the labour market. Such as in the Paraguayan case, this label overlaps with formal policies to the extent that childcare may be provided by governments.

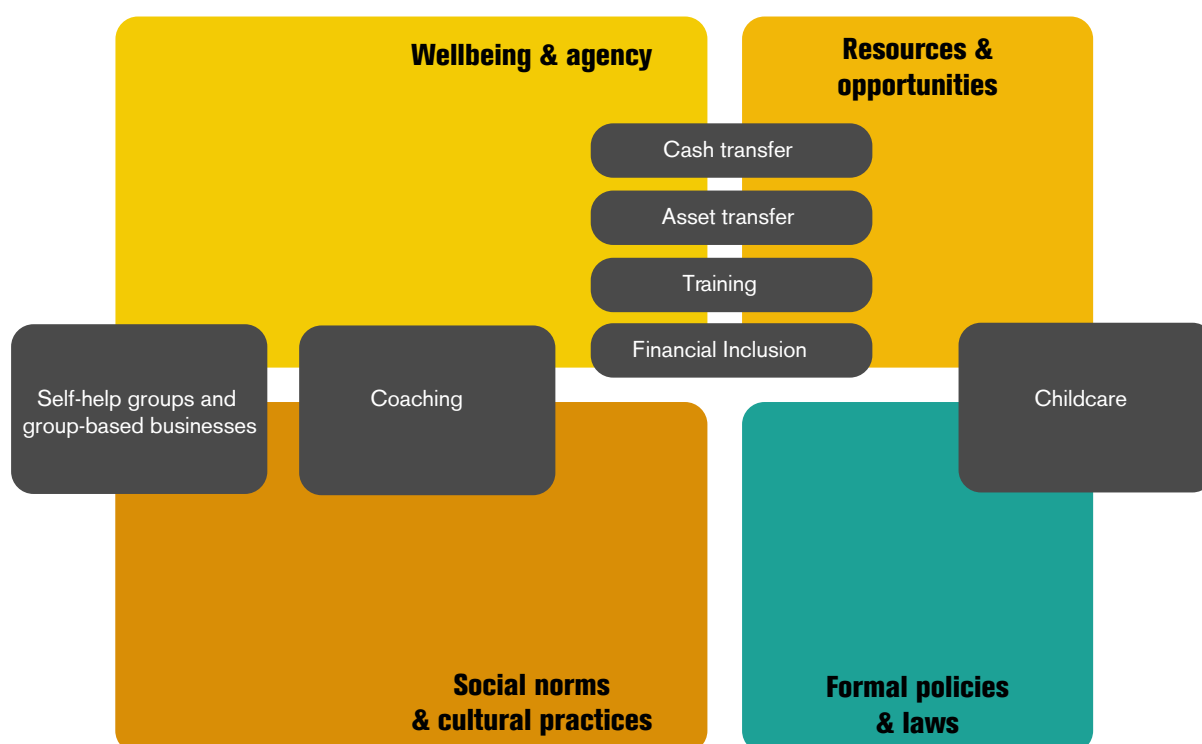


Figure 5. Design

4. Implementation

Organizations aiming to enhance the gender transformational potential of their interventions recognize the need for gender sensitization through all levels of its operations: among its staff, in its relationship with the community in which they operate.

Staff training

Staff gender sensitization and training is a widespread practice among the eight organizations. For example, Village Enterprise uses a “Safeguarding” approach to ensure that their staff follow appropriate conduct at each cycle. This approach aims to protect both staff and community members from sexual abuse, exploitation, and harassment. They recognize the need to “train the trainers” on a regular

