



## Women's Empowerment and Savings Groups: What Do We Really Know?

Date: December 11, 2019

Time: 9:00 – 10:00 am (EST)

### MODERATOR

David Panetta, *The SEEP Network*

### SPEAKERS

Diana Dezso, *FinEquity*

Katherine Rickard, *Nathan Associates London*

### QUESTIONS

**Q: Overall question: do these women saving groups require continuous external facilitation? What percent will remain for at least 2 years after all external facilitation ends vs. collapse shortly after the external facilitation ends?**

**David:** Hundreds of millions of people - including men and women - use some form of informal financial services that can be loosely considered as savings groups. The scope of this webinar relates to Savings Groups, a largely standardized methodology promoted by development organizations across more than 75 countries. Savings Groups are trained and supervised over a period of 9-12 months.

Facilitation may be provided by an NGO staff, a community-based trainer (paid or volunteer), government extension workers, faith-based organization, or civil society organization. Survival rates depend on various internal and external factors. A 2015 meta-analysis conducted by the SEEP Network reports that, across the programs surveyed, the survival rate of Savings Groups, after 3-4 years, is 65-95%.

**Q: Another overall question: The emphasis on women empowerment implies that the majority of women are in an adversal relationship with their partners. Thus the question what percent of women are in an adversal relationship vs. what percent are in a collaborative relationship with their partners?**

**Diana:** Thank you for this question. There is indeed an overall gender gap. I believe that it is important to use the definitions for describing women's empowerment as a starting point. Below are just two from the range of guides we looked at

- A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions” (ICRW)

- “Women’s empowerment is a process whereby the lives of women and girls are transformed from a situation where they have limited power to one where their power is enhanced” (Oxfam)

**Kat:** From both these definitions, it is important to note that analyzing barriers to empowerment must explore different types of relationships women are engaged in (e.g. partners, parents, children, local leaders). We also need to be mindful of different intersectionalities when we reference women, and how women who are not in relationships may also experience empowerment barriers.

**Q: Would it be possible to share validated scales to measure each domain of women's empowerment, I'm specifically interested in confidence/self worth, decision making, and voice and leadership?**

**Kat:** In the monitoring tool we include a section that references validated tools for measuring indicators in these domains. For example, Compendium of Gender Scales, Household Decision-Making Scale, FHI 360 (2011); Generalized Self-Efficacy Scale, Schwarzer, R., & Jerusalem, M. (1995); and household surveys.

**Q: Is there a role for men in the establishment of women's savings groups and empowerment and if so what might that role look like?**

**Kat:** CARE international, Women for Women International and other organizations who are members of the SEEP network may be able to share more specific examples of their interventions for engaging men. One resource I recommend is: [Journeys of Transformation: A Training Manual for Engaging Men as Allies in Women’s Economic Empowerment](#).

**Q: How have you determined that there is a direct link between savings and decision making?**

**Kat:** There are a number of studies that look at the link between savings groups and decision-making. We found mixed results on the level of decision making and ownership of assets in these studies:

Impact of Savings Groups on the lives of the poor (J-PAL, 2017); Final Impact Evaluation of the Saving for Change Program in Mali (Oxfam, Freedom from Hunger, 2013); Impact and Programme Evaluation of Plan and UHIKI's joint VSL Programme in Tanzania (Plan, 2009).

**Q: Are there contextual differences within the learnings from this webinar and do the findings and points made extend to humanitarian settings or just development contexts?**

**Kat:** The evaluations we reviewed were from mainly development contexts. The humanitarian context may intensify some of the barriers to empowerment and naturally lead to a different project priorities, such as a focus on nutrition and health of all savings group members alongside mobility and security for women. However, I think the overall findings in relation to the design and monitoring of projects explored through the learning brief may still apply – e.g. are we aware of and designing projects to tackle specific social as well as economic empowerment barriers for women? Are we collecting data and analysing this against different intersectionalities?

Some organizations working in humanitarian settings such as Mercy Corps and Women for Women International may be able to share more specific insights on their findings.

**Q: Did you look at the difference it makes how women manage their group and plan their group activities?**

**Kat:** As David mentioned, we focused our review on the most common savings groups models including VSLA and SILC.

**Q: You mentioned that there are various considerations when setting up an appropriate programme aiming to work on WEE e.g. the individuals, institutions, policy/regulation etc. Is the existing toolkit applicable for a policy related programme on WEE?**

**Kat:** The toolkit covers key ingredients for developing a gender transformative project, including development of a gendered theory of change, risk analysis (in the learning brief), monitoring framework and establishing an evidence-based learning agenda. These can and should be adapted for all types of projects. For policy related programmes, it is important to look at each level of impact to understand the extent of success.

**Q: How is this toolkit adaptable to emerging approaches on Savings Groups such as digital SGs and what domains are likely to be affected by these new approaches and in particular the digitization of the SGs?**

**Kat:** We touch on this briefly in the learning brief and highlight this as a risk area because there is a need for more research to better understand the impact of technologies (and linkages to formal services) for Savings Groups – and for different target groups, including girls, adolescents, young women, the elderly and people with disabilities. The toolkit is designed to encourage practitioners and donors to explore the social as well as the economic outcomes anticipated and to challenge their assumptions in the design and implementation of innovations. This is critical for the design of human-centered, sustainable and inclusive solutions.

**Q: Is it possible to get hands on your full report with literature review and everything?**

**Kat:** There is a bibliography in the learning brief and toolkit referencing the evaluations we reviewed. There is also a new book chapter being developed by SG4Africa which will include a broader literature review on this subject. It aims to be published in the first half of 2020.