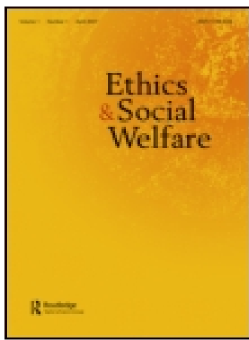

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Unlocking Pathways to Women's Empowerment and Gender Equality: The Good, The Bad, and the Sticky

Patti Petesch

This paper brings together the concepts of social norms and innovation diffusion to assess two community development projects with gender targets. The projects failed to meet their objectives although they embodied leading global 'good practices' for community-based participatory approaches. In order to succeed, the projects needed to reach and empower poor women; however, they were located in contexts with significant gender inequalities and weak governance in one case, and with political conflict in the other. In such contexts, participatory projects with gender objectives likely require more strategic and longer term interventions than current community development models are allowing.

Keywords International Development; Participatory Development; Gender; Innovation; Ghana; Colombia; Health; Microfinance; Foreign Aid

In the gender literature, stickiness is a bad thing. Sticky gender norms and power relations lock women into lives of subordination and isolation. In the innovation literature, by contrast, stickiness is the holy grail—it's the special quality of successful innovations that allow them to take hold and go to scale.[1]

This paper engages both concepts of stickiness, one being more political and the other more tactical. The two concepts are woven together to assess two international development projects that required effective local participation in

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1. The author developed portions of the material presented here as background for Malhotra *et al.* (2009).

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order to deliver the results being sought. In both cases, participatory approaches were being applied in challenging contexts and had poor outcomes. At the same time, both cases happen to feature some of our leading global 'good practices' in international development efforts designed to reach and empower poor women. The broad implications of using these approaches for assisting poor women everywhere are a fundamental consideration of this paper.

Grassroots participatory models, when they work as intended, reduce costs and improve the sustainability and coverage of projects.[2] Yet scholars and practitioners have struggled for decades with the fact that decentralized projects intended to benefit women often go awry and sometimes even harm women.[3] Which participatory approaches and when, how, and why they work as intended for women is still not well understood or demonstrated in evaluations. There is even less understanding regarding women in contexts that are remote and with deeply traditional gender norms or that are struggling with violent political conflict—contexts that characterize the two cases in this paper. My hope is that more systematic attention to the twin stickies of the political and tactical dimensions of interventions designed to empower women will point to better program designs and delivery.

Understanding Forces that Shackle and Unshackle

This section examines the concepts of sticky gender norms and sticky innovations. Both concepts borrow from similar sociological theories about the roles of culture and structures and how they interact to shape human behavior. Despite these commonalities, the gender and innovation fields feature quite different perspectives on the forces and strategies that bring social change.

The Hold of Gendered Social Norms

Gendered social norms embody a society's deepest values of what it means to be a 'real' woman or a 'real' man. Without the puzzle pieces of how gender norms

2. A review of 12,000 standpipes in 49 developing countries around the world showed that when national water agencies assumed maintenance responsibilities, the standpipes broke down 50 percent of the time; when communities controlled their maintenance, these rates plunged to 11 percent (Narayan 1995). For more recent evidence about the contributions of participatory projects to development effectiveness, see John Gaventa's excellent work at the Development Research Centre on Citizenship, Participation and Accountability (http://www.ids.ac.uk/go/idsproject/development-research-centre-on-citizenship-participation-and-accountability).

3. Mayra Buvinic warned over 25 years ago of gender and development projects that often 'misbehave' as economic objectives become sidelined during implementation due to gender norms surrounding women's roles and due to the welfare orientation and skill-set of many providers working on gender: 'These projects survive their financial misfortunes only because social or community development goals . . . take precedence over or replace production concerns when women are involved as project beneficiaries' (1986, p. 654). For another rich discussion of the diverse obstacles confronting women's roles in and benefits from participatory schemes, see Cornwall (2003).

function and constrain women's sense of self-efficacy and aspirations, one cannot make sense of why so many women around the world act in ways that undermine their own interests in their everyday lives. In some cultures, for instance, the shame and stigma of rape is so damaging to a family's honor that even the youngest of victims would know that she should never confide in anyone about such an attack—even though her shame and despair may drive her to suicide. In more modernized societies, gender norms surrounding women's roles and aspirations have the effect of steering talented women away from upper management positions.

