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

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Deepening our understanding of women's financial inclusion

- Measuring more than access and usage – women's economic empowerment
- Unpacking differences in outcomes by gender and beyond – women are not a homogeneous group
- Integrating a strong gender analysis into financial inclusion initiatives – gender-transformative research



Measuring women's economic empowerment in financial inclusion



Mapping WEE measurement frameworks:

<https://uncdf.dgroups.io/g/finequity.data/wiki/home>

Contents

1 Guides, frameworks and indexes related to measuring WEE

- 1.1 Understanding and Measuring Women's Economic Empowerment, ICRW
- 1.2 A practical guide to measuring Women's and Girls' Empowerment in Impact Evaluations, J-PAL
- 1.3 Women's Empowerment and Savings Groups, Monitoring and Results Measurement Toolkit, The SEEP Network
- 1.4 Monitoring and Evaluation Guidelines for WEE Programs, UN Foundation and Exxon Mobil
- 1.5 Women's Empowerment in Agriculture Index (WEAI), IFPRI
- 1.6 A "How to" Guide to Measuring Women's Empowerment, Oxfam
- 1.7 Women's Economic Empowerment & Equality (WE3) Dashboard, USAID
- 1.8 Measuring Women's Economic Empowerment Framework and Indicators, IPSOS
- 1.9 Gender Performance Indicators, Women's World Banking



Measuring women's economic empowerment in financial inclusion



Defining women's economic empowerment

- “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)
- “To really understand whether a woman is able to realize her rights, exercise agency, and fully participate in economy and society requires us to understand **how she feels** about her ability to do these things and **the context of the structural and cultural norms** in which she is present” (IPSOS)

Measuring women's economic empowerment in financial inclusion



Defining
women's
economic
empowerment

- “The process by which those who have been denied the ability to make strategic life choices **acquire such an ability**” (J-PAL)
- “An increase in women’s **productivity, income, and wellbeing**” (UN Foundation/Exxon Mobil Foundation)
- “The **expansion of choice and strengthening of voice** through the transformation of power relations so women and girls have more control over their lives and futures” (Gates Foundation)

Measuring women's economic empowerment in financial inclusion



Diversity in Theories of Change

- A ToC describes how the intervention is to deliver the desired results and the rationale for the causal sequence from inputs to final outcomes.
- There are different pathways to addressing women's economic empowerment. Some initiatives may approach it by enhancing resources available to women, others by helping to redefine norms and institutions, others by building women's power and agency.
- Initiatives also operate at different levels – individual/customer, institutions, policy and regulation.

Measuring women's economic empowerment in financial inclusion



Challenges

- Measuring people's ability to make important life choices is challenging because we rarely observe decision-making directly
- Empowerment is a process and requires more effort to measure it well
- Many aspects of empowerment are susceptible to reporting bias
- Empowerment means different things in different contexts but we also want to compare across contexts
- Measuring women's preferences is challenging in contexts where women have internalized societal views
- Disempowerment can heighten data collection challenges

Measuring women's economic empowerment in financial inclusion



Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras Initiative (RBI), Grameen Foundation

<http://www.wageglobal.org/who-we-are.html>

Conducted an assessment of the complex interplay of national laws, policies, sociocultural norms, and practices that impact female business owners using a **Women's Economic Empowerment Assessment Tool** developed by WAGE. The tool is designed to understand key barriers, assets, and opportunities associated with women's economic lives in a particular country context and to determine possible solutions to the identified gaps and challenges.

Measuring Women's Economic Empowerment in the Jordan Valley, MEDA

<https://seepnetwork.org/Resource-Post/Listening-to-Client-Voices>

Piloted **Gender Progress Markers** (GPM) to measure women's economic empowerment. In a participatory process, JVL facilitated discussions with clients and partners on what success would look like in terms of increased women's economic empowerment.





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Photo: Zay Yar Lin, 2017 CGAP



Photo: Brandon Smith, 2016 CGAP



Photo: Daniela Andra, 2017 CGAP

Women's empowerment and Savings Groups: Pathways, evidence and results measurement



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What did we do?

Literature Review

30 savings group project evaluations and meta-analyses, segmented by intervention type

Data analytics

Four large Savings Group programs implemented by CARE International
Data segmentation
Review of the tools used and data management

Primary research

Interviews and focus group discussions in Tanzania and Ethiopia
Consultations with sector specialists
2X Learning validation workshops
2X Toolkit testing workshops

Domains of women's empowerment



**ECONOMIC
INDEPENDENCE**



**VOICE AND
LEADERSHIP**



**CONFIDENCE
AND SELF-WORTH**



TIME USE



DECISION-MAKING



MOBILITY

