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Authors: Kate Molesworth, Florence Sécula, Rachel A. Eager, Zuhro Murodova, Shakhlo Yarbaeva, & Barbara Matthys

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Impact of Group Formation on Women's Empowerment and Economic Resilience in Rural Tajikistan

Kate Molesworth

Swiss Tropical and Public Health Institute,
University of Basel Basel, Switzerland

Kate.molesworth@swisstph.ch

Florence Sécula

Swiss Tropical and Public Health Institute,
University of Basel
Basel, Switzerland

Florence.secula@swisstph.ch

Rachel A. Eager

Itad Ltd.

Hove, East Sussex, United Kingdom

r.eager@savethechildren.org.uk

Zuhro Murodova

Itad Ltd.

Hove, East Sussex, United Kingdom

Zuhro.murodova@savethechildren.uk

Shakhlo Yarbaeva

Swiss Tropical and Public Health Institute,
University of Basel
Basel, Switzerland

Shakhlo.yarbaeva@swisstph.org

Barbara Matthys

Swiss Tropical and Public Health Institute,
University of Basel
Basel, Switzerland

Barbara.matthys@swisstph.ch

Abstract

The overall aim of the Women's Wealth and Influence (WW&I) project was to improve the economic situation and empowerment of women through the formation of groups as a platform for joint activities, savings and solidarity. In 17 districts of Khatlon Province in South Tajikistan, active female community members were trained as 'coaches' and mobilised women to form some 3,000 groups with a total membership of approximately 65,000. Using mixed methods, a study was undertaken to monitor processes of change initiated by this approach. This study set out to determine the extent of change associated with the implementation over two years of the WW&I model on the lives of participating women. In particular, it examines changes and stasis in women's income and

prosperity, access to and control over assets, personal empowerment as well as broader interpersonal and household change. Findings revealed that WW&I group members engaged in paid labour more frequently (20%) than non-members (12%), although the overall proportion of women involved in waged labour remained low throughout the project's lifespan. Nonetheless, savings accumulated by the women's groups provided a new means for women to access and control cash. Although there is no indication of group funds contributing to improved household wealth, there is evidence that it provided a buffer in times of acute financial stress, thereby strengthening the economic resilience of group members and their families.

Group members also became more able to move freely outside their households: as only 8% had to be accompanied by a family member, compared with 15% of women who were not members of a group. Members of women's groups also reported greater decision-making power in their daily lives compared to non-members. Moreover, through their group actions, women exercised leadership and decision-making in two arenas: organising social events and improving community infrastructure and amenities. This, in turn, raised their reputation for solving community challenges and marks an important step towards broader female empowerment. This indicates that the WW& I approach has potential for adaptation to address broader issues of female social and economic development in rural Tajikistan.

Keywords: women's groups; female empowerment; economic resilience; social capital

1.0 Introduction

Tajikistan is a landlocked country in Central Asia with very high, yet declining poverty rates (World Bank, 2015a). Soon after the end of the civil war (1992–1997), rapid growth in Russia provided a pull for substantial male labour emigration from Tajikistan, which resulted in a growth in remittances (World Bank, 2016). The global economic crisis in 2009, combined with the recession in Russia and its increasingly strict labour migration policies, led to a significant decrease in remittances and to an increasing number of migrants returning to Tajikistan (World Bank, 2015a; World Bank, 2015b). Although reforms and foreign assistance support recovery, Tajikistan remains a lower-middle income country and its population is highly vulnerable to broader economic pressures.

In terms of gender equality, Tajikistan performs below average and gender gaps exist in access to education, waged labour, economic assets, and participation in government (United Nations, 2010, 2012; World Bank, 2013). Household income has continued to be primarily generated and controlled by men (Abdulloev, Gang & Yun, 2014) and women lack access to micro-credit, means of generating cash and opportunities for engaging in entrepreneurial activities. Female poverty, combined with low awareness and realisation of rights (UN, 2010) are regarded to have supported the persistence of traditional gendered roles and stereotypes (Harris, 2004; Mezentseva et al., 2007). Younger women and especially daughters-in-law, living with their husbands' families, traditionally have a subordinate position within the household (Harris, 2004).

Concerned by the multiple impacts of women's economic dependence on men and their lack of self-determination, the United Kingdom Department for International

Development funded Save the Children International (SCI) Tajikistan to implement action research on the self-empowerment of women through group formation and action. The three-year Women's Wealth and Influence (WW&I) Project was launched in 17 selected districts of Khatlon Province in South Tajikistan in January 2012 to establish and support women's neighbourhood groups. These were supported by selected female community members, who were trained by SCI as 'coaches'. The coaches acted as bridging agents between the project and communities and mobilised women to form some 3,000 groups with a combined total membership of approximately 65,000 women. The WW&I model was designed to mobilize women to improve their economic situation and empowerment through group support, savings and activities.

The model emphasised the creation of female space and empowerment of women through group decision-making and action. Within SCI's WW&I methodology, the volume and disposal of savings were not of primary concern: indeed, women contributed very small amounts of cash to group savings that were considered to be 'inconsequential' in that they had no meaningful purchase value. Equally, the group coaching was not intended to guide women on the use of savings, which was open to individual groups' ideas and perceived needs. This aspect of the project design was referred to as the 'You Decide' means of saving and spending decision-making.

This study set out to determine the extent of change associated with the implementation of the WW&I model over the two years of the project on the lives of participating women. In particular, it examines changes and stasis in women's income and prosperity, access to and control over assets and personal empowerment, as well as broader interpersonal and household change. This article presents key findings from the overall operational research commissioned to determine the effectiveness of the WW&I project, by comparing quantitative baseline, mid-line and end-line household panel surveys as well as baseline and end-line qualitative data.

2.0 Operational Definition of Empowerment

There are multiple and competing definitions of women's empowerment in the literature, as the concept has borrowed from many lines of thought including the 1970's feminist discourse and development thinking (Stromquist, 1995). The lack of clarity in the conceptualization of empowerment is apparent in the range of terms used by different authors that include 'autonomy', 'status', 'self-efficacy' and 'equality' among others. Confusion mostly emerges from different understandings of power relations (Mosedale, 2005; Oxaal & Baden, 1997; Swain & Wallentin, 2007). Most authors construct models of empowerment based on a particular set of dimensions, most commonly decision-making, access to and control over resources, and freedom of movement. These variables are comprehensively listed elsewhere (Malhotra, Schuler & Boender, 2002).