Interactional explanations of inequality have been applied to shed light on the stickiness of norms even when their persistence no longer makes objective sense. The theory contends that norms and behaviors around group identities hold strong influence over interactions between social groups, including in circumstances where the attributes of the particular individuals who are interacting might not conform to those of their group (Tilly 2007). For instance, a woman may be the main or sole breadwinner in her household but she still shoulders the lion's share of household work and childcare and defers to her spouse on important purchasing decisions. Or engineering firms will continue to hire males over females because they have no experience working with women on their teams. Interactional approaches can enlighten us about how inequalities persist despite changing gender roles and the advent of progressive laws and norms that discourage discriminatory behavior and attitudes.

Cecilia Ridgeway's work (Ridgeway & Smith Lovin 1999; Ridgeway & Correll 2000, 2004) closely examines everyday social interactions between men and women to demonstrate how our unconscious beliefs about gender differences shape attitudes and behaviors virtually 'everywhere', shedding light on a core mechanism by which gender inequalities are perpetuated. Evidence from the field of psychology indicates that mixed-sex interactions automatically trigger thought processes which involve sex categorization and activation of widely held and deeply rooted cultural beliefs about men's greater competence than women's; and these background processes in turn disadvantage women in subtle and not-so-subtle ways as they interact with men, especially when the topic of the interaction touches on traditional gender roles (Ridgeway & Smith-Lovin 1999). Ridgeway and Correll argue that biasing against women is far more difficult to dislodge than race, class, or religious divides because social pairings between the sexes occur with much higher frequency and intimacy than between the other social group categories: 'gender goes home with you' in addition to permeating social relations in public spheres (2004, p. 512).

The Spread of Innovations

In his seminal work on innovation diffusion, Everett Rogers defines innovation as 'an idea, practice, or object that is perceived as new by an individual or other unit of adoption' (1995, p. 12). Innovation jargon and causal models can be found

in studies about everything from drug marketing and new farming systems to communications technology and public health campaigns. Yet relatively little of the mainstream innovation literature is concerned with the problems particular to the inclusion of women in the design, use, and benefits of innovations.[4] Owing to space constraints, this section sets aside these important issues to highlight insightful lessons from the general literature on innovation diffusion.

Among the attributes that affect an innovation's rate of adoption, Rogers' empirical work repeatedly finds the *compatibility* of an innovation to be a key factor. The characteristics that make an innovation compatible refer to the extent to which its application is *consistent* or *competes with* local structures and norms. In a similar vein, Malcolm Gladwell explains 'the stickiness factor' as the particular qualities of an innovation that make it so 'practical and personal' that you are compelled to adopt it. The big lesson, according to Gladwell, is that nearly always there 'is a simple way to package information that, under the right circumstances, can make it irresistible. All you have to do is find it' (2002, p. 132).

The innovation field made major breakthroughs by breaking down the diffusion process into discrete phases with equally discrete adopter categories. In the early phase of diffusion, local opinion leaders play the central role in catalyzing early adopters to try out an innovation. In subsequent phases, when adoption rates peak and then decline (to create a non-linear s-curve for adoption rates), peer-to-peer interactions play a more important role than opinion leaders. What most often gets people to try out a product is seeing it being used or raved about by a peer. In short, word-of-mouth and demonstration effects are key for innovations to go to scale. But first, opinion leaders need to rev the engine.

The innovation field also recognizes problems of reaching lagging adopters, and research has uncovered important socio-economic and social capital differences that often distinguish different adopter groups. In his volume, Rogers points to numerous studies indicating that early adopters tend to be more educated, better off, and better networked than later adopters. He does not provide gender analysis, but one might assume that early adopters may tend to be male given these characteristics. These insights on the adopters help to shed light on processes that perpetuate social inequalities, including gender hierarchies, and buttress both equity and efficiency arguments for investing in additional measures to ensure that disadvantaged groups can access innovations and the opportunities they create.

