



**JOINT PROGRAMME ON:  
Accelerating Progress towards the  
Economic Empowerment of Rural Women**



# **Joint Programme on: Accelerating Progress towards the Economic Empowerment of Rural Women**

## **Good practices**

**March 2018**

# Good Practice Information Sheet

## A holistic, integrated approach to accelerate women's empowerment

### GEOGRAPHICAL COVERAGE

The joint programme entitled “Accelerating Progress towards the Economic Empowerment of Rural Women” (JP RWEE) is being piloted in seven countries: Ethiopia, Guatemala, Kyrgyzstan, Liberia, Nepal, Niger and Rwanda.

### CONTEXT

There is increasing evidence that an integrated approach to women's empowerment in development projects has multiplying effects, enhancing the reach and sustainability of project outcomes. There are two reasons for this. First, women often have more to gain from approaches that incorporate life skills such as nutrition education, literacy training, financial education, entrepreneurship and social empowerment. Second, integrated projects tend to be more efficient, either using a single extension system and support network to deliver training and other inputs or affecting several aspects of community life through a single intervention.

Based on this premise, the Food and Agriculture Organization (FAO), the International Fund for Agricultural Development (IFAD), the World Food Programme (WFP) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) established a five-year results-oriented joint programme for rural women entitled “Accelerating Progress towards the Economic Empowerment of Rural Women” (JP RWEE). The programme aims to respond to the diversity of issues rural women face in their daily lives, which collectively go beyond the mandate of any individual UN entity.



By bringing together their expertise, resources, experience and constituencies, the four agencies have the potential to greatly enhance the relevance, efficiency, effectiveness and sustainability of their work to make a greater impact on the lives of rural women

### METHODOLOGICAL APPROACH

The joint programme creates synergies by capitalizing on each agency's mandate, comparative advantage and institutional strengths. It brings together FAO's specialist technical knowledge and policy assistance on food and agriculture; IFAD's expertise in co-financing rural investment programmes and improving gender relations through household approaches; WFP's food assistance innovations; and UN Women's global championing of gender equality and strong links with women's organizations.

## **The accountability framework of the programme focuses on the following:**

- Status – including improved nutrition security, higher productivity and income, enhanced entrepreneurship skills and better working conditions;
- Rights – addressing the areas of inequality in the social, economic, cultural and political positioning of rural women that prevent them from being a part of transformative change in agricultural development and from accessing productive resources and assets such as land, services, skills, infrastructure and social protection;
- Resources – looking at value chain development and access to financial services and products, high value markets, decent wage employment and control over the financial returns of their activities; and
- Agency – focusing on the participation and leadership of rural women in local governance systems, so that their needs and priorities are adequately addressed in rural development and agricultural policies and financing.

## **The capacity development strategy operates on three levels:**

1. Strengthening the individual capacities of rural women producers to address their supply-side constraints; boosting their agricultural productive capacities such as harvesting, storage, processing and marketing; and facilitating their access to remunerative jobs and lucrative markets;
2. Developing the collective capacities of producer organizations, cooperatives and unions to make their corporate governance more transparent, effective, accountable, gender equitable and age inclusive, as well as supporting the affiliation of informal rural women's groups with formal organizations; and
3. Enhancing the capacity of duty bearer systems and institutions to respond

effectively to rural women's needs and priorities through policy interventions that advance rural women's access to productive resources, services and decent wage employment and ensure their equal participation in decision making.

The JP RWEE combines short-, medium- and long-term results. The programme adopts a multi-track strategy aiming to achieve short-, medium- and long-term results. In the short term, the focus is on ensuring rural women's increased production and access to income. The medium- and long-term work focus on promoting gender-responsive policy and legal environments for rural women's economic empowerment and on ensuring their full access to productive resources, assets and inputs.

Programme design and implementation will be tailored to shaping and implementing it through a participatory approach involving consultations with government officials, rural women's groups, youth groups, farmer organizations, implementing partners, other United Nations agencies and civil society organizations.