The WW&I research used Kabeer's definition of empowerment, which is "the process by which those who have been denied the ability to make strategic life choices acquire such an ability" (Kabeer, 1999, p. 435). There is general agreement in the literature that this definition is the most comprehensive, benefiting from extensive analytical critique and with well-documented advantages, limitations and implications. Kabeer's definition also pays attention to power relationships at all levels of analysis and opens broad possibilities for an investigation of power change within a range of domains.

Kabeer's work led to further empirical research through the Pathways of Women's Empowerment Research Programme, which investigated women's economic agency—making spending decisions in the household for example, possibility to leave home, or participation in public life as markers of empowerment in Bangladesh, Ghana, and Egypt (Kabeer et al., 2013). Another body of research led by the Oxford Poverty and Human Development Institute sought to develop internationally comparable and multi-dimensional indicators of women's empowerment (Alkire, 2008; Vaz, Pratley & Alkire, 2016). This work led to the development of internationally applied measurement tools such as the Women's Empowerment in Agriculture Index (Alkire, Meinzen-Dick, Peterman, Seymour & Vaz, 2013). In 2015, Demographic and Health Survey data for fifty-eight countries were analysed to seek correlations between empowerment proxies—sexual and reproductive rights, health, household decision-making, freedom of movement and violence—providing evidence for models of empowerment (Hanmer & Klugman, 2016).

The dimensions of empowerment selected for the WW&I research built on Golla, Malhotra, Nanda and Mehra's (2011) empowerment framework, CARE's Strategic Impact Inquiries (CARE, 2006) and the indicators collated by Malhotra et al. (2002). They included: (a) Wealth and economic resilience with a focus on access to and control over economic assets; (b) Personal experience of empowerment through awareness of personal injustice, self-confidence, autonomy and agency, and personal and collective sense of entitlement; (c) Interpersonal relationships and changes, including in norms and expectations at household level around decision-making, mobility and control over assets; and (d) Socio-cultural change as well as collective power and women's organization. The WW&I research drew on Malhotra's analysis of empowerment at the levels of the household, the community and within broader arenas (Malhotra et al., 2002).

3.0 Methods

3.1. Survey Instruments

A mixed methodology combining qualitative and quantitative research was used, the merits of which have extensively highlighted by Creswell (2015). The study consisted of quantitative baseline, mid-line and end-line household panel surveys as well as baseline and end-line qualitative studies. The quantitative data were complemented by qualitative elements to provide a more in-depth understanding of context and explanation of the quantitative information. Where salient, comparisons were made between women who were WW&I group members and those who had not joined a group.

The quantitative research comprised a household questionnaire, adapted from the Women's Empowerment in Agriculture Index, developed by the IFPRI (International Food Policy Research Institute, 2012), and an individual questionnaire. Both tools aimed to assess potential changes over time of female domains of empowerment within and beyond the household level, the demographic and socioeconomic profile of the household, gender-based differentials in accessing economic resources—employment, entrepreneurship, household and group savings—, decision-making power over productive household resources, leadership at the household and economic levels, use of time and general

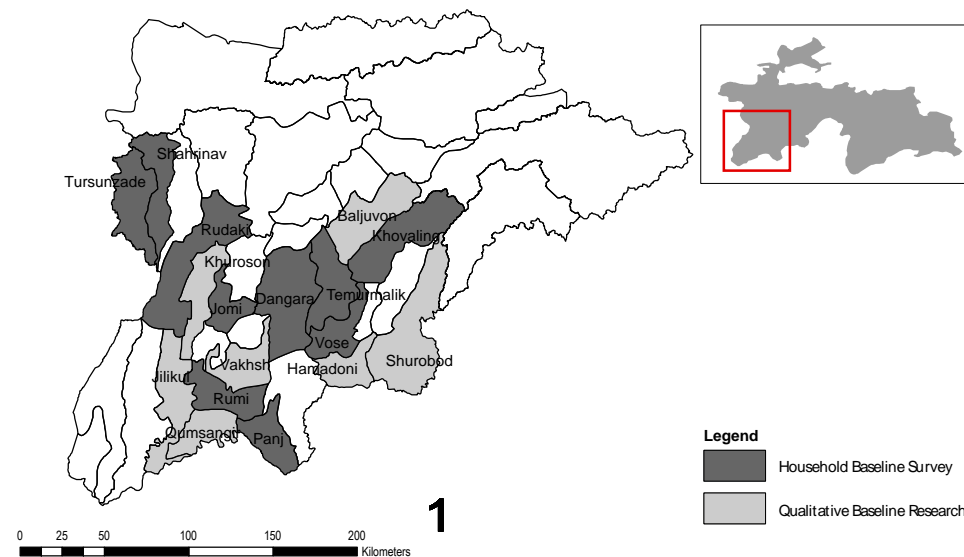
wellbeing, and food consumption patterns. The draft questionnaires were critically reviewed by local and international experts, and culturally adapted prior to testing.

For the qualitative approaches, Focus Group Discussions (FGDs) were conducted with WW&I group members and non-members as well as with their male relatives and the coaches. Semi-structured interviews were conducted with key informants and questionnaires on group change were administered among selected group members. The coaches shared their personal experience with women's groups and drafted case studies on salient features of women's groups as they emerged during data collection. These qualitative approaches drew from the Strategic Impact Inquiries tools developed by CARE international.

3.2 Study Site Characteristics

The WW&I project was implemented in 17 districts of Khatlon Province situated in South Tajikistan, where SCI has been active since 1992, especially in isolated communities. These are illustrated by the map in Figure 1.

Figure 1: WW&I Study Location.



Source: Matthys B, 2015.

The study was conducted in a selection of villages from the 17 districts which met specific criteria, such as high male outmigration for labour, restricted economic opportunities and remoteness from market centres and services (UK Aid & Save the Children, 2016). The household survey and qualitative approaches were conducted in separate strata with women's groups at different phases in their establishment. The household survey was applied in ten districts where the process of establishing groups had just started, to maintain homogeneity within the study areas and to ensure that any effect of the intervention was adequately captured. The qualitative approaches were applied in the remaining seven districts.

