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## Understanding how Afghan women utilise a gender transformative and economic empowerment intervention: A qualitative study

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### ABSTRACT

The processes through which women's economic empowerment interventions are envisaged to improve women's health are strongly embedded in notions of building women's agency and autonomy. Yet despite the ubiquity of such interventions, there remains incredibly little qualitative work exploring how women actually utilise interventions to reshape their lives and wellbeing. Drawing on 9 focus groups discussions among 52 women who participated in the Women for Women International intervention in Afghanistan, an economic strengthening and social empowerment intervention, we explore processes of change. Data showed women learnt new skills around numeracy and animal husbandry; they perceived themselves to have become more respected within the household setting; they invested cash they received for intervention attendance in businesses, primarily their husband's or family's, and saved cash. Women did not, however, report their relationships to have been radically restructured. Rather women described incremental changes in their relationships within their household and used what they gained from the intervention to secure and sustain this. This conceptualisation of agency and empowerment reflects approaches to understanding agency, which move away from 'action-oriented' understandings, to ones that recognise 'distributed agency' as pathways to change through interventions.

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Women's empowerment;  
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## Background

Interventions with the objective of supporting women's empowerment and agency are central to many women's health interventions (Beeker, Guenther-Grey, & Raj, 1998; Campbell, 2003; Prost et al., 2013). This is underpinned by a range of studies suggesting that women who are 'empowered', meaning having greater power in relationships and expanded agency, translates into a range of positive health outcomes, including experiencing less intimate partner violence (IPV) (Ellsberg et al., 2015), lower fertility rates and fewer unintended pregnancies (Upadhyay et al., 2014), and have greater use of modern contraceptives (James-Hawkins, Peters, VanderEnde, Bardin, & Yount, 2016). In addition, women with greater autonomy around decision-making and in relationships tend to report fewer HIV-risk behaviours (Kim et al., 2007).

Many interventions that have sought to empower women and increase their decision-making have done so through seeking to strengthen women's livelihoods and social power (Brody et al.,

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2015; Gibbs, Willan, Misselhorn, & Mangoma, 2012; Kennedy, Fonner, O'Reilly, & Sweat, 2014). Interventions taking this approach have shown increases in women's self-confidence and decision-making power (Brody et al., 2015). In the IMAGE study, which combined microfinance with gender transformative groups, women reported greater decision-making power and autonomy, in addition, women also reported a reduction in their experience of IPV (Kim et al., 2007; Pronyk et al., 2006). Indeed, in a number of reviews, combined livelihood strengthening and gender transformative interventions working with women have been shown to reduce experiences of IPV- and HIV-risk behaviours (Ellsberg et al., 2015; Gibbs, Kerr-Wilson, & Jacobson, 2017).

There are a number of assumptions, driven by economic theorisation, about how livelihood strengthening and social empowerment interventions work to improve women's health as outlined by Kabeer (1997). First, they assume that households are conflictual spaces, whereby decision-making in the household unit is linked to power, which men retain the majority of, through earning more and having greater social power (McElroy & Horney, 1981). Women's empowerment interventions, therefore, work by changing women's bargaining position in relationship to their husband (or father) and, because of this, decision-making becomes more equitable and women's health and wellbeing becomes prioritised (Aizer, 2010).

A second assumption of economic theorisation about these interventions is that the majority of women use whatever livelihoods intervention they receive to establish themselves as economically autonomous individuals. This not only strengthens their bargaining position but also provides them with an 'exit' strategy if the household fails (McElroy & Horney, 1981). A final assumption embedded in the literature is that interventions strengthening livelihoods and social empowerment build women's agency (Brody et al., 2015). Broadly, women's agency is defined as women being able to identify their own self-interests, make decisions and then act on these (Kabeer, 1999).

Despite the ubiquity of economic strengthening and social empowerment interventions for women, there remains little qualitative research exploring how women draw on these interventions and how this changes household dynamics. In Kenya, Austrian and Anderson (2015), suggest that an economic and social intervention for young women and girls did enable those who received it to become economically independent of their parents and male partners. In rural South Africa women involved in a micro-finance and gender transformative intervention emphasised it enabled them to challenge violence in their lives, demand improved treatment from partners, and if necessary exit relationships (Kim et al., 2007). In a systematic review of economic interventions, qualitative pathways described by women for change included familiarity with handling money, independent decision-making, and greater respect from the household (Brody et al., 2015). Broadly, therefore, qualitative research reinforces the assumptions about how women use and benefit from economic and social empowerment interventions in building women as autonomous and individual actors.