## STAKEHOLDERS AND PARTNERS

Since its inception, the JP RWEE has developed solid partnerships with various stakeholders, from national governments and civil society organizations to other United Nations agencies and the private sector. This has been achieved through a governance mechanism that ensures smooth and transparent implementation and ownership by the main stakeholders, including donors and national counterparts. The mechanism is composed of the following:

### At the global level:

- An international steering committee (ISC) overseeing the allocation of funds and providing strategic vision and direction to the implementing partners, establishing requirements and priorities, including coordination with other relevant initiatives. The committee consists of the four participating United N agencies, the donors, the representatives of the pilot countries and the Multi Partner Trust Fund Office of the United Nations Development Programme.
- A technical advisory committee, consisting of focal points from the headquarters of the four United Nations agencies, whose role is to provide operational support to the international steering committee, including by providing information needed for decision making in respect of the JP RWEE.

### At the country level:

- A national steering committee chaired by the minister of agriculture or his/her representative and consisting of donors, participating agencies, civil society and private sector partners of the JP RWEE and representatives of rural women; and
- A technical working group consisting of representatives of the four United Nations agencies.

This structure has enabled broad information sharing with national counterparts, who participate in decisions on priority activities and allocations of funds both globally (through the international steering committee) and nationally (through the national steering committee) while contributing to the work of the technical working group with their technical staff.

In terms of beneficiaries, the countries participating in the JP RWEE have decided to focus on two main groups of women, based on criteria agreed with the national governments and after conducting baseline assessments. These groups are:

- the most vulnerable, poorest and illiterate women, who are often bypassed by conventional economic empowerment programmes; and
- women entrepreneurs already organized in producer organizations, including cooperatives with the potential to grow their businesses and contribute to economic revitalization and growth in their communities.

Rather than working with individual women, the programme supports pre-existing or newly established women's groups that, in addition to offering support to their members, have the potential to maximize the impact of programme interventions and ensure the sustainability and replicability of activities, even after the programme ends. From the "Dimitra" clubs in Niger to Self-Help Groups in Kyrgyzstan and women-led cooperatives in Rwanda, these groups constitute the building blocks of the JP RWEE and are the reason behind its accomplishments.

Indirect beneficiaries of the programme are the members of targeted communities in the seven countries. They not only benefit from the programme's overall contribution to poverty reduction, but also from the numerous awareness-raising activities carried out to promote behavioural change and gender equality.



## IMPACT

Since implementation began at the end of 2014, the JP RWEE has directly reached over 41,000 women and 213,000 household members. The programme's overarching goal is to secure rural women's livelihoods and rights in the context of sustainable development; thus, although preliminary surveys show encouraging results for each of its expected outcomes, long-term support will be needed to make possible an evaluation of its full impact.

**For outcome 1, improved food and nutrition security**, findings from surveys conducted in 2016 in six of the seven JP RWEE countries show an average 60 percent increase in agricultural production over one year in targeted communities. The increase was 129 percent in Nepal, where the support received by women through improved seeds, nurseries and technical assistance, including for the repair of irrigation infrastructure by the women themselves, made it possible to achieve such an exceptional result. The increased availability of agricultural produce is boosting household consumption in these countries, thus contributing to food security, and raising incomes through the sale of surplus production.

Studies also show positive changes in household food consumption practices in all countries that participated in the JP RWEE. In Kyrgyzstan, for example, a 2016 study showed that the share of households participating in the programme with "poor" or "borderline" food consumption declined from 24 percent to 9 percent over the course of the programme – a drop of 63 percent. Furthermore, an examination of participating households' "dietary diversity scores" showed that they were able to diversify their consumption from (on average) six to seven types of food items over the course of the programme.

With regard to **Outcome 2, increased income to sustain livelihoods**, in the four countries where information was collected on the profits generated by the marketing of surplus production (Guatemala, Liberia, Nepal and Rwanda) targeted women's groups earned USD 211,458 in 2016. This constituted an increase of up to 35 percent for pre-existing groups. In other countries where the programme focuses on individual income-generating activities, women participants reported an average increase in income of 29.5 percent.