3.3 Data Collection and Analysis

Written approval for the overall operational research was granted by the Committee of Women and Family Affairs of the Republic of Tajikistan.

The sample of the panel household survey included 1,000 women and 500 of their spouses in the baseline. The lower number of included spouses was due to the 50% male absence relating to labour migration (International Labour Organization, 2010). Forty villages were randomly selected following a stratified sampling method according to the population size of the districts. Twenty-five women were then selected from each village out of which 20 women were group-members and five were not. A total of 998 households were visited by the study team and 1,530 individuals—998 women and 532 men—were interviewed in the baseline in March and April of 2013. The mid-line survey conducted in September and October 2013 revisited the women who initially joined a group at baseline and yielded data from a total of 928 individuals, 636 of whom were women and 292 men. To provide the demographic and socioeconomic profile of each household, the household head or representative were interviewed. Selected women, and where possible their spouses, participated in an in-depth individual questionnaire conducted by the study team. In order to facilitate comparisons of women by generation, they were selected for interview by two broad age cohorts: The ‘younger women’ were aged 18–35 years, and the ‘older women’ were aged 36 years and older. At the end-line a total of 923 households of the 998 that participated in the baseline were re-visited by the study team in February and March 2015. A total of 1,441 individuals were interviewed, of which 918 were women and 524 men.

For the qualitative research, the WW&I coaches were trained, tested and supervised in qualitative enquiry techniques and used as qualitative data collectors, particularly for the FGDs. Inclusion of the coaches in the data gathering was crucial as they were embedded cultural mediators, which the foreign researchers were not. In addition to this they were well-known and trusted by the informants and better able to contextualize and adapt the research questions to the women’s groups. The 2013 qualitative baseline research gathered 298 focus group discussion non-verbatim notes, 17 coaches’ questionnaires, 40 case studies and 59 questionnaires with which to measure group change and 36 semi-structured interviews with informal community leaders. In the 2015 end-line survey, 177 focus group discussion non-verbatim notes, 10 coaches’ questionnaires, 35 case studies, 46 questionnaires and 25 semi-structured interviews with leaders were collected.

Descriptive statistical analyses of quantitative data were carried out using Stata IC v14.0 (Stata Corporation, College Station, TX, USA). Pearson’s chi-square test and Fisher’s test were applied as appropriate to compare groups. For tests, a difference with a *P*-value of ≤ 0.05 was considered to be statistically significant. Qualitative data were analysed using Atlas TI software. A range of standard quality assurance procedures were also applied throughout the various phases of the study.

There were several limitations to the research. Operational constraints due to weather conditions and poor access to villages hampered the collection of quantitative data. The qualitative data collected was non-verbatim, which potentially limits the understanding of data within their full context. The use of WW&I coaches and assistants for data collection also added a filter and introduced a bias towards collecting predominantly positive data, as a reflection of the quality of their work for the WW&I project. The process of the translation of data from Tajik to English also reduced the accuracy of information as certain details and concepts were diluted by translation.

4.0 Findings and Discussion

In this section, key findings from the analysis of baseline and follow-up data throughout two years of project implementation are reported according to the dimensions of empowerment set out in the operational framework, however, sub-themes of the framework were shaped by the nature of findings and many were interconnected and overlapping.

4.1 Women's Wealth and Economic Resilience

4.1.1 Engagement in waged labour. Labour opportunities are highly limited in the rural south of Tajikistan and the main options are taken-up by men, mostly in semi- and unskilled labour in the construction and industrial sectors. However, WW&I group members were found to engage in paid labour considerably more often (20%, 143 out of 733) than non-members (12%, 22 out of 185; Fisher's exact test, $P = 0.018$). Furthermore, older women have a broader engagement in formal salaried work (29%, 216/733) than younger women (22%, 40 out of 185; $\chi^2 = 4.522$, $P = 0.033$). This is due to their senior status in their households, which releases them from the heavy domestic and home farming burden carried by more junior women. Older women have fewer child-care responsibilities as their children have grown-up and they have greater self-determination to take-up waged opportunities. The waged labour opportunities of younger women, however, particularly daughters-in-law living in their husbands' parents' households are constrained by caring for young children and shouldering the greater part of the domestic work burden. Younger women are also under the control of their husbands and senior household members, to a greater extent than their older counterparts.

Opportunities to generate cash were very limited and as Table 1 illustrates, female engagement in income-generating activities (IGAs) was low. Only 6.3% of women (58 out of 921) reported engaging in activities such as selling food and handicrafts at the project baseline and this remained unchanged at 6.2% at the end of the two-year study period (56 out of 913; $\chi^2 = 0.031$, $P=0.861$). Indeed, only 2% of younger women (2 out of 95) and 5% of older women (20 out of 438) borrowed group funds for the purpose of starting or supporting on-going IGAs (Fisher's exact test, $P=0.397$). However, group members were four times more likely to have their own small IGA than non-members (8% versus 2%, Fisher's exact test, $P=0.010$). This reflects women's lack of familiarity with business procedures, cultural constraints prohibiting female engagement in trade as well as transport constraints on trade posed by the remoteness from market centres. The types of entrepreneurial activities in which women engaged were similar in all three surveys conducted throughout the two years of the project: Activities centred on small cottage industry and the sale of food and handicraft products. This lack of change in small entrepreneurialism most likely reflects the project design of saving 'inconsequential' sums and that the coaching focussed upon group decision-making (the 'You Decide' method) rather than on savings or income-generation *per se*. This raises the question of the extent to which female entrepreneurialism might have been stimulated with an additional coaching element of income generation development.