4. Buré (2007) provides a useful overview of the literature on women's limited roles in science, technology, and innovation. With a focus on South Asia, Byravan (2008) reflects on women's frequent exclusion from formal opportunities to design, influence, and benefit from innovations, while their own important, but often informal, innovations often lack recognition.

Applying Both Stickies

The gender and innovation fields overlap in a few substantive ways. Both recognize the importance of power relations, social interactions, and social group differences. And both delve into the realm of the subconscious along with more overt influences on human behaviors. Nevertheless, the fields differ strongly in their outlook on the challenges faced, and hence the remedies required.

Theories of women's empowerment speak in the language of transforming inequitable gender relations. Change processes mostly transpire slowly because they are shaped by forces from the depths of internalized beliefs and norms, to the heights of society's most powerful structures. Sociologists primarily conceive of social interaction and social norms as constraining forces on social change. Diffusion scholars take an equally expansive view of social change processes, but from a position of far more speed and less explicit awareness of power relations. Stickiness applies to new ideas or ways of doing things, not old ones; and social group differences are perceived as targeting opportunities rather than constraints. Through systematic learning and tactical trials, seemingly intractable barriers can be surmounted. Ironically, the language of innovations has a more revolutionary feel than that of women's empowerment and gender equality.

With both concepts of what stickiness implies—one binding and one freeing—we turn next to the two case studies. The first case examines a healthcare program set in rural Ghana, and the second case presents experiences with enterprise development schemes in an urban community of Colombia. Again, these cases were selected because they embody today's most innovative approaches for advancing women's empowerment and gender equality at the grassroots. The two stickies provide useful prisms for understanding more clearly the qualities of participatory innovations that make them successful for women on the ground, but also vulnerable to derailment in challenging contexts. Both cases especially point to the importance of strong external partners who can adapt their innovative tactics to difficult local conditions in ways that enable meaningful local participation and strengthen women's agency.

The Navrongo Community Health and Family Planning Pilot

Rural populations of the African Sahel face levels of mortality and fertility that are among the highest in the world, with infants born in rural Ghana suffering a 50 percent higher rate of mortality than those in the country's urban areas. In poor and remote areas of the world, access to family planning has been proven to save the lives of women and their children and improve the well-being of families.

It is in the difficult setting of rural Ghana that our first case was implemented: an innovative grassroots pilot to work with village elites and mobilize village

resources to strengthen demand for modern family planning methods and other primary healthcare. Launched in March 1994 by the Ministry of Health, the Navrongo community health pilot began in three villages of Kassena-Nankana District in northern Ghana.

Structured Learning about Local Structures and Norms

The Navrongo pilot employed a strong team of international public health specialists who began the pilot with careful field research, including qualitative assessments and a baseline survey to inform an impact evaluation. Rural women reported that they could obtain oral contraception from traditional birth attendants, but few did so. Various factors constrained their demand:

> Now if you say you want to limit your children, measles is dreadful and can even kill ten children at a go. So how can we limit the number of children? In Naga here, this problem still exists, so if you have five children, it is good for you to continue having children, because our eyes have seen in Naga how our children have been killed by this sickness. I have one wife, and if she is able to deliver the children, I will continue. I will not agree to *adog-maake* (stopping childbirth). I'm already suffering, but I will not agree to *adog-maake*. (Nazzar *et al*. 1995, p. 309)

Besides the scourge of measles, the fieldwork also revealed a high prevalence of other diseases, seasonal hunger, longer-term declines in rainfall, social status considerations associated with large families, local religious customs, bride-wealth traditions (and the woman's obligation to provide many children to carry on her husband's lineage), child marriage, and other local norms that strongly disadvantaged women and girls. On the service delivery side, as is common in other rural areas of the developing world, the formal healthcare system was largely inaccessible and people relied heavily on traditional healers.