For **outcome 3, enhanced participation in decision-making**, a twin track approach to leadership development was used, engaging women in two groups, the first consisting of women who already held leadership positions, who receive in-depth training, and the second consisting of other women who attend simplified modules. This approach led to a 75 percent increase in the number of women in governance bodies within producer organizations and other groups. These interventions also increased women's self-confidence, such that around 100 women asked for additional support to enable them to run for office in local elections

For **outcome 4, more gender-responsive policy environment**, in addition to supporting the formulation of gender-sensitive agricultural policies, the programme provided around 250 national and local government staff (mainly from agriculture ministries but some from gender ministries) with training in gender analysis, gender mainstreaming and gender-responsive budgeting.

## INNOVATION AND SUCCESS FACTORS LESSONS LEARNED

The implementation of the joint programme goes beyond a simple dichotomy of top-down/ bottom-up activities, ensuring that interventions are carried out at various levels. This approach combines strategic gender mainstreaming and alliance building within and between different institutions, with empowering interventions on the ground that target both men and women to achieve transformative change in gender relations.

As a result, the JP RWEE offers a comprehensive package of carefully sequenced interventions to support women's economic and social empowerment, combining direct implementation and on-the-ground coordination with other community-level programming. By addressing the barriers to gender equality in rural areas in a holistic, integrated way, the JP RWEE focuses on the two components of systemic institutional gender inequality: social norms and organizations (formal institutions, formal membership organizations and informal institutions). This is done at the three interrelated levels in which these inequalities operate: households/communities, organizations and the public sphere.

### CONSTRAINTS

The overall constraints identified so far are as follows:

- The funding gap (corresponding to 50 percent of the anticipated budget), which has meant that the programme has reached fewer women than initially planned;
- Limited South-South cooperation among the participating countries;
- Lack of a programme-wide monitoring and evaluation framework, leading to insufficient results reporting; and
- Initial challenges in delivering jointly, due to a lack of experience in joint programming and in-country implementation.

The lessons learned so far from programme implementation include the following:

Providing a multisectoral development package to each beneficiary (including productive assets, tools and technologies and needs-based capacity development interventions) maximizes the impact and sustainability of interventions;

Supporting the creation, consolidation and formalization of women's groups facilitates access to goods and services (e.g., credit and financial services, market information), promotes rural women's economic competitiveness and ensures their mutual support ] beyond the project completion date;

Identifying the right partners, avoiding the duplication of efforts and building on each partner's comparative advantages enhances programme performance and results;

Choosing adequate governance and programme implementation mechanisms reduces operational costs and ensures programme-wide coherence beyond national boundaries. In addition, ownership of the JP RWEE by partners, especially local partners, promotes sustainability and scalability in the long term;

Gaining new skills, competence and organizational capacities helps women to participate in socio-economic activities and enhances their decision-making roles and ability to earn respect within and outside their households;

Engaging men and promoting equitable intra-household relationships ensures joint efforts for improved livelihoods as well as a real reduction in the barriers that prevent women from achieving their full potential; and

Promoting South-South cooperation through knowledge exchange, peer support and pooling of capacities accelerates programme results and contributes to the adoption and adaptation of the most effective solutions by stakeholders.

The flexibility of this approach – along with close collaboration with national governments and especially the ministries responsible for agriculture and gender equality in each country – has eliminated the duplication of efforts and extended the scope of the JP RWEE beyond the activities indicated in its initial design.

## SUSTAINABILITY

Since the inception of the JP RWEE close attention has been paid to the sustainability of the results achieved at all levels of implementation. This has been done through close collaboration with local governments, alignment with national policies and the involvement of direct beneficiaries and communities in the design of programme activities. More specifically, the focus has been on:

Investing in a more gender-responsive policy environment and national strategic frameworks by:

- supporting the development of gender strategies in the agricultural sector;
- strengthening national coordination and collaboration on agriculture and rural development issues, with a special focus on rural women's needs; and
- providing capacity-building to agricultural stakeholders with regard to the use of gender analysis, gender budgeting and other gender mainstreaming tools throughout the planning, budgeting and monitoring stages;

Capacity development for individual women and for those in producer organizations in areas such as:

- crop production, nutritional habits, food storage, entrepreneurship skills and sustainable agriculture techniques, as well as management and leadership and existing legal frameworks on family law and economic rights;
- access to finance (including the provision of women-friendly financial services); and
- market access

Community awareness-raising regarding women's rights through an array of context-specific methodologies aiming at behavioural change and working within households (through "household methodologies") and between households (for instance, through Niger's Dimitra clubs or the community conversations held in Liberia).