Table 1: *Female domains of empowerment in income and prosperity in the end-line survey, stratified by group members and non-members, and by generation*

Female domain of empowerment	Overall	WWI group members	Non-group members	χ^2 / F ^a	P-value	Older women	Younger women	χ^2 / F ^a	P-value
Income and prosperity									
Engagement in wage labour	18% (165/918)	20% (134/659)	12% (15/122)	F	0.044	20% (143/73)	12% (22/185)	F	0.018
Income generating activities (IGAs)	6% (56/913)	8% (51/659)	2% (2/122)	F	0.010	7% (41/731)	4% (8/185)	F	0.240
Borrow group funds for IGA	45% (20/533)	NA	NA	NA	NA	2% (2/95)	5% (12/438)	F	0.481

^a Fisher's exact test

4.1.2 Access to and control over assets The savings accumulated by the women's groups provided new means for women to access and control cash. Figure 2 shows that the bulk of funds were used for health and essential items such as food, reflecting the precarious economic situation of the women's families. Overall, women used group savings to buffer times of need, which empowered them to better respond to emergency situations and other unforeseen events. Although there is no indication of group funds contributing to improving household wealth, there is evidence that it supported economic resilience of group members and their families.

Economic resilience appears to have been supported by the detected rise in the proportion of women reporting that they had at least one source of financial support to draw upon in an emergency. This increased from 53% (524 out of 998) at the baseline to 62% (573 out of 918) at the end-line ($\chi^2 = 19.201$, $P < 0.001$). Figure 3 illustrates that there was a slight increase in the proportion of younger women, compared to their older counterparts, who had at least one source by which to access financial support in a time of crisis. At the same time, there is a three-fold decrease in the proportion of younger women who had no sources to draw on in an emergency, which reflects the extent of variability and individual difference in social capital.

Throughout the project implementation period the women's group funds were more frequently used by both older and younger members as a source of emergency support. At baseline 12% (122 out of 998) of both the younger and older women's group members accessed pooled savings in times of need, but by the end-line there was greater use of savings in this way by older women (20%; 148 out of 733) than among the younger generation (16%; 29 out of 185; Fisher's exact test, $P = 0.176$). While this pattern might reflect the greater household responsibilities of older women, compared to the younger group members, it might also reflect the greater power and control of older women within the groups observed by the study team.

Figure 2. Proportions for women’s reported use of group funds for different purposes in the baseline, mid-line and end-line survey.

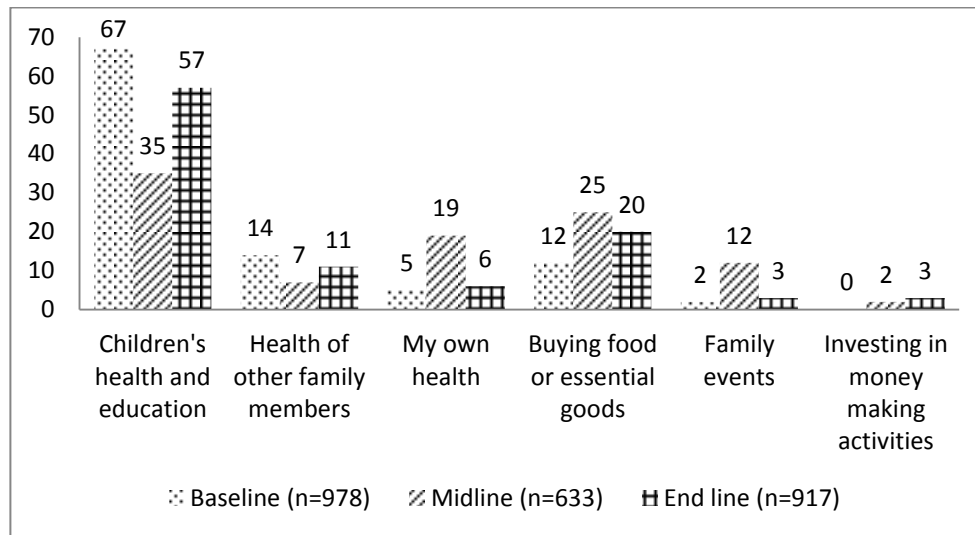
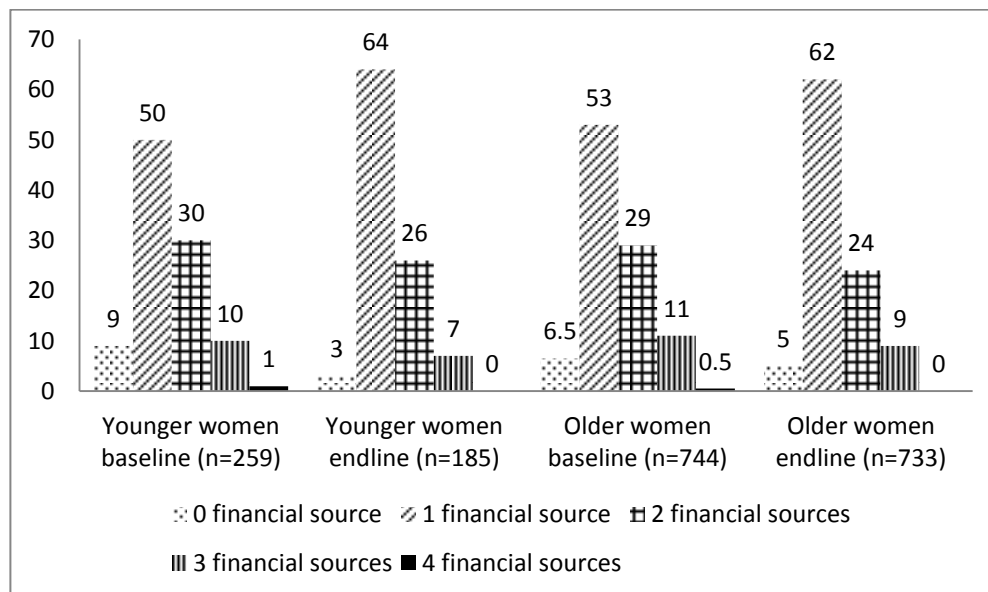


Figure 3. Number of financial sources of women by generation reported they could draw on in an emergency. Comparison between the baseline and end-line survey.