basis with quarterly refresher trainings take place. They have also created new hotlines and reporting systems. In their Bangladesh program, BRAC has laid out a gender strategy in which all levels of program staff are trained and sensitized around gender roles and norms, intersectionality, patriarchy, masculinity, power and empowerment, gender stereotypes and implicit bias, gender-responsive workplace, and gender-responsive behavior. Similarly, BOMA provides training to its mentors particularly on family planning awareness, women's rights awareness, and the importance of girl child education. Fundación Capital has developed 2 workshops that allow their staff to analyze their own practices to best support gender transformative change among program participants. The first workshop tackles gender stereotypes, roles and norms within the community. The second workshop covers time use and gender division of labour. These workshops help staff members identify how sexism manifests in the field and how to counter it. Fonkoze has recently increased monitoring and supervision of their staff on gender sensitivity and find that training the trainers in the transformative gender approach is crucial to reinforce the message among program participants and their families. Recognizing the need to engage with men to challenge norms, Women for Women recruit and train male leaders in the community, many of whom are graduates of their programs, with whom they engage on topics including masculinity and women's rights. Concern strives to reach gender balance within their contextual analysis team, and also train the trainers within their "engaging men and boys" programming. This label targets the social norms and community practices quadrant. With the increased attention to gender transformative change, many organizations such as Fundación Capital and Fonkoze, have invested in hiring gender experts to assist in developing tools to adopt within the framework of their organization.

Relationship with the community

Working with the community members helps to change local narratives and increase the effectiveness of Graduation Programs by challenging prevailing gender norms. Organizations recognize that this is essential to avoid community backlash against the programs or program beneficiaries. Women for Women and Fundación Capital recruit their trainers from the communities in which they work with, many of whom are themselves graduates of their programs. These women speak the local languages enhancing communication between staff, community and participants. This link improves the acceptance of the program within the community which helps minimize backlash. In addition, they favour hiring staff from the local community and prioritize women leadership. Fonkoze has identified the need to strengthen community aspects in their Chemin Lavi Miyò program in Haiti and is including more collective interventions with the aim to empower women, which also help to minimize backlash. Some organizations, such as Concern, partner with local governments in their efforts to gain buy-in within the community to minimize hostility from non-beneficiaries. And BRAC's Village Social Solidarity

Committee provides advice and support to beneficiaries and facilitate linkages to community and social services, building on the benefits of community networks to ensure the sustainability of their programs. By setting up a Village Social Solidarity Committee formed by community members and program participants, they provide leadership opportunities for women who are normally excluded from positions of power. Similarly, BOMA's Village Location Committees consist of stakeholder from the community (including village elders, faith and other community leaders) and play an active role in the program's establishment in the community, targeting and selecting participants, and assisting in conflict mediation between participants and non-participants. The purpose of these committees is to set up linkages between the program participants and government and community resources, resolve any disputes, increase local buy-in, and raise awareness on social matters, such as the benefits of women's empowerment. This relationship building extends of course to the beneficiary households.