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### Related resources:

Two additional good practice information sheets have been developed and are available online:

- Use of revolving funds for sustainable financing for women in Kyrgyzstan;
- Engaging men for programme success in Ethiopia.

Other resources available include:

- [JP RWEE videos on youtube](#)
- [Success stories](#)

# Good Practice Information Sheet

## Engaging men for programme success in Ethiopia

### ETHIOPIA

In Ethiopia, it is being implemented in the districts of Yayagulele, Dodola and Adamitulu in Oromia and in Dubti in Afar Regional State. It reaches 30,000 people, including rural women, their husbands and children and community members.

### CONTEXT

Rural women in Ethiopia have huge productive potential in the agricultural sector. They are major contributors to the agricultural workforce, either as family members or in their own right as heads of households. Gender roles and relationships, however, influence how work is divided, how resources are used and how the benefits of production are shared between women and men.

Under the JP RWEE, activities have been carried out at the individual and community levels using community mobilization and gender sensitization approaches to involve men and ensure their support and engagement for gender equality.

### METHODOLOGICAL APPROACH

The following gender awareness activities have been implemented, addressing various gender and women's rights issues and involving men as individuals and within their communities.

**Information campaign on services available to women:** This activity was designed to inform women and their spouses of services for rural women provided by local government offices responsible for women's and children's affairs, cooperative promotion, agriculture, land use and administration and education. These services include access to credit, membership in cooperatives, functional adult literacy programmes, agricultural extension services and government joint land certification initiatives.



The participation of

husbands has fostered a sense of working towards a common purpose and has facilitated women's participation in JP RWEE activities.

**Interactive workshops on pastoralist women's access to common resources:** This activity sought to address the challenges facing pastoralist women in Afar Regional State in accessing common productive resources such as land and water. Two workshops were held: the first was for representatives of women's associations, federations and leagues and the second was for government representatives. Both workshops were conducted in collaboration with the regional bureaux of women and children affairs, agriculture and natural resources, and federal and pastoralist affairs. The participating government representatives were predominantly male; all decisions made regarding women's access to land and other resources are affected by their attitudes and cultural norms. Involving these representatives in the workshops has facilitated women's access to land for income-generating activities.

The trained women's representatives are expected to raise awareness among the members of their cooperatives.

**Community conversations:** A methodology called "community conversations" developed under WFP's Purchase for Progress initiative was adapted and used to foster a fairer distribution of household work between women participating in the JP RWEE and their husbands. The conversations are conducted by facilitators who engage the community in a self-change process to eradicate gender discriminatory practices. The main outcome of these conversations is a "resolution" addressing a variety of issues that are of interest to the community. One of the exercises asks men to list the household and farm activities of women and men and to value them in monetary terms. This exercise helps the men to realize the contributions made by the women to the household and to livelihood activities.

## STAKEHOLDERS AND PARTNERS

The gender awareness and sensitization activities were implemented by government institutions, including the regional and district-level bureaux of women and children affairs, cooperative promotion offices and women's institutions, including rural savings and credit cooperatives (RUSACCOs). These partners planned and executed the awareness activities in the targeted districts.

## IMPACT

The activities that seek to ensure the meaningful engagement of men in the JP RWEE are carried out at the individual, community and institutional levels. So far, 6,702 community members (4,976 female and 1,726 male) have taken part in the activities, helping to create an environment that is conducive to the implementation of the programme – this is a key part of the JP RWEE sustainability strategy. The results achieved include the following:

- 1285 rural women in Afar and Oromia (53 percent of those targeted) are jointly deciding with their spouses on household matters involving the sale of assets such

as cattle and the rental of land;

- 368 rural women in Afar and Oromia are participating in decision making in rural institutions, including RUSACCOs and other women's associations;
- Four women's RUSACCOs in Afar with 460 women members have received an initial 1.5 hectares of land for income-generating activities and will receive more once their activities are well established.

The involvement of men in gender awareness activities has given women the opportunity to express their concerns assertively and work together with their spouses to identify mutual interests. These include family life and social institutions such as idirs and ekubs, funerals, weddings, functional adult literacy classes and other meetings organized by local government offices and their associations.