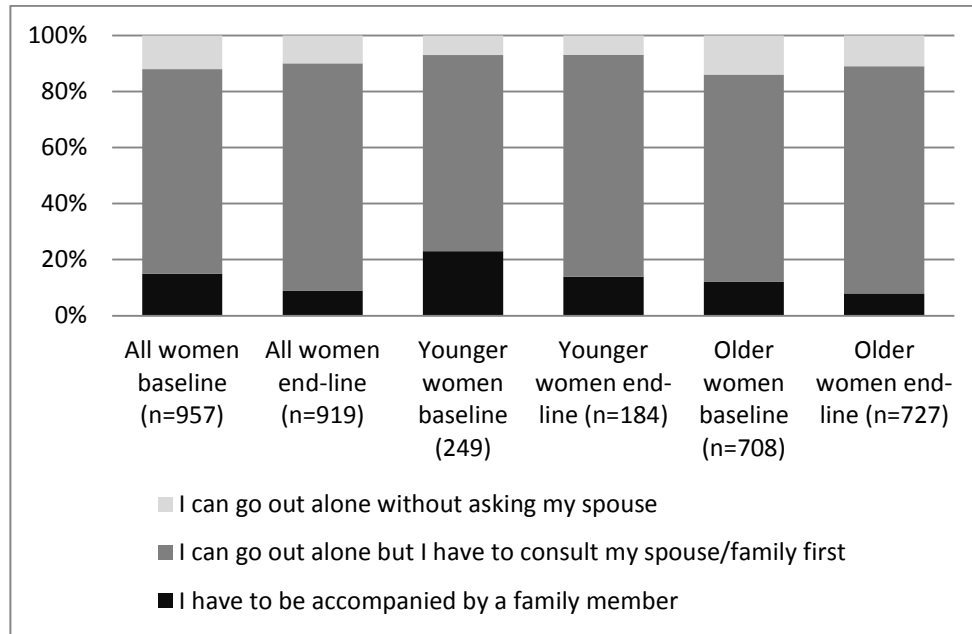
4.2 Personal Empowerment

4.2.1 *Freedom of movement.* Overall, group members became more able to move freely and leave their households alone throughout the two years of the project. Furthermore, the end-line data reveal that only 8% of women’s group members (52 out of 657) had to be accompanied by a family member when leaving the house, compared with 15% (18 out of 122) of women who had not joined a WW&I group (Fisher’s exact test, $P=0.025$). Figure 4 displays women’s ability, independent of

their group member status, to leave the household alone throughout the two years of the project, disaggregated by generation.

This encouraging trend likely reflects the influence of the project in shifting norms as women developed their behaviour by regularly leaving their households to attend the women-only WW&I group meetings.

Figure 3. Reported freedom of women by generation, independent of their group status, to leave the home unaccompanied. Comparison between the baseline and end-line survey.



4.2.2 Perceptions of inequalities. Women’s and men’s discourse revealed that although there was persistence in gender-based inequalities, over the study period there was an increasing awareness of them, particularly on the part of women. Discourse analysis revealed that women remain concerned by limitations on their employment options, on their freedom of movement, their ability to speak-up in family and public arenas and their empowerment to make decisions within the household. They were acutely aware that limited access to education is a major constraining factor. Men also consistently reported concern over girls’ restricted access to school and the resulting low level of education among women. Indeed, both women and men regard this to be a major impediment to women’s socio-economic advancement.

4.2.3 Growing confidence apparent in action for health. The women’s group meetings appear to have fostered not only discussions concerning gender inequalities, but also to have supported women to become more solution-oriented and galvanised into action. Many women’s groups spent group funds on healthcare, often supporting poor families to access specialist services, as well as on developing community amenities. Women’s groups also took action on environmental health concerns, both by raising their concerns at community meetings and approaching authorities as a group. Furthermore, a number of groups took actions to resolve community health concerns, most notably environmental

sanitation, through their collective labour. One of the SCI coaches noted the following case study of the 2015 action of one women's group in response to a school's water shortage and the impact this had on the women's influence and authority:

M¹. is a resident of Obi-Kiik town in Khuroson district. She graduated from secondary school in 1978 and has been working as janitor in school #1. She is married and has 5 children. In May 2012 the WW&I project staff visited the Obi-Kiik town and established a women's group and the women chose M. as the head of the group. M. understood the goal of the project and met once a month with members of her group to collect savings contributions and solve some of each other's problems by discussion. Consulting with members of her group M. allocated 360 Tajik Somoni (approximately 46 USD) to install a water tank for students of the school that provided them with drinking water. Furthermore, the residents of the town were suffering because of the overall lack of drinking water, which each family had to buy. In response, M's group installed another 5-6 ton water tank for the residents of the town, right in the park. This initiative increased the women's influence and their authority among the people of the town.

This case study illustrates the combined effects of women problem-solving through discussion and taking action within their groups. In this way, the women's group members not only solve local health issues, but they also expand their visible sphere of action, and also raise female status and influence upon society and local authorities. Indeed, key informant interviews revealed a growing respect for women's groups whose counsel is increasingly sought by community members and authority figures, since they have proven their abilities to solve health concerns through their internal organisation, fund-raising and action.

4.3 Interpersonal and Household Change

4.3.1 Participation in decision-making: still limited for women in the domestic sphere .As the WW&I women's groups were designed to encourage women's decision-making within an exclusively female environment, the study explored the extent to which this translated into change in the dynamics of household decision-making by comparing data from women who had joined a group and those who had not.

Members of women's groups reported greater decision-making power in terms of their daily lives within their households than non-members. For example, 22% of women's group members reported deciding to sell livestock after consulting their husbands, compared with only 10% of non-members (Fisher's exact test,

¹ Name redacted.

$P=0.006$). Exclusion from household decisions to sell livestock was reported by only 25% of women's group members compared to 45% of the non-members ($\chi^2 = 14.730$, $P < 0.001$).

Table 2 illustrates that when women were asked in the survey about a theoretical decision to sell their mobile telephone, 18% of women's group members reported that they could decide alone, compared to only 7% of non-members (Fisher's exact test, $P=0.017$), and only 15% of the group members compared to 36% of non-members reported that their husband or other family members would make the decision without including them (Fisher's exact test, $P < 0.001$).