The research also identified valuable entry points for the pilot. These included unmet desires for family planning, especially among women with several closely spaced births. With opportunities in farming disappearing, both men and women expressed appreciation for the potential benefits of having fewer but more educated children who could compete in urban job markets. Perhaps most importantly, the 12 chiefs in the Navrongo area expressed strong support for family planning. There are few details in the literature about how they came to hold these views, but one might surmise that they had been exposed to 'Western' ideas about family planning from earlier development interventions and from their business and political contacts beyond their villages. Their support, as the communities' gatekeepers and opinion leaders, was vital to ensuring that the healthcare services would be compatible and effective on the ground.

Drawing on these findings, the Navrongo pilot introduced two features. First, nurses were relocated from their inaccessible subdistrict clinics to small but functional village-based facilities. The nurses provided basic health services, of which family planning was only one of an array of services offered. Second, the

project engaged chiefs, elders, and lineage heads as partners in the delivery of the pilot's outreach component. They served as local supervisors and publicly convened village meetings, or *durbars*, to disseminate project information and openly discuss health issues. The chiefs' engagement reduced the need for costly measures to raise awareness about the program and legitimized 'activities that might otherwise be controversial, thereby preventing needless conflict' (Nazzar *et al*. 1995, p. 313).

This is not to say that conflict was absent. Drawing on focus group data, Bawah *et al*. (1999) reported diverse tensions in gender relations associated with women's increased access to contraception. Both men and women described instances of marital discord, domestic violence, and tensions with other family members. Younger wives early in their childbearing years especially endured hardships. According to one young woman, 'If you discuss [family planning] with some men, they will get up and beat you' (Bawah *et al*. 1999, p. 57).

To protect and support women, and help men to understand better the benefits of family planning, the pilot team again enlisted the help of village chiefs and elders in educational outreach. Also important, when a woman reported abuse by her husband for using contraception, a team of male supervisors visited the household and called the community leaders' attention to the man's behavior, often persuading him to end the conflict.

The other signature component of the program, the redeployment of front-line healthcare providers from subdistrict clinics directly to villages, also relied heavily on community resources. At their own expense and labor, communities built compounds where community health officers could work and reside. The health staff then received additional training, motorbikes, walkie-talkies, and medical supplies that enabled them to provide ongoing doorstep family planning and other basic health services to women residing in remote locations and unable to reach the compounds.[5]

The impact evaluation covering the period 1993–99 demonstrated promising results. The experimental research design involved a control village where the program had not yet been started and three treatment villages: one village received just a community health worker, another just the community-outreach component, and a final village received both components. Drawing on panel data and econometric analysis, researchers found that the village which received both components saw a fertility decline of roughly 15 percent over the study period, outperforming the other three villages (Debpuur *et al*. 2002).[6]

5. The literature indicates that this component was very well received, but also created new pressures as demand rose for higher levels of medical care than could be provided locally.

6. See Debpuur, et. al. (2002) for discussion of factors besides contraceptive use that influence fertility rates, and the authors' other qualifications on program impacts.

Contagion and Mutation

By 1997 a favorable buzz about the Navrongo pilot was taking off. A well-equipped nurse in a village was outperforming an entire subdistrict health center, increasing by eight-fold the volume of health service visits (Nyonator *et al*. 2005, p. 26). District health officials began spontaneously to implement the program, but the transition from a pilot to a national program—renamed as the Community-based Health Planning and Services (CHPS)—happened so quickly that some of the most important design features of the pilot were lost; namely, the integral outreach components that secured the involvement of community leaders, and community participation, in support of the program. By 2003 the program was reaching all but 6 of the country's 120 districts; however, only 30 percent of these districts had the community outreach component (Nyonator *et al*. 2005, p. 31). Construction of community health compounds lagged even more. More recent evaluations, despite early warnings of poor performance, indicate that the government program continued to assign low priority to community outreach services and struggled with meeting implementation goals (School of Public Health 2009).