Husbands have the opportunity to learn the purpose of the development initiatives carried out in their communities, including the JP RWEE, including why women are invited to meetings and training sessions and how their engagement in income-generating activities benefits the livelihood of the entire family.

The sessions were helpful in providing both men and women information about services available for women and how women and men can benefit from women's economic and social empowerment.

Male engagement in the efforts to achieve gender equality has helped focus attention on family perspectives and has triggered discussions within households and communities. Now gender equality and women's empowerment are not seen solely as women's issues. Instead, men are being engaged as actors to bring about social change.

The various sessions helped women to share their concerns with their husbands by explaining the impact of male dominance on their empowerment. The sessions also helped men understand the situations their wives were in and the benefits of men's support for their families' livelihoods.

## INNOVATION AND SUCCESS FACTORS

The JP RWEE has been effective because it has worked on various aspects of male engagement through awareness-raising campaigns, interactive workshops and community conversations. As a result, it can be considered an example of a good practice for women's empowerment and for stimulating changes in gender relations:

- Gender awareness activities were designed based on lessons learned from previous gender equality and women's empowerment programmes that showed that men can feel threatened by their wives' financial independence, resulting, in some cases, in increased domestic violence;
- All the sessions were organized during weekends or low agricultural seasons to ensure that both women and men could attend.
- RUSACCOs were used as entry points for the various awareness activities, helping to mobilize participants and creating a link with government institutions. This contributed to the formalization of the process and created ownership of the agenda, as the women and their spouses recognized the women's institutions.
- The capacity-building initiatives targeting government bodies (gender and women affairs directorates in ministries and regional and district-level women and children affairs and other relevant offices) have changed attitudes and perceptions with regard to gender issues, which are now recognized as being of concern to both men and women.

## CONSTRAINTS

- The lack of a baseline assessment and the fact that the community conversation manual was not initially available in the local languages made it difficult to follow best practices at the start.

- Some resistance from husbands was encountered when they first learned about the level of engagement expected from the women participating in the JP RWEE.

These challenges were addressed by building the capacity of government officials and by translating the manual. The additional income earned by women also helped some of the men overcome their initial suspicions of the programme.

## SUSTAINABILITY

The JP RWEE is being implemented by decentralized government structures, mainly the regional bureaux of women and children affairs and the JP RWEE technical working groups. This direct implementation has helped to reduce indirect costs and contributed to the overall sustainability of the programme. Full sustainability, however, will require interventions at the policy and institutional levels to give much-needed legitimacy to male engagement for women's economic empowerment.

Capacity-building initiatives that target men to change their attitudes and turn them into allies of women's economic empowerment are important. Such activities help to address the dynamics of gender relations among individuals and within institutions.

Strategies that include recognition of male change champions in targeted districts should also be considered.

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## REPLICABILITY AND SCALABILITY

Strong monitoring and evaluation of activities is critical to inform other national, regional and international initiatives. An institutional “knowledge hub” should be created to track and document lessons learned and facilitate the dissemination of knowledge, including best practices.

Moreover, gender and women’s affairs offices at all levels need to be equipped to advocate and lobby their national governments for the adoption of policies that fully recognize the importance of male engagement for women’s economic empowerment.

Within communities, existing social and economic groups such as self-help groups, RUSACCOs and processing cooperatives can be used to disseminate good practices. Social structures such as ekubs, idirs and social gatherings can also be used to share best practices and help others understand the benefit of male engagement for social change.



# Good Practice Information Sheet

## Use of revolving funds for sustainable financing for women in Kyrgyzstan

### KYRGYZSTAN

Revolving funds have been used as part of the social mobilization activities that form part of the joint programme entitled “Accelerating Progress towards the Economic Empowerment of Rural Women” (JP RWEE) in all 73 communities in Kyrgyzstan that participate in the programme. The communities are located in the provinces of Batken, Chuy, Jalal-Abad, Naryn and Osh, which were chosen based on national poverty statistics and opportunities for synergy with the participating United Nations agencies’ work in the country.

### CONTEXT

According to a baseline study carried out before the JP RWEE, one of the things that rural women want is support for employment and self-employment opportunities for agricultural off-season periods, which last between five and eight months each year, depending on the region.