Table 2: *Female domains of empowerment by women's group members and those who were not members of a group in the end-line survey*

Domain of empowerment	WWI group members	Non-members	χ^2 / F^a	P-value
Decision-making power within household				
Sell livestock after consulting spouse	22% (102/464)	10% (9/93)	Fisher	0.006
Exclusion from household decision to sell livestock	25% (118/464)	45% (42/93)	14.730	<0.001
Decide alone to sell own mobile phone	18% (86/487)	7% (5/73)	Fisher	0.017
Decision for selling mobile phone made by family members without including woman	15% (74/487)	36% (26/73)	Fisher	<0.001
Decision on family expenses made by family members without including woman	15% (96/659)	35% (43/122)	30.087	<0.001
Decision on seeking care for sick child made by family members without including woman	9% (56/645)	23% (27/118)	Fisher	<0.001
Decision on place of last born child made by family members without including woman	17% (106/627)	35% (39/112)	19.339	<0.001
Intra-household generational dynamics				
Having spoken directly \geq once to representative of public authority	28% (187/472)	7% (9/113)	F	<0.001
Autonomy				
Ability to leave household unaccompanied	8% (52/657)	15% (18/122)	F	0.025

^a Fisher's exact test

The proportion of women who reported that their husband or another family member decides about family expenses was significantly lower among WW&I group members than among non-members (15% versus 35% $\chi^2 = 30.087$, $P < 0.001$). A similar pattern was evident in decision-making relating to health care. Only 9% of group members, compared to 23% of non-members reported that decisions regarding seeking care for a sick child would be made by their spouse and other family members, without them (Fisher's exact test, $P < 0.001$).

In terms of the place where they delivered their last born child, 17% of group members reported that they were excluded from the family deciding, compared with 35% of non-members ($\chi^2 = 19.339$, $P < 0.001$).

Between the baseline and the end-line, younger women's participation in decision-making on daily family expenditure and daily family life (e.g. 'what to plant in the family garden') remained largely unchanged, with the majority reporting that such decisions were made jointly with their spouse. Analysis of older women, revealed that although their sole decision-making decreased, their joint decision-making with their spouse increased by 7%. Men reported a marked increase of 25% in joint decision-making with their wives and their sole decision-making fell by more than half from 37% (196 out of 530) to 14% (73 out of 524; $\chi^2 = 73.648$, $P < 0.001$).

For a proportion of younger women, there is a persistent total exclusion from household decision-making indicated at the end-line by 13% (24 out of 185) reporting another family member making such decisions and 4% (74 out of 185) of decisions being made solely by their husbands. This represents a slight increase from the baseline, where 11% (28 out of 250) of younger women were excluded from decision-making by other family members (Fisher's exact test, $P = 0.654$) and a further 2% (5 out of 250) by their spouse (Fisher's exact test, $P < 0.001$). This indicates the strength of socio-cultural norms within decision-making dynamics in a proportion of households.

Analysis of the qualitative end-line data confirmed these dynamics of domestic decision-making and that daughters-in-law and younger women in general continue to have very little space in which to make autonomous decisions, or to participate in the management of the family budget.

4.3.2 Intra-household generational dynamics. Changes in broader household and community dynamics, quantified in the baseline and end-line surveys by asking household members if they felt comfortable speaking up in family meetings, in public or with authorities, revealed mixed results. Of the women's group members 28% (9 out of 113) have spoken directly, at least once, to a representative of a public authority. This is four times more than the 7% of non-members (187 out of 472; Fisher's exact test, $P < 0.001$) who had done so. Only 4% of women's group members reported that they had never spoken up in family meetings during the previous six months compared to 11% of non-members.

Fewer men, older and younger women reported feeling comfortable speaking within their households or in public at the end-line than two years previously at the baseline. Male comfort with public speaking declined from 91% (481 out of 530) to 77% (401 out of 524; $\chi^2 = 39.061$, $P < 0.001$), older women from 73% (534 out of 735) to 48% (355 out of 733; $\chi^2 = 90.148$; $P < 0.001$) and younger women from 65% (170 out of 260) to 25% (46 out of 185; $\chi^2 = 71.048$, $P < 0.001$). Given women's reports of increasingly speaking out over time: 24% (207 out of 733) of older and 8% (15 out of 185) of younger women had spoken to public authorities, moving

towards the 48% (253 out of 524) reported by men; these results are counter-intuitive, and the fact that men also experienced a decrease in comfort in voicing their opinions suggests a broader interplay of socio-economic issues, that warrant further investigation.

4.3.3 Interpersonal relationships in communities: cohesion, gossip and social control. The dynamics of social interactions with neighbours and wider community members both shape and constrain women's empowerment in the study communities. The baseline survey highlighted that women's potential to socially interact with community members, and women's overall autonomy and freedom of movement, depend largely on the consent of their male relatives and in-laws. However, the importance of gossip and its potential damage to a woman's reputation emerged as key elements controlling and constraining social change, as has been described in earlier studies (Harris, 2004). It was notable in the end-line findings that harmonious village life is often expressed in terms of an absence of gossip, but whether it was reported or not, the fear of gossip permeated the discourse on social change on the part of both women and men. As one female respondent subtly commented "We do not gossip, but we talk about the future of the person." Indeed, the end-line data provided a much deeper insight on how the fear of gossip, for both women and men, is a major constraint to women seeking paid work, or having an active social life outside the household, as the following comments reveal:

Some women are afraid of gossip and don't do anything. (Male relative of a women's group member, Mehnat -2 Village, Hiloli Jamoat, Khuroson district)

If a woman works in the village, everybody gossips about it. (Male relative of woman who did not belong to a group, Dashtigullo Village, Dashtigullo Jamoat, Hamadoni district)

Some women are afraid of the neighbours gossiping, like they would say that she has gone with some other men. This doesn't let them work. (Reformed women's group member, Khairkoron Village, Shurobod Jamoat, Shurobod district)

With rising male unemployment, women voiced concerns that men are increasingly engaging in gossip: as one women's group member from Darai ob Village, in Shurobod district commented:

There are some men who listen to others, and always create misunderstandings in the family. As all the men in the village being unemployed, they sit outside and criticize the women.

Gossip, particularly that of the growing number of unemployed men poses a threat to female confidence, the potential for their self-assertiveness, and confines their spheres of action. This indicates that future programming might engage men to reduce the extent and impact of their criticism of women, which with an increasing

male presence in the home with unemployment, might severely limit their empowerment.