According to one evaluation, a major stumbling block was the lack of Ministry experience with outreach involving 'community diplomacy' and with understanding the local resources that communities themselves can and will mobilize under supportive conditions:

> Where CHPS operates [as intended], demand for services translates into resources for construction and other inputs. Community enthusiasm, moreover, offsets concerns about worker morale. But, these benefits of the program are not well understood in the abstract. Commitment to CHPS arises from experience with the program. (Nyonator *et al*. 2005, p. 32)

Innovative participatory processes can work well for women in difficult contexts, but they require an appreciation for the sticky gender norms that can often interfere, and the valuable role that trusted male gatekeepers can sometimes play in shifting mindsets towards greater inclusion. To work as intended, participatory tactics also require devolving real authority and resources down to local communities. Yet without the external support for the outreach component—the core tactical design feature that tapped into valuable local processes of transparency, inclusion, and accountability—this innovative health program was stripped of precisely the twin stickies that made the intervention compatible and tractable on the ground.

Building Female Entrepreneurship in a Cartagena Barrio

In this case study of participatory approaches with gender objectives we move to microcredit programs in urban Colombia and to smaller group-based participa-

tory models. Microcredit that flows through small women's groups is the single biggest gender and development innovation of our day, and also one of the most widely used interventions for women in conflict-affected contexts. This case study, however, raises questions about the adequacy and appropriateness of this innovation for communities with continued insecurity and for external partners without a strong track record of effectiveness in these harsh environments.

Since the late 1980s, violence by several armed organizations has claimed the lives of tens of thousands of Colombians and displaced 3 million people, often to impoverished barrios (neighborhoods) on the rim of the country's major cities. Fleeing only with what they could carry in their hands, a large share of the urban displaced households has remained mired in poverty for years after displacement (Ibáñez & Moya 2007). Many women head these poor households, as husbands have been killed or remained in the countryside to join armed groups, work on farms, or try to hang on to their farmland.

This case study is set in Villa Rosa, a barrio on the outskirts of Cartagena that is home to approximately 700 people who have been displaced by the country's rural violence.[7] Villa Rosa was just six years old and still quite poor when the fieldwork was conducted in mid-2006. Women have great difficulty finding jobs or running their enterprises. One shop owner struggling to make ends meet explained that she cannot move on to something more profitable without an affordable loan. She had been turned down by the local bank 'because we live in Villa Rosa'—a place seen to be a war zone full of thieves and members of armed groups and drug gangs who are associated with the political violence in the countryside.

Investing in Women's Collective Self-help and Enterprises

Microfinance models vary but their signature sticky innovation is mobilizing women into small groups to manage small amounts of rotating credit at market or near-market terms. By channeling finance through groups of women who must vouch for one another and who can access additional credit when they demonstrate their repayment capacities, the innovation circumvents both the need for hard collateral, which is a great barrier for most women, and the sticky gender norms that surround women's restricted economic roles and lack of assets, and make it so that many economic development interventions almost exclusively target men.

As group-based microfinance schemes spread worldwide, credit alone proved insufficient for many poor women to realize material gains. Consequently, providers began to experiment with complementary investments in strengthening female entrepreneurship. Poor women around the world have now been recipients

7. The case study of Villa Rosa (a pseudonym) draws from nine detailed life stories and four focus groups with women of the barrio. The fieldwork was conducted as part of the World Bank's Moving Out of Poverty study, and this section draws on findings reported in Petesch and Gray (2010) and Petesch (2011). The data collection was not designed for a formal evaluation of the interventions.

of capacity-building activities in, for example, economic literacy, vocational training, and enterprise development and market support, with the hope that these inputs would help them to grow or diversify their often tiny home-based ventures and informal market activities. Some providers have also worked to organize poor women into larger enterprises and cooperatives to access inputs and sell their products on more favorable terms. Evidence of these advances could be found in the programs available in Villa Rosa.