The dominance of quantitative analysis and theorisation inspired by economic theory on how economic strengthening and social empowerment interventions 'work', and the lack of qualitative research on this topic, is problematic for a number of reasons. First, quantitative and economic analysis builds on assumptions about the generalisability of human behaviour across contexts, which provides a very narrow understanding of human behaviour (Marks, Murray, Evans, Willig, & Skyes, 2005). Second, it locates the power of change at the individual level, without due consideration of how multiple relationships, including intimate, family, and community relationships shape the potential for women to change (Campbell, 2003; Marks et al., 2005). Broadly, therefore, qualitative research provides a more complicated understanding about the processes through which women must navigate the politics of gender and power to effect change.

In Afghanistan, following the overthrow of the Taliban in 2001, there has been a significant push to strengthen women's rights and build women's empowerment. Under successive rule of the Mujahedeen and Taliban there was a systematic denial of women's rights, including to education, and a dramatic decline in women's mobility and ability to access the public and economic sphere (Abirafeh, 2005; Ahmed-Ghosh, 2003). Following the Taliban, the Afghan government has attempted to institute a range of policies, strategies and laws that have sought to increase women's rights.

This has included ratifying in 2003 the Convention on the Elimination of All Forms of Discrimination Against Women the National Action Plan on the Women of Afghanistan (2007), the National Action Plan on UNSCR 1325 (2015), the Women's Economic Empowerment National Priority Programme (2016), the Elimination of Violence Against Women (EVAW) law (2009) and the Anti-Harassment law (2016). Although the anti-harassment law, which focuses on protecting women and children from sexual harassment was passed by the parliament in 2016, the EVAW law, enacted in 2009 by Presidential decree, is yet to be approved by the Parliament due to some conflicts surrounding elements of the penal code, including whether under-age marriage should be criminalised.

More widely, there have been numerous institutionalised attempts by the Afghan government and the international community to ensure that women and girls are direct beneficiaries of development projects (Checchi, 2016). For instance, the World Bank-funded, and Ministry of Rural Rehabilitation and Development (MRRD) implemented, the National Solidarity Programme (NSP), the largest development programme in Afghanistan. The NSP has worked to improve local communities' access to basic services within a framework of democratic governance and women's participation. The NSP has funded community-level projects nominated and designed by community development councils (CDCs) that have sought to incorporate gender-balance in CDC members and representation in decision-making. An endline impact evaluation of the NSP (Beath, Christia, & Enikolopov, 2013) found that the NSP had had positive impacts on women's general happiness, decision-making power in their community governance processes, and gender transformative change, with an observed increase in men's acceptance of women's political participation and women's physical mobility. Evaluations of other development programmes in Afghanistan have found that women's economic empowerment, for instance through microfinance, has been linked to women's greater confidence, household economic decision-making and social status and respect within their households and in their communities more generally (AMMC, 2009; AREU, 2012, 2013). However, other studies have found that such programmes have little or no impact on women's decision-making or the gendered division of labour within their households (AREU, 2010, 2011).

In this paper, we seek to start to understand how Afghan women experience a livelihoods strengthening and social empowerment intervention implemented by an international NGO working in Afghanistan, Women for Women International (WfWI). Specifically we examine how women describe the programme in shaping, or not, their decision-making and relationships. A recent evaluation of WfWI's intervention suggested that although participation in the programme was linked to some positive outcomes, such as women's greater sense of social belonging, self-esteem and self-efficacy, it was not necessarily linked to women's greater decision-making within their households (e.g. in relation to making larger decisions about finances, children's education or women's access to health) (Huber & Zupancic, 2016). Although that evaluation used a mixed methods (quantitative and qualitative) approach, it did not provide any qualitative data or analysis specifically on women's decision-making or relationships within the household as a result of the programme, and so a more nuanced interpretations of the limitations and potentials of women's decision-making is not possible.