4.4 Socio-Cultural Change

4.4.1 Group dynamics. Over the study period, there was a decrease in women's group membership in the sample as 79% (788 out of 996) reported being a member of a women's group in the baseline survey versus 72% (661 out of 918) in the end-line ($\chi^2 = 13.138$, $P < 0.001$). This decrease in membership was more pronounced among younger women: at baseline 75% (196 out of 261) of all younger women participated in a group, yet by the end-line this had decreased to 63% (117 out of 185, $\chi^2 = 7.267$, $P = 0.007$). The most frequently cited reasons for not participating included: 'no interest' (21%; 55 out of 264), 'having no money' for savings (20%; 54 out of 264), and 'having no time' (19%; 50 out of 264); 'not knowing about any women's groups' (13%; 35 out of 264), 'no permission given by the family' (13%; 34 out of 264) and 'other reasons' (14%; 36 out of 264). As anticipated, younger women who were not members of a group reported more frequently not having permission to attend women's groups (27%; 19 out of 70) than older women (8%; 15 out of 194; Fisher's exact test, $P < 0.001$). However, older women also more frequently reported a lack of interest in joining a group, compared to younger women (23%; 44 out of 194 versus 16%; 11 out of 70; Fisher's exact test, $P = 0.235$).

Almost half the women who were group members (46%; 301 out of 661) reported that their groups met at least every two weeks; 48% (318 out of 661) met once a month, and 5% (32 out of 661) met less than once a month. The regularity of meetings among the majority of the groups represents a substantial expansion in women's opportunities to meet outside the household and within an exclusively female space, even though attendance was irregular among almost half the women. Saliently, younger women more often attended every meeting than their older counterparts (40%; 47 out of 117 versus 32%; 174 out of 544, $\chi^2 = 2.899$, $P = 0.089$), perhaps reflecting the enthusiasm of the younger women for new and broader experiences beyond their households. Within the groups 79% (524 out of 661) of women reported that their group collected money and half of all the group members (52%; 270 out of 523) borrowed money several times from their group savings, without any significant generational differences ($\chi^2 = 1.303$, $P = 0.254$).

4.4.2 Participation and leadership: the generation gap. Patterns of dominance of older women over their more junior counterparts emerged from the data (see Table 3). Whereas less than half of the older women (48%; 261 out of 544) reported never having taken the lead in a discussion, more than three quarter of the younger women (78%; 91 out of 117; $\chi^2 = 22.031$, $P < 0.001$) report to have been silent throughout their group meetings. Of all the women who reported taking a proactive role at one point or another, 57% (175 out of 307) felt that their suggestions had been accepted or implemented by their group at least once.

Table 3: *Female empowerment in group participation and leadership in the end-line survey*

Female domain of empowerment	Overall	Older women	Younger women	χ^2 / F ^a	P-value
Group participation and leadership					
Never having spoken in a group discussion	55% (362/661)	48% (61/544)	78% (91/117)	22.031	<0.001
Considering being active group member	45% (299/661)	49% (269/544)	26% (30/117)	22.031	<0.001
Made suggestions at least one time in group	47% (309/661)	52% (283/544)	22% (26/117)	F	<0.001
Comfortable to speak or making suggestions	65% (427/661)	68% (370/544)	49% (57/117)	15.569	<0.001

^a Fisher's exact test

Only 45% (n=299) of the women's group members considered themselves to be active group members by participating in discussions and making suggestions to the group, and the majority, 55% (n=362), regarded themselves to be passive listeners of other group members. Age disaggregation revealed substantial differences in group members' participation by generation: only a quarter (26%, 30 out of 117) of younger women considered themselves to be active group members compared to half (49%, 269 out of 544) the older women ($\chi^2 = 22.031$, $P < 0.001$). As expected, older women more frequently reported themselves to be comfortable speaking up in their group and leading discussions than younger members (68%, 370 out of 544 versus 49%, 57 out of 117; $\chi^2 = 15.469$, $P < 0.001$). As a consequence, older women in the majority of cases were not only formal group leaders, but dominated proceedings and discussions. This suggests that for younger women to more effectively become empowered, they need to be supported by coaches to form their own groups, which might provide a more conducive environment for communication, active participation, decision-making and ultimately, control.

The tendency of stronger, older women to dominate and lead several different groups emerged repeatedly in the end-line qualitative dataset. This situation reduced the opportunities for more and a broader range of women to exercise leadership and concentrated power and resources in the hands of a few individuals. It is possible that the choice of a leader by group members may be based on criteria that limit the number of potential candidates, such as trust, competencies, status, or even dominance and previous experience in group leadership. However, as group leadership entails a degree of power over group members, the neighbourhood and the wider community, its concentration in a number of older, multiple leaders also strengthens their access to specific opportunities and resources, especially in the political sphere. This could pose a threat to the democratic functioning of the groups as well as limiting of the possibilities for other women to play a leadership role.

Women chosen as group leaders are potentially empowered by their role, given that in this function, they are expected to demonstrate leadership, authority and be the spokesperson of the group. There is evidence in the data that one of the main reasons for groups splitting is the conduct of the leader, who either creates conflicts or does not demonstrate adequate leadership. All these aspects need to be examined to fully assess the impact of the project design on power dynamics and to determine means of reducing the potential for groups to replicate household power dynamics, which place the most empowered—older—women in the greatest positions of power and exclude the most disempowered—younger—women for developing themselves within the group structure.

4.4.3 Women's status, participation and voice: increasing presence of group members in the public space. End-line qualitative data suggest an increased participation of female group members in two public spheres: that of social events such as traditional celebrations, religious and family events, and that of community infrastructure development. Qualitative enquiry revealed that participation in social events such as weddings is an important aspect of female life, one that women claim a right to, and one where they tend to locate and express their increased emancipation. Group participation has facilitated the participation of women to these social events in several ways: through enhanced social connections and community actions, group members are invited to the social events of their co-members and to those of the broader community. Also through group savings, many women have jointly purchased essential catering hardware—such as dishes, samovars, etc.—that they can share among themselves and lend to others, thereby reducing some costs of social events and making their favour important to others.

The increased social capital acquired through group participation seems to fully materialize during the organisation of and participation in traditional events. It illustrates enhanced social interaction and mutual support with neighbours that group participation enables and encourages. However, this does not come without risks: participation in social events is also an arena in which autonomy can still be restricted by men and senior family members and where gossip exerts an important controlling role.