Owing to an urgent need for income, several women of Villa Rosa reported participating in as many as a dozen different training and outreach programs. They said the programs built their skills and solidarity, and helped them to cope emotionally with the trauma of displacement and adapt to their new circumstances. Yet very few women reported economic gains from their participation in the schemes, and meeting the daily expenses of urban life remained a constant struggle for them.

The programs generally required the women to attend training and form their own local association, of which the women then might become leaders, treasurers, or workers in a shop, bakery, soup kitchen, or daycare. In their testimonies for the study, the women spoke highly of a local association with five members entitled Mis Esfuerzos (My Efforts). These women had received various training courses and a loan, and now run a cooperative variety store. They are hopeful the business might grow. Presently, however, it brings in little income for the women, although they put in long and sometimes risky hours. They are frightened by youth gangs and armed robbers who steal from them, particularly at night. Local women are sometimes afraid to come to their shop.

The enterprise initiative that local women reviewed poorly was an association of 20 women who received training in baking, business management, marketing, and customer relations. Together they launched a bakery offering sweet rolls, cookies, and empanadas. While the sales seemed to go fine, the women struggled with problems of poor returns and accountability. After dividing up the earnings, they barely had enough to cover bus fare to the bakery. There were also management problems, but few details were provided: ‘I couldn’t say anything. When I saw bad things, I had to stay quiet.’ The same woman went on to report: ‘My life improved because of my training, but it got worse because I didn’t earn almost anything.’ She felt exploited working from five in the morning until eleven at night, and she quit. She indicated that her husband is bringing in all of the income, for the time being at least, and she will not join any other economic groups.

Unaccountable and Shifting Power Structures

The women were also discouraged by their external partners who sponsored the enterprise schemes but lacked transparency and accountability. The women reported getting the runaround with documentation and organizational requirements. Promised loans and grants failed to materialize or arrived after extensive delays. Sometimes donor or government programs competed against one another

for borrowers or community groups; or the external partners pitted different residents in the community against one another for scarce project funds. Most notably, significant community conflict arose out of the collapse of a housing assistance program. The initiative was supposed to help 100 households, but reached only three and led to bitter and ongoing divisions in the community.

If poorly conceived and implemented programs were not enough to stymie the women's economic initiatives, the ongoing violence in Villa Rosa was. Residents reported various forms of violence and crime involving guerrillas, paramilitaries, youth gangs, and unnamed armed actors. One woman indicated that she withdrew from running the housing association as a result of death threats, although it was a key local group helping women to access services. Perhaps most disturbing was the assassination of the community leader who had led the land invasion that established the barrio.

The barrio's leadership split into two factions in 2003, with some members of the neighborhood council having links to the paramilitaries and the others to the guerrillas. Testimonies described an ongoing campaign of intimidation; some community activists were forced from their posts, while others fled the barrio entirely. The women's external partners shut down their programs and also left the barrio.

The available evidence on the effectiveness of microcredit approaches for lifting women out of poverty in peaceful contexts is on balance promising but the gains are generally modest; there is little systematic information on the performance of microcredit programs in conflict contexts.[8] It is well documented that conflict often propels women into a more active economic role, and microcredit initiatives would be seemingly well positioned to build on and fuel this. Nevertheless, even in the best of circumstances, programs that seek to strengthen women's collective economic agency require external partners who can support local organizational capacities for transparency, inclusion, and accountability, and help their beneficiaries to anticipate and adapt to diverse and ongoing risks. Such risks are likely to be hallmarks of communities struggling to emerge from war. Instead, the women of Villa Rosa became saddled with poorly performing and unaccountable enterprises and partners who fled.

Concluding Reflections

Both cases featured innovative interventions that, in other circumstances, have surmounted sticky gender norms (the bad sticky) and ushered in new opportunities

8. See Chapter 7 of Banerjee and Duflo (2011) and Kabeer (2005) for their reviews of evaluations indicating that microcredit schemes can be very helpful for enlarging women's self-confidence and agency, but economic returns are generally modest. Kabeer stresses that the impacts of microcredit are contingent on community contexts; the characteristics of the women targeted, and program designs and providers (2005). She advises that these schemes have a poorer track record with reaching extremely poor women, although she specifically refers to skilled and experienced providers who sometimes have been successful with this.