## Methods and intervention

### *Intervention*

#### *Background on WfWI intervention*

The WfWI intervention has been developed over a 23-year period for women living in complex settings, who have been denied access to education, and is a rights-based intervention. The intervention is run over 12 months, with 25 women forming one group. The intervention comprises three main components. The first component is a social empowerment intervention comprising four modules covering sustaining an income, health and well-being, family and community decision-making,

and social networks and safety nets. It also includes a focus on women's rights. The second component is a livelihoods training programme. Finally, women receive a cash transfer of US\$10/month (total US\$120) for attendance, to be used however they choose, although they are encouraged to invest in businesses. Some women choose to form informal savings groups with other attendees.

In some settings, WfWI also runs a Male Engagement Programme. This is tailored to the local context to overcome challenges of working with women in highly conservative settings. In Afghanistan, the focus is working with male community and religious leaders.

## Data

Data comes from 9 focus-group discussions (FGDs) with 52 women and group size varied from 4 to 9. The FGDs were designed as formative research to help set up a larger quantitative evaluation of the WfWI programme in Afghanistan. Specifically, questions in the FGDs were focused on exploring the potential impact of diffusion of learning from participants to other women either in the household or the community. To build up to these questions, women were also asked general questions about their experience of the intervention and what they had learnt more widely in the intervention. This was also to help structure any questionnaire changes that may arise from unexpected learnings in the FGDs. As such, the analysis is a secondary analysis of qualitative data, with data having originally been collected to answer other questions.

All women who participated in the FGDs had been part of the WfWI intervention for approximately six months. Women came from four villages in two provinces (Kabul and Parwan) where WfWI work. Villages were selected based on two criteria, first ensuring the data could be collected safely and no additional risk was posed to staff and participants. Second, these provinces were chosen to create a diversity of women sampled. Kabul is more urban and is ethnically diverse (including Tajik, Pashtun and Hazara populations), compared to Parwan (which primarily comprises Tajik populations).

Trained female Afghan researchers facilitated FGDs. All FGDs were conducted in local languages. There was resistance to the recording of conversations in our sample, linked to participants concerns about being connected to 'foreign' interventions formally, and the threat this may pose to security. As such a second researcher took extensive written notes during the FGDs. After the FGD was completed these were written up and checked by the FGD facilitator. All notes were translated into English.

Data analysis was conducted using thematic network analysis (Attride-Stirling, 2001). An open and iterative process was used to code the data, whereby close reading of the transcripts sought to identify concepts and ideas about the women's experience of the intervention, which were then clustered into themes. These themes focused on how women experienced the intervention and drew on the intervention in their lives.

Participants gave informed consent for participation in the study. Ethical approval for the study was given by the South African Medical Research Council (EC034-11-2015) and the Afghan Ministry of Public Health (399302).

## Results

Data showed women learnt a lot of practical knowledge around animal husbandry, businesses, and numeracy, and some information about women's rights from the intervention. Women shared this knowledge with family members and in doing so, the women gained respect and praise for this new knowledge. A few women described being able to use their knowledge and skills to negotiate with family members about household and business decisions. Women described the cash they received during the intervention as being used primarily for household expenses, investing in their own businesses, and being invested in their husband's or family's business. They also described being

allowed to save any unspent money. However, despite having increased autonomy, they remained reliant on a benevolent husband or father allowing them to save money and attend the intervention.

All the women described how they had learnt new information that was practical for their day-to-day lives. Numeracy was particularly useful, according to women, for being able to read mobile phone numbers – and thereby calling family members who lived far away:

I have learnt many things in this course such as counting of numbers from 1 to 1000 and mobile numbers.

Numeracy was also important for women's lives in terms of going to the market and being able to complete their household work better.

I learned numbers, which when I go to the market is helpful for us.

I have learnt about numbers and counting which help me in routine housework. For example, when I am going to the shop to buy something, I know how much to pay and what is the price of the goods I am purchasing are and how much the shopkeeper should return to me.

In a number of focus groups, women described learning about women's rights and the legal context in Afghanistan:

They have also taught regarding the rights of a man and woman.

Almost all the women described how they shared with family members what they had learnt during the intervention. Beyond the practical value of this sharing, women also described how through sharing the knowledge they started to become respected within their households, a significant shift for many of them:

At home, I am always praised. We were like blind hens before joining the course. However, now I am going to the school [WfWI], they are asking: 'what have you been learning since you joined the school?' Answering their question, I told them that I have learnt calculation and counting with the help of pen, pencil, and notebook they distributed among us which helped us to learn easily. Moreover, we are also learning about livestock.