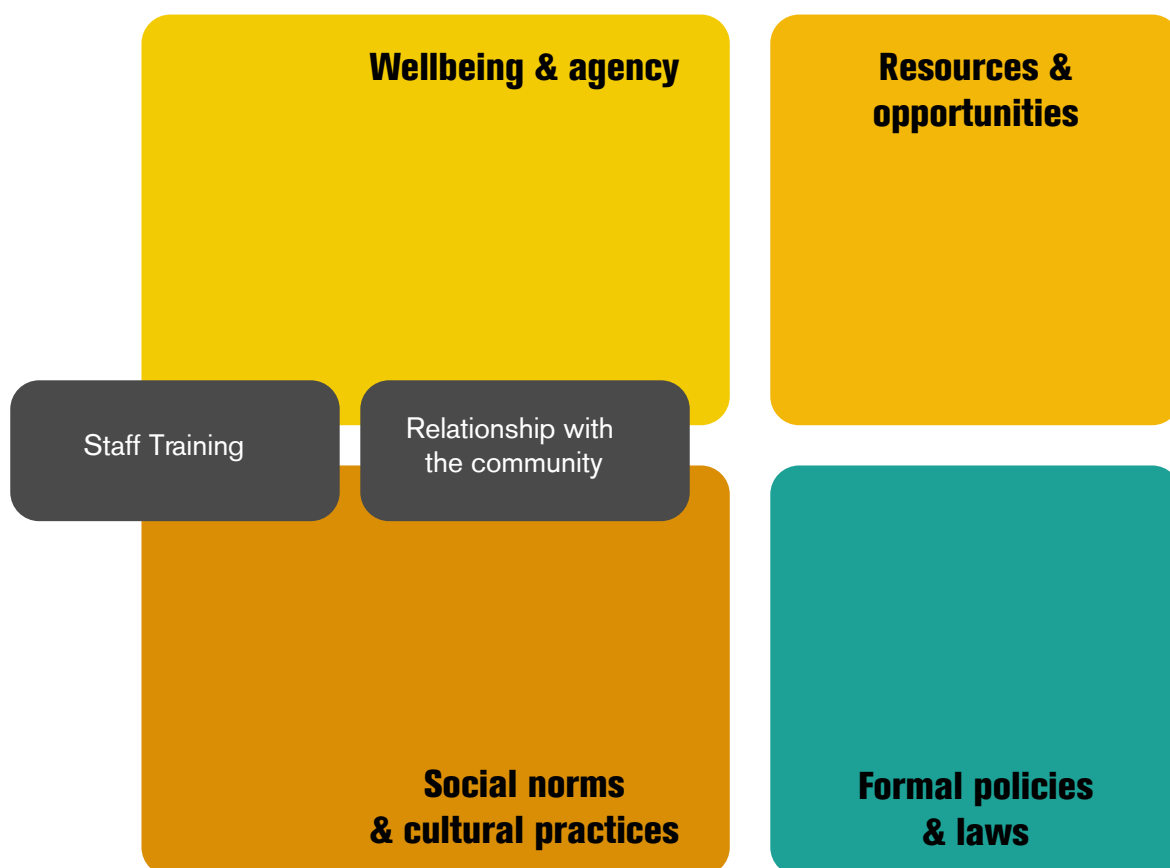


Figure 6. Implementation

5. Measurement

In discussing measuring gender transformative change, Graduation Programs typically appeal to the increasingly large set of survey instruments used to measure women's economic empowerment (WEE). The issues around measuring WEE and its economic and non-economic components are discussed thoroughly in Kabeer (1999), Buvinic and Furst-Nichols (2015, 2016), Donald et al. (2020) and Laszlo et al. (2020), and are too lengthy to cover here. However, many of the most common instruments used by Graduation Programs map quite well within the matrix framework in this scoping exercise. Measures of agency, bargaining power (e.g. decision-making power) and psycho-social factors (e.g. self-esteem, locus of control, confidence) lie within the top left quadrant of wellbeing and agency. Measures of educational attainment or labour force participation, for example, would fit in the resources and opportunities quadrant. Gender norms and attitudes – which often form social constraints to empowerment – lie in the lower left quadrant of social norms and cultural practices. Finally, formal constraints to empowerment – such as knowledge around sexual and reproductive or land ownership rights – lie in the lower right quadrant of institutions. The 8 Graduation Programs involved in this study use a large combination of these measures.

Agency

A central dimension of empowerment relates to agency, namely goal-setting, perceived control and ability, acting on goals (see Donald et al. 2018 for a thorough discussion of measurement). Common instruments that are used by Graduation Programs to measure this dimension include self-esteem and self-efficacy (Women for Women), goal setting (BOMA), community participation and leadership (Women for Women), expectations and aspirations, cognitive capacity, agency and locus of control (Fundación Capital). This label is by definition located in the top left quadrant.

Well being

Similarly, wellbeing (physical, emotional and psychological) is also by definition located in the top left quadrant. Common instruments employed by Graduation Programs to measure this include food security (e.g. BOMA, Women for Women, BRAC), mental health (e.g. BOMA, BRAC, Trickle Up), and freedom from intimate partner violence (e.g. Trickle Up, Village Enterprise). The 6 programs evaluated in Banerjee et al. (2015) include a comparable index of mental health.