4.4.4 Women's collective action in community infrastructure development. Over the course of the project women have also increased their presence in another public space through group activities to develop community infrastructure and amenities. The baseline research highlighted that from a very early stage in the project and group formation, some women's groups were collaborating with their village authorities to suggest, fund and action the improvement of community infrastructure and amenities, such as drinking water provision, road paving and bridge reconstruction. End-line focus group discussions revealed that women's participation in community infrastructure development continued and increased throughout the project. As the quotations below illustrate, within the groups, women have extended their spheres of action and gained entry points for influence as they collaborate with community representatives and as their advice is sought by the community and its leaders:

People that come to us for advice we [the women's group] support and help. Members of the group now cooperate with representatives of the community. (Younger group member, Hamadoni district, Jamoat Dashti gulho, Tagnob village).

In clearing the community areas we decided that we will continue to control the cleanness of ditches, water sources and outdoor areas and also help people in need. (Women's group member, Shurobod district, Jamoat Dagestan, Darai ob village).

Over time, men have come to acknowledge women's contributions to the improvement of village infrastructure and amenities; as one male FGD participant commented:

... they [the women's group] have become active. By the women's contribution and efforts a school was constructed and a medical point was also built in the neighbourhood. (Qum Village, Nuri Vakhsh Jamoat, Jilikul district).

Overall, there is strong evidence of amplified participation and influence of some women, as group members, in public life as their community activities involve them in collaborative work with public authorities and request they participate in processes of community decision-making. Qualitative data suggest there to be a sense among broader community members that women's groups are starting to be perceived as counterparts by men and local officials. Although not all women's groups can claim such influence at this stage, there are clear indications of successful self-organisation by women who manage to voice their needs and those of their communities and take action for change. Within these processes there are signs that women's groups have started to be regarded and used as informal consultative bodies by their communities, which is an important step towards broader female empowerment.

4.4.5 Changing attitudes to education. In focus group discussions participants were asked to describe the future life they would like their daughters and sons to have. The baseline study revealed that both women's and men's aspirations for their children revolved predominantly around their future marriage. By the end-line study, however, there was a marked shift in aspirations away from their children's marriage. Instead, at the end-line, both women and men expressed eagerness that their children, both girls and boys, complete school education and, if possible, higher education. Furthermore, the parental preference for girls to receive vocational training, although still evident especially among men, is reduced.

These data suggest that parents' aspirations for their children are evolving and children's education, notably daughters' school and higher education, are rising priorities for both women and men, as the following comments from group members illustrate:

Personally, I have never before thought of the future of my children. Now if I pay membership [entrance] fees, I can get my children admitted to some university. I can get my son or daughter into some university with the money I saved. (Group member, Shurobod district, Doghiston Jamoat, Darai ob Village).

After I became a member of the group I came to the conclusion that my children should be educated. First I, then my daughter, and daughter-in-law became members of the group and paid huge attention to education of our children. (Group member, Khuroson district, Partsiezd 18 Jamoat, Ayni village).

It is also noteworthy that some women's group members also borrow group funds to finance their own education:

When I wanted to go to the university, I couldn't find money from my relatives. I then borrowed the money from the group fund, then, I used it to get admitted to the university. (Reformed Women's Group member, Shurobod district, Shurobod Jamoat, Khairkoron village).

This increased prioritisation of higher education by group members for their own benefit and that of their children at the end-line represents a major change from the baseline study. This warrants further study to determine whether this reflects changes in underlying social norms or whether it is a response to the current economic difficulties, or even a reaction to possible sensitisation efforts by central authorities and development partners.

5.0 Conclusion

Although the study duration of two years was a relatively short period of time in which to detect social and economic change, this research has yielded information on stasis and change in a remote rural setting, in a cultural context that does not enable women, particularly in the early stages of their life course. At this early stage in implementation of the WW&I methodology, there is no evidence of positive change in women's wealth, domestic decision-making or household budget management, which remain structured by gender and generation. Women have neither strengthened their weak engagement within the waged labour market, nor further developed small enterprise to improve their access to and control over cash resources. However, a marked improvement in female economic resilience has emerged from the ability of women's group members to borrow from pooled savings of 'inconsequential money' that they use to meet unexpected health and essential food needs, to fund social ceremonies such as weddings and to spend on their own health as well as that of their children and families.

Apart from the cash savings, the WW&I women's groups have enabled a unique, female space in which women can express their concerns, opinions and ideas, and develop their thoughts and aspirations through discussion. Within this arena,

however, replication of generational power structures and inequalities are evident, with some older women dominating proceedings and younger women remaining silent and passive members. However, the introduction into household and community culture of the practice of women attending regular meetings and action events together, but without male relatives, appears to have had a detectable impact on women's freedom of movement, albeit within a limited and local sphere. Importantly, this improvement is most pronounced among younger women, who must contend with a constellation of socio-cultural issues and time constraints which limit their autonomy and empowerment.

Although the pace of change for younger women in particular may be slow, there has been a marked increase in female discourse on gender and inequalities and in the course of the study women became increasingly aware of inequities relating to their own subordination. This reflects a shift towards more critical thinking from a rights perspective and is a significant step in the direction of positive social change towards empowerment and equity.

Women, through their group actions, gained experience of leadership and decision-making in two arenas: organising social events and improving community infrastructure. This, in turn, has enabled them to raise their profile and status, both among their communities, and in the eyes of community leaders, who acknowledge their efficacy in solving community health needs. This is an important step towards broader female empowerment and the results so far indicate that the methodology has potential for adaptation to address broader issues of female wealth and influence in rural Tajikistan. This includes supporting solution-oriented discussion regarding the high levels of domestic violence and developing a planned approach to more directed economic results. For example, coaches might be trained to support women to take a more strategic approach to the use of their savings for entrepreneurial activities within identified business niches. The WW&I model might also be expanded both in Tajikistan and elsewhere to address gaps in female education, professional and business competence, and to improve options in labour markets, business and entrepreneurialism. The rapid success of the women's groups in solving community health concerns with amenity and infrastructure solutions also highlights a potential role in health promotion and community mobilization for health.

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