Being listened to by other members of the household made women feel valued and respected for their views, and what they could contribute to the household:

When I go back to my home, I discuss what I learnt with people, and they praise me for being a scholar and worship what I have learnt while going to the course. It really gives great value to my talking and they stop working and listen while I am talking.

All my friends especially my sisters have an interest in cow-keeping. I told them that you are supposed to cement the barn, plaster the walls, and put windows in. I also gave them information about buying and selling milk and yogurt. In fact, they showed their interest in this course and further praised me a lot by saying: 'you are talented and have learnt so much so far'.

A few women described how they used what they learnt through participation in the course to have specific discussions with family members about changes they would like to see in their household. One woman described how she discussed some financial decisions with her husband after attending the intervention:

I have discussions with my husband in relation to spending less money.

Some other women described drawing on the language of human rights and the rights of women when talking to family members to try and get them to stop mistreating other women in the family:

We have one family member who beats his wife. So I went to him and talked to him about the rights of a woman. Women have the right to live safely ...

One component of the WfWI intervention was a cash transfer of US\$10 paid every month (a total of US\$ 120 for participation in the full 12 months of the intervention) for session attendance. The cash transfer was conceptualised as having two functions; the first was to reimburse any costs women

incurred for participation. The second was to provide a source of savings to begin new economic activities. Women described using the cash in a variety of ways, including spending it on themselves, spending it on household costs, investing in businesses and saving the cash. A few women described how they would use the money they received and spend it on items they wanted saying this made them feel proud of themselves:

Whenever I see my friends during the wedding programme they ask me about the fact that I have worn such good cloth: 'Have you purchased it by yourself or someone else has bought it for you?' then I replied by saying that I myself purchased it.

Women also described they used the cash they received on household expenses normally paid for by their husband or father. Not having to ask for money and the sense of autonomy that women derived from this was appreciated by the women:

I went to a funeral held in the month of Ramadan and at it I discussed the cash we receive. I said that if it is required for expenses at home we spend it otherwise we save it. The savings can give us an opportunity to buy a cow ...

I also tell my other young child that I have learned cow-keeping and further added that the specific amount of cash which the course give us so I keep up to 120/AFN out of it in my monthly saving box. In fact, I think this can further help me in the future, and the rest of it I spend on my home's expenditure. From now on, my husband is very satisfied.

In contrast to much of the literature on women's economic empowerment, which envisages women establishing new businesses, the majority of women described investing in their husband's business or else in family businesses. One woman described investing in a shop her husband had wanted to open:

My husband discusses business related issues with the majority of his friends and he has invested cash in opening a shop. The contribution was mainly from the cash I received, plus a loan was taken.

The cash women received enabled them to have experience of financial decision-making, but there were limits to their ability to make decisions. Throughout the FGDs women mentioned that they remained reliant on their father, or husband, in allowing the women to make decisions about how the money would be spent:

I talked to my father regarding the savings, which I have learned about since I joined the course. My father let me save the cash that they give me, so this saving will help to solve our family's problems.

The role of husbands or other family members in terms of shaping women's access to and use of cash, also extended to intervention attendance. Women were highly reliant on their family's willingness to continue supporting attendance. Recognising this, WfWI did spend a significant amount of time working with men and male leaders in communities they worked to ensure attendance. Broadly, this worked to create interest and support for the intervention, with women and men incredibly keen to ensure that any women who were eligible (and many who were not) were enrolled in the intervention. Despite the overall enthusiasm, there remained some male resistance to women's education. One woman described how it was only after her grandfather died that it got easier for her to attend:

When my grandfather was alive he would not let me study so he has passed away a year ago. This course has been established then my father permitted me to go the course and share with my father anything I learn right here.

Moreover, women who participated in the FGDs had been attending the intervention for approximately six months. It is likely that women who faced family resistance to attendance either never enrolled in the first place, or by six months had dropped out of the intervention.

One key strategy women used to overcome resistance to women's education and their participation in the intervention was how women framed the cash they received as part of the intervention.