Autonomy and Intrahousehold Decision Making

One of the most common measures of women's empowerment, in the literature and among Graduation Programs, relates to a woman's role in household decisions (see the discussion in Laszlo et al. 2020). These are typically assessed in differ-

ent decision-making domains including household expenditures, use of productive resources, children's education and health, and own versus household income. These are also described as autonomy measures and they tend to assess whether female beneficiaries have sole decision-making power over each domain, whether her spouse has sole decision-making power, whether they jointly decide, or whether someone else (e.g. another household member) decides solely or jointly. For example, BOMA employs instruments to measure household decision making that utilize Likert scales to evaluate the degree of a woman's control over decision making, which are adapted to the low levels of literacy and numeracy among participants, using images and familiar concepts to communicate decision-making domains. They consider decision making over topics such as family planning (as do Women for Women), girl child enrolment in schools. Similarly, Concern also considers the degree of control in key areas of household decision-making, including household finances (resources and assets), and agriculture and crop cultivation. Commonly, organizations such as BRAC, Fonkoze, Fundación Capital and Women for Women appeal to indices to capture decision making within the household. For example, Leon-Jurado et al. (2018) use different indices for women's empowerment, including an index of autonomy and decision-making in the household in their evaluation of Fundación Capital's Paraguay program. Given the connection that these concepts have to agency, this label also fits within the top left quadrant.

Economic Resources

Measures of economic resources, including assets, savings, income, physical and human capital accumulation or investment are common measures included in most impact assessments of Graduation Programs. This label by definition fits within the resources and opportunities quadrant.

Gender norms and attitudes

Concern employs a number of instruments to measure prevailing gender norms and attitudes. They consider the gender division of household labour between paid and unpaid work. This label by definition fits in the lower left quadrant. Since these are also largely driven by cultural norms and expectations around unpaid reproductive work (who is ultimately expected to care for children, the home, the elderly), it speaks to the social norms quadrant. They also measure men's participation in caregiving of infant (ages 0-5) or young (ages 6-13) children, as well as gender role attitudes of adults and children. Within this label, we also consider attitudes towards gender-based violence (e.g. Concern) and the degree of comfort in speaking out against violence against women (Women for Women).

Social networks

In addition, a number of organizations measure the importance of community and social networks that can provide peer support. For example, Fundación Capital

uses measures of social capital. Similarly, Women for Women looks at the number of sources for personal support. BRAC includes community participation and attendance in social events (measures of social capital) in its monitoring indicators. BOMA is currently tracking changes in both women's social capital and social networks in a 5-year study.



Figure 7. Measurement



CONCLUSIONS

This scoping paper aimed to collate practices undertaken by Graduation Programs to make their interventions more gender transformative. We solicit this information on organizational policies and practices from a “community of practice” that includes 8 major non-profit organizations that deliver Graduation Programs globally. We organize these practices according to a conceptual framework inspired by the theory of change in Rao and Kelleher (2005) and Hillenbrand et al. (2015) where change can occur along two dimensions: individual to systemic and formal to informal. This segments the space into four distinct quadrants: wellbeing and agency, resources and opportunities, formal policies and laws, and social norms and cultural practices. We then deconstruct these practices in the sequence from pre-existing conditions, targeting, design, implementation and finally measurement and assess the impacts they have on these quadrants.

This is summarized in Figure 7, where we superimpose all labels from the five categories into a single 2x2 matrix. A few salient points emerge from this figure. The first is that the resources and opportunities quadrant contains a large number of labels. This is not surprising given the nature of the interventions provided by typical graduation programs: these include components that alleviate resource and liquidity constraints. Second, these programs do touch on wellbeing and agency in many ways, by empowering women. Third, many Graduation Programs have seen the importance of engaging with men and boys and the need to challenge traditional

gender norms, as a means to improve the impacts of their programs on women's long-term outcomes. Finally, the formal policies and laws quadrant is sparsely populated with labels. While some programs are able to connect with existing government programs and local markets, this is an exception rather than the norm.