(the good sticky) that gave many women greater independence and control over their lives. The contexts for these cases, however, were not compatible with participatory models in the absence of careful tailoring and effective monitoring measures. Because the Ghana project is rolling out slowly and unevenly, the lives of poor women and babies in large areas of the countryside remain at high risk. And because donor-sponsored enterprise schemes are delivering few economic returns in Villa Rosa, the women of the barrio have no cash to pay for food, electricity, rent, or other daily necessities.

The healthcare program went off track because the very component that made it sticky in both senses of the concept was disregarded. Without the community outreach and the chiefs' active engagement there were no means to raise women's and men's awareness about safe motherhood, healthcare, and family planning services, or to mobilize the resources necessary for communities to construct their own clinics. Participatory models require institutional capacities to devolve real authority and resources in ways that are inclusive, accountable, and transparent. Grassroots innovations that must work through government bureaucracies in order to go to scale also have to unlock the tactical measures required to shift these agencies' authority structures and mindsets in support of effective local participation.

The second case also failed to deliver meaningful assistance. For the women who gave long hours to training, organizing, and enterprise, their primary frustration was that the projects yielded few material benefits. Small and medium-sized enterprises are risky ventures in the best of circumstances. For these types of initiatives to take off in contexts with conflict and weak markets, providers are needed who can bring expert twinning of political and tactical know-how and more substantial resources than are currently being invested. These women needed more support to raise profits and strengthen their management capacities.

Nearly 400,000 rural women of Bangladesh participate in the Grameen Village Phone program, which must be the single largest female enterprise scheme in the world. In hindsight, the program is lauded for getting rural women in on the ground floor of a multi-billion dollar industry. Yet taking this leap was less than obvious in one of the world's poorest countries, in weak rural markets, in localities that by tradition put women at the very end of the line, and for a venture requiring heavy up-front investment. Grameen stacked the deck in the women's favor. The first 50 women selected to become cell phone operators all had strong repayment histories, but the eligibility requirements did not stop there. The first operators were also *already* running profitable businesses, literate, *and* residing in a home with electricity located in the center of their village (Bayes *et al*. 1999). In other words, Grameen did not pilot this promising opportunity in a remote context or with a group of poor and displaced women residing in an insecure barrio. Nevertheless, once rural women of Bangladesh demonstrated that they could manage their cell phone businesses, and very profitably at that, the eligibility requirements became relaxed and the program took off like wildfire.

Inclusive grassroots development approaches are innovative, and their sticky tactics can and do reduce costs and improve the sustainability and coverage of interventions. We still have much to learn, however, about the conditions under which decentralized, demand-driven projects can work well for women because of diverse gender inequalities and other factors in and beyond their communities that restrict women's initiatives. We also have much to learn about how to stack the deck so that many women can access great opportunities and not just modest ones that add to their heavy time and work burdens and bring few returns.

Scheming on the ground for poor women living in harsh environments remains an intensely political project, requiring savvy and experienced practitioners and a strong commitment of resources. We can sometimes help make projects more effective and salable by learning from and couching our activities in lessons about grassroots participation, male gatekeepers, social capital, adopter rates, community-driven development, and cost recoveries. Performance-based monitoring and experimental impact evaluations are also important to keep programs on track and take the learning forward. Nevertheless, very good information was not enough to prevent the Navrongo pilot from going off course when scaled up, and years of mixed evaluations of microfinance do not seem to be enough to put that approach on a stronger path either. Cornwall stresses that 'what is needed is not simply good tools or good analysis, but advocacy, persistence and influence' (2003, p. 1336). Fundamentally, women in deeply exclusionary contexts need politically shrewd and dedicated partners who will work with them to design and deliver the necessary tactics and financing, who will anticipate the ongoing risks of working to forge more equitable gender norms and roles, and who will not leave until their job is done right.

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