Throughout FGDs a number of women described justifying their attendance in terms of receiving the cash, rather than the intrinsic value of education:

When I go to my relative's house, they get very happy for me, and ask me: 'what are you doing there at the course?' So I answer their question that I am learning many things and besides this we are also paid cash.

## Discussion

In the majority of research on how economic interventions work to increase women's decision-making, agency and power in households and thereby improve women's health, the pathways through which this is to happen are assumed to be relatively direct. Namely, women establish autonomous sources of income and become more confident in being able to articulate what they want and demand/negotiate this within household and intimate relationships (McElroy & Horney, 1981). In essence, they have stronger bargaining power in a household and therefore greater decision-making power (Brody et al., 2015; Kabeer, 1997). With greater decision-making power, and also potential exit strategies, this is envisaged to improve women's health and reduce the experience of violence in their lives.

In this discussion, we outline how our data suggest a more complicated reading of pathways through which economic strengthening and women's empowerment interventions work to improve women's decision-making and power within households, and in turn improve their health. We highlight three differences in our reading of this data to the 'standard' understanding of how economic and gender transformative interventions 'work' to effect change in women's lives. Specifically, we emphasise how the intervention built women's respect within the household, how women chose to invest in the household economy rather than establish their own autonomous business, and how women used the money to reduce stress in the household, rather than directly improving their own position. We suggest that these findings highlight that change is not as linear as reflected in much of the literature, and that change through such interventions is often not as transformative as often described in the literature.

Women described a series of incremental and, for them, meaningful shifts in how they related to other family members, using terms such as 'respected' and 'listened to', but did not describe having significantly greater decision-making power in households. This was despite them having greater confidence in the household, and access to financial resources, which are conceptualised as the bedrock of decision-making in much literature. In Afghanistan, women are typically positioned in relation to other family members by gender, age and marriage hierarchies, rather than as autonomous individuals (Ahmed-Ghosh, 2006). As such, these subtle shifts in relationships may be important in restructuring women's relationships within the household and giving them greater influence, and a stronger position within the household hierarchy, even if they did not specifically impact on decision-making in the household at the point at which focus-groups were conducted.

In contrast to assumptions that women's livelihoods strengthening interventions enable women to establish autonomous businesses which they own and control, the majority of women described investing in their husband's, or family's, business. For women the decision to invest in their husband's or families' businesses may be understood as potentially 'empowering' and a way for women to negotiate power and influence in a highly patriarchal setting. Through investing in the household business, women were more likely to gain influence in these, greater influence in the household, and not challenge or upset existing household social relationships that establishing autonomous businesses may cause, reflecting a similar analysis by Kabeer, Khan, and Adlparvar (2011). Given that for the overwhelming majority of women, they would be married for life, and that divorce is relatively uncommon, maintaining male protection and establishing a stronger position within the household/family structure is a critical strategy for building influence and improving their life (Ahmed-Ghosh, 2006). Furthermore, the practical challenges of setting up a business and running one, suggests that only having one business per household is a much more realistic option.



Women reported some autonomy in deciding how cash they received from the intervention could be spent or saved. The importance of women being able to make concrete decisions about spending cash is an important component of building women's empowerment and enabling women to experience decision-making in their lives (Campbell, 2003; Kabeer, 1999). While several women described how they spent additional cash on themselves, for instance for clothes for weddings and funerals, or otherwise to improve their individual position, the majority did not describe doing this. Rather women described using cash in two specific ways. First, many women spent the cash they received on household expenses, which their husband or father would have typically covered. Such spending decisions may have reduced stress in relationships, particularly the requirement that women continually asked for money for items. It may have also generated self-esteem/pride in women as they could do things without relying on male family members. Second, women often spoke of investing in their husband's business or a family business with the cash. Again, this show of cooperation, rather than autonomy, may have improved her position in relation to decision-making and/or reduced financial stress in the household. Reductions in stress in the household may be incredibly important for improving women's ability to make decisions, reduce the potential for violence and create spaces for autonomy in women's lives (Haushofer & Shapiro, 2016). This contrasts quite starkly with more liberal understandings of women's autonomy, which would have framed women's economic empowerment as enabling women to develop their own, autonomous businesses, and spend cash on things that had more immediate and relevant benefit to themselves, rather than their family.