In addition to describing the myriad of ways in which multi-faceted (Graduation) programs have the potential to bring about gender transformative change, this scoping exercise suggests a number of avenues for future research. One area of research is to investigate and test the extent to which the programs and their components improve non-economic outcomes for women in each of the four quadrants. While this is done to some extent in the literature reviewed in Laszlo (2019), this scoping paper suggests ways in which these effects can be unpacked. For example, do self-help groups or coaching components lead to positive changes in women's non-economic outcomes because these are positioned to influence wellbeing and agency or to influence social norms and cultural practices? Alternatively, is it the fact that these act on both wellbeing and norms? The tricky part will be isolating their relative contributions, and distinguishing these from any interaction effects that they have that may yield non-economic returns above and beyond those individual contributions. In any case, and in parallel to the conclusions in the review of Women's Groups by Díaz-Martin et al. (2020), the challenge is to better understand the mechanisms with which these programs, features and components can lead to gender transformative change. This scoping paper provides some guidance into these mechanisms using the theory of change in Rao and Kelleher (2005) and adapted by Hillenbrand (2015).

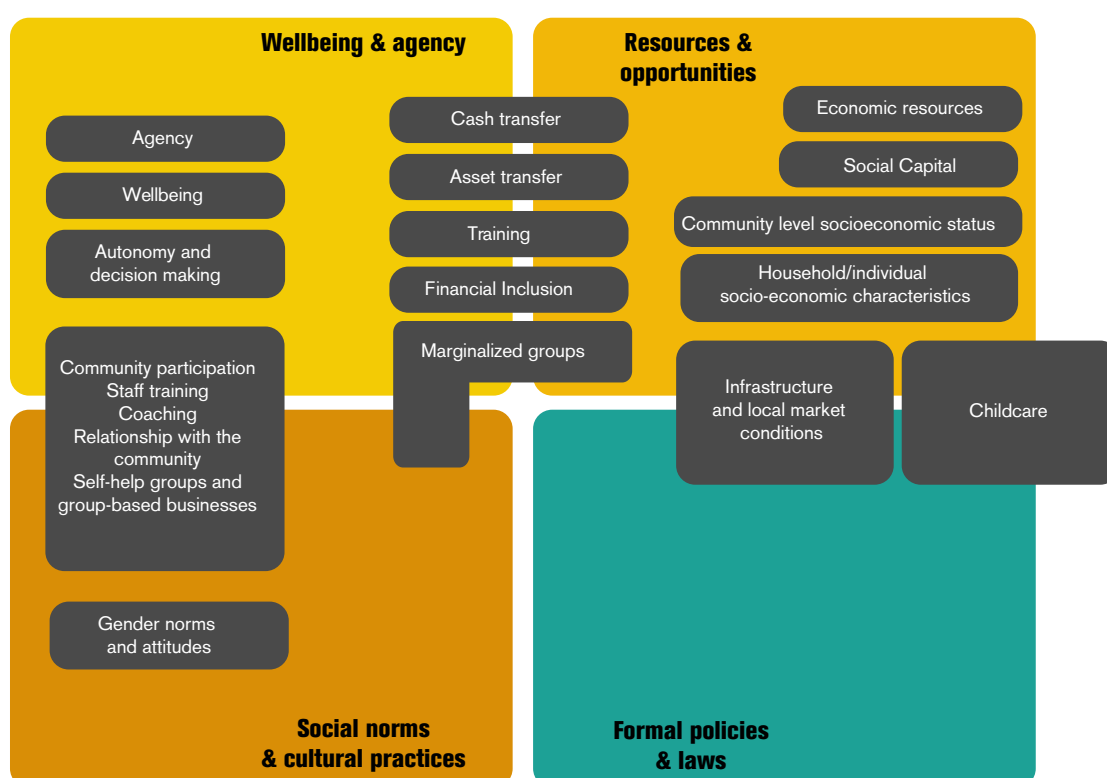


Figure 7. Summary

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APPENDIX A – QUESTIONNAIRE

Please let us know what your organization is doing with respect to the following categories to make your programs more gender transformative. We are looking for any tools, policies, procedures (or anything else you think we are missing) that you have implemented with specific reference to gender issues. Below you will find the descriptors for the five categories, along with some guiding questions. But please comment if relevant and not as a direct answer to the guiding questions themselves. To the extent possible and if relevant, please indicate how these address the four quadrants in the two-by-two matrix (Figure 1) below.

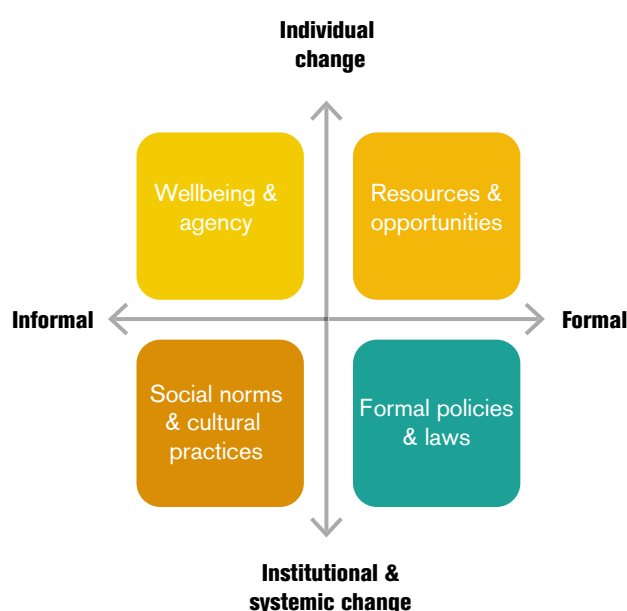


Figure 1. Adapted from Rao and Kelleher (2005, p. 60)

1. Pre-existing conditions:

A survey of the literature suggests that pre-existing conditions can be especially important in determining whether a program will be gender transformative or not. Some of the specific pre-existing conditions that have been found to make a positive difference are: higher socio economic status, psychosocial factors (agency in decision-making, self-confidence and self-esteem), gender norms, the quality of the spousal relationship, formal laws, infrastructure.

Q: *What if any tools or policies does your organization use in selecting where to implement the program that takes pre-existing gender norms and conditions into account?*

Your answer (use the space you need):

2. Targeting:

Though most Graduation Programs explicitly target women, they are not always able to reach the most vulnerable. Many programs explicitly target women who are physically able to work. Other programs find it difficult to reach those who also belong to other marginalized groups (such as religious or ethnic minorities, persons with disabilities, sexual orientation). Indeed, some of the most vulnerable self-exclude from programs because of stigma.

Q: *What protocol, if any, does your organization follow to reach out to women explicitly, and do you consider overlapping vulnerabilities (such as disability, ethnicity, etc)?*

Your answer (use the space you need):

3. Design:

Graduation Programs typically involve some combination of 5 components: cash transfer, asset transfer, savings incentives, training, coaching/self-help groups. Recent evidence is inconclusive around which of these has the most gender transformational potential or whether it is the bundling itself of these components that matters most. Some scholars also point to missing components such as child care and an explicit need to involve husbands, men and boys.

Q: *What specific component(s) of your program do you specifically design, if any, to address gender transformational issues? Could you provide examples?*

Your answer (use the space you need):

4. Implementation:

Some experts suggest that the potential for Graduation Programs to produce gender transformational change lies in their implementation. Specifically, successful programs are often seen to be those in which local staff is appropriately gender sensitized, where there is a good quality of the relationship between the program staff and the beneficiaries, and in which efforts are put in to minimize potential backlash and hostility from non-beneficiaries.

Q: *Please provide any examples of training for local staff that you use to gender sensitize and address gender norms within the program's implementation.*

Your answer (use the space you need):

5. Measurement:

As they look to scale-up their operations, Graduation Programs must be able to demonstrate measurable impact in relation to costs. Though measuring costs is comparatively simple, measuring impact is exceptionally difficult due to the known difficulties in measuring Women's Empowerment (economic vs non-economic) or gender transformative change. Trade-offs exist between a measure's specificity and generalizability due to stark differences in local context.

Q: *What is your preferred metric for measuring whether your program has had an impact on women's non-economic well-being?*

Your answer (use the space you need):

APPENDIX B