Rural women cannot rely solely on agricultural activities as a livelihood strategy. However, starting a business requires capital that women often do not have, mainly due to gender norms that limit their access to household budgets and their ability to provide collateral, as all property is registered in the names of male family members. This was confirmed by a “Women’s Empowerment in Agriculture” survey conducted by the United States Agency for International Development, which showed that the disempowerment experienced by women was greatest with regard to their participation in decision making on access to finance.

In response, revolving funds have been established through the JP RWEE to enable women to start businesses and secure stable capital for purchasing high-quality agricultural inputs and tools and to expand livelihood alternatives in non-farm sectors.



These funds were established both within women’s self-help groups (SHGs) and at the community level, with the objective of sustaining programme activities and enabling women to obtain loans in their communities without collateral. Within SHGs, the revolving funds are operated as saving schemes, with members making monthly contributions. They serve as safety nets that in cases of family emergency enable women to purchase inputs at the start of the agricultural season and provide additional operating capital for rural women’s businesses. The amounts borrowed from the funds are paid back in full within agreed timeframes.

In addition to the revolving funds at the SHG level described in the preceding paragraph, the JP RWEE has established revolving funds for income-generating activities. These funds were initially managed by local authorities in the community and then moved to two associations and cooperatives, created with support from the programme, under which all the SHGs formed in each province are organized.

The total amount available in the revolving fund is disbursed to the SHGs

following a public selection process; every time borrowed money is repaid, it is made available to the “next-in-line” SHG.

## METHODOLOGICAL APPROACH

The revolving funds for income-generating activities are operated as follows:

1. A social mobilization process – using participatory tools (such as poverty pyramids and Venn diagrams) – is employed to identify vulnerable women, who are invited to form SHGs;
2. All SHGs receive business and marketing training, following the training methodology developed through the International Labour Organization’s “GET Ahead” initiative. Business ideas are then discussed and formulated into business and financial plans for each group, and they are then submitted along with applications for loans from the revolving funds;
3. A local selection and monitoring committee is set up, including local government representatives, respected community members and project representatives. The committee is trained in the use of specified criteria for selecting business ideas submitted by the SHGs;
4. Public meetings are held to select and rank the business ideas. The SHG members participate in the selection process but the best ideas are chosen by the community and a repayment schedule is agreed upon. The SHGs are informed of the outcome of the selection process;
5. The selected SHGs participate in a procurement process, identifying items to be purchased and potential vendors. Upon completion, the required goods are handed over to the SHG members;
6. The businesses are launched and monitored. Repayment of the loans is organized by the monitoring committee;
7. Loan payments are collected by the community treasurer and the

procurement of goods is organized for the next-in-line SHG;

8. The selection committee continues to assess applications according to the set criteria and establishes a roster of viable proposed businesses, for which funding will be provided as money becomes available through the repayment of earlier loans. The selection criteria include the number of jobs to be created by a business, the repayment period, the sustainability of the business, the availability of necessary assets (premises, human resources, capacity, etc.), support for and contribution to the business idea by local authorities and the potential for scaling up. Each criterion is rated in accordance with the assessment guidance;
9. Borrowed funds may be used for any viable business idea that promises to generate cash flow sufficient to fund repayment of the loan. The loan repayment period may be up to 12 months. The scheme is open to all SHGs in the province, and only SHGs may apply. The maximum loan amount per application is KGS 100,000 (equivalent to USD 1,500).

Initially, the revolving funds were maintained by the community treasurer and women activists working as community social mobilizers. Based on lessons learned from previous schemes, the revolving funds have now been brought together at the province level to grant them legal status and thereby increase their sustainability. The process of choosing which SHGs receive funding remains the same, but the selection committee has been expanded to include activists from all communities. Loan payments are made to a bank account managed by the provincial cooperative or association.

Revolving funds are accessible to all SHGs in a province, potentially serving at least 1,500 members. Depending on availability, funding may be extended to new members of the SHGs.

## STAKEHOLDERS AND PARTNERS

The main partners are the members of the SHGs from the two cooperatives and two associations. They form SHGs under the JP RWEE, which are mostly made up of women.

The local government is represented in the monitoring committees to ensure transparency and the proper use of funds. Local representatives also use the community women's associations as a platform for inviting rural women to participate in the decision making and public discussion of issues related to community development.

The JP RWEE implementing partners (national NGOs) conducted the social mobilization activities, developed the revolving fund procedures and have provided monitoring and mentoring throughout the project's implementation.

The participating United Nations agencies designed the holistic approach to the programme's implementation and provided oversight and quality assurance with regard to implementation. All inputs provided by the United Nations agencies (e.g., seeds, drip irrigation technology and start-up capital) were delivered to the programme participants, with a requirement that repayment be made to the applicable revolving fund.

## IMPACT

Since implementation started in late 2014, around USD 110,000 loaned through revolving funds has allowed 1,146 women members of 140 SHGs to start up micro businesses, providing alternative livelihoods in the off-farm season. As a result, the incomes of the participating women have increased by between 19 and 34 percent, with returns between USD 1,428 and USD 1,608, on an average investment of USD 1,200.

Furthermore, the revolving funds are administered by the rural women themselves, increasing their management and leadership skills.

## INNOVATION AND SUCCESS FACTORS

The SHG revolving funds have provided a safety net for vulnerable women in the event of unexpected medical and health expenses as well as loans for the purchase of inputs at the beginning of the agricultural season, for starting their own businesses and for paying education costs for themselves and their children.

The community revolving funds – managed through the associations of SHGs – have been used to support the purchase of household appliances such as washing machines, refrigerators, ovens and equipment to bring clean water into houses, as well as to construct warm bathrooms. These help to save time for care work and improve the health and quality of life of the women involved in the programme.

As a result, revolving funds have strengthened the JP RWEE's sustainability beyond the lifespan of the programme. Many innovations and transformative economic activities have been financed through these funds. Examples include a flowerpot business, computer design and photo studios in remote areas; a mobile phone repair centre; and a private ice rink. These innovative ideas have proven not only to be in high demand in rural locations and thus highly profitable but also to have a transformative effect on women's empowerment within households and the communities.

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## CONSTRAINTS

The main criterion for selecting applications for revolving funds has been the viability of the business ideas. Some applicants have not been successful the first time around, and some lack business competence and innovative business ideas.

The JP RWEE has overcome this by providing business start-up training and comprehensive feedback on applications. The procedure of queuing applications has increased motivation and trust in the process as it offers the possibility of obtaining funds in the future. Business and financial training is offered to all programme participants. Local activists provide additional coaching and mentorship.

The data shows that 42 percent of participants – 1,146 out of 2,731 women – have received loans so far, and the numbers are increasing.

## LESSONS LEARNED

Revolving funds are necessary to provide access to affordable financing for starting businesses. Having developed their business skills, the SHGs groups are ready to apply for larger loan with larger financial institutions that provide such services.

Revolving funds are one of the tools used in a holistic approach to rural women's empowerment, addressing the root causes of economic gender inequality in rural areas. By providing access to affordable financing for starting up micro businesses, revolving funds have also increased women's self-confidence and planning and management skills, as well as their financial independence and ability to engage in dialogue with family members to achieve more equal decision making, use of family budgets, ownership of assets and distribution of unpaid care work in the household.

## SUSTAINABILITY

Revolving funds are sustained through the repayment of the loans that they provide. The funds are administered by provincial organizations, which in the future will charge



10 percent for administrative costs so that they can continue to provide these services after the JP RWEE ends. The selection process, committees and criteria are enshrined in the charters of these organizations.

Revolving funds will therefore continue to support the micro start-ups of women's groups after the end of the JP RWEE.

Total capital in the revolving funds is currently USD 110,000. The cost of delivering business training has not been calculated separately but can be estimated at USD 8,000. To date, 1,146 women have obtained loans through the revolving funds. The cumulative income of these women by October 2017 was USD 72,000. This means that the investment was returned fully by December 2017, two years after the programme started.

## REPLICABILITY AND/OR SCALABILITY

The JP RWEE approach can easily be replicated at the community level, as administration costs are very low and are already included in the social mobilization costs (approximately USD 2,500 per community). However, it is important to ensure that business training is also provided.



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# GOOD PRACTICES

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