The analysis presented in this paper, while tempered by the secondary analysis of relatively limited data, contrasts sharply with more celebratory writings on women's empowerment, and suggests a need to reconceptualise how we think the impact of interventions on women's lives and well-being. The majority of writing on women's empowerment emphasises the importance of radical transformation for 'true' empowerment. The literature on women's economic empowerment is located solidly in this vein, emphasising the building of economically and socially autonomous women, who are able to reshape intimate relationships (Brody et al., 2015; Kim et al., 2007), what Madhok, Phillips, and Wilson (2013) refer to as the 'revolutionary feminist subject' in their critique of agency. Rather, our analysis shows how women utilised the opportunities inherent in the intervention to make strategic decisions, which while not necessarily serving a radical transformative agenda of empowerment, are in their own particular ways, critical experiences and examples of them making decisions that serve them best to improve their lives.

While this analysis is focused on Afghanistan, similar incremental changes and decisions by women to invest and work with partners, rather than simply as autonomous beings, were also seen in the pilot study of the Stepping Stones and Creating Futures intervention in Durban, South Africa (A. Gibbs, personal communication). This suggests that many women make similar decisions when they engage with economic interventions, rather than being an 'artefact' of Afghan contexts alone.

The analysis presented in this paper also helps think through the ongoing debates about the nature of women's agency (Campbell & Mannell, 2016). Our argument recognises the post-modernist critique of empowerment that argues the ideas of empowerment and agency are too 'action-oriented' and fail to see how women exercise their agency in complicated ways that do not conform to typical narratives of empowerment and agency particularly in highly patriarchal settings (Madhok et al., 2013). It also extends Campbell and Mannell (2016) concept of 'distributed agency', which argues agency is distributed across time, social-networks and space, as well as actions. Broadly, their argument suggests rather than seeing women as either being 'empowered/agentive' or disempowered and lacking in agency, people's agency fluctuates across multiple settings, and women can be 'agentive' in one space, while disempowered in another. In our data, this was clearly seen with women having specific moments in which they could assert themselves in a variety of ways, but these moments were highly contingent and shaped by contexts outside of women's control, and not necessarily continuous. Agency in this reading becomes something that can be gained and lost depending on a multitude of factors.

While we have been broadly positive about the impact of the intervention on strengthening women's agency, even in limited and contingent ways, this is potentially problematic. None of the women would have necessarily described the changes they experienced as 'empowering', rather we as external analysts are applying a framework to analyse their lives. Additionally, the intervention only worked with individual women (and sometimes men in the community), and as such there was no structural change in women's lives, and women's lives remained structured by the wider constraints that they lived under. Despite these limitations on the extent of 'empowerment', the importance of small changes as potentially leading to longer-termed sustained change needs recognition (Campbell & Mannell, 2016).

This paper has several limitations. The data were collected to answer a different set of questions about intervention diffusion and learning, rather than the central question this paper has sought to answer. As such, there were not specific probes or questions focused on exploring processes of change, meaning it may only be a partial reading of the situation. Another issue is that participants were about half-way through the intervention, and still had to receive much of the intervention, as such there may have been longer-term changes that the FGDs could not have picked up. As such, the study really is exploring processes of change, rather than seeing this as being the 'final' position of women at the end of the intervention.

Livelihood strengthening and social empowerment interventions will remain a central approach to improving women's health globally. Understanding the pathways through which they work to improve women's lives and strengthen women's decision-making is critical. The analysis presented in this paper suggests a range of pathways through which women's lives may be improved by such interventions, that contrast with the dominant narrative of how such interventions work, shaped by economic theorisation, but this requires further research to unpick and understand. The qualitative research this paper is based on was conducted to help establish a randomised control trial of to assess the impact of the WfWI intervention in Afghanistan on reducing married women's experiences of IPV. The trial, as well as providing evidence on whether the intervention does reduce IPV, is also structured to look at potential pathways through which change may occur over time, including exploring whether the intervention changes the acceptability of IPV, whether women gain greater decision-making power in the household, and whether women earn and save more money. The study is being conducted with a two-year follow-up. Women participate in interventions for many reasons, and strategically draw on them to improve their lives, however, the simplistic understandings of how economic interventions like this work need to be tempered, to focus on the subtle ways in which women navigate their lives and work to improve them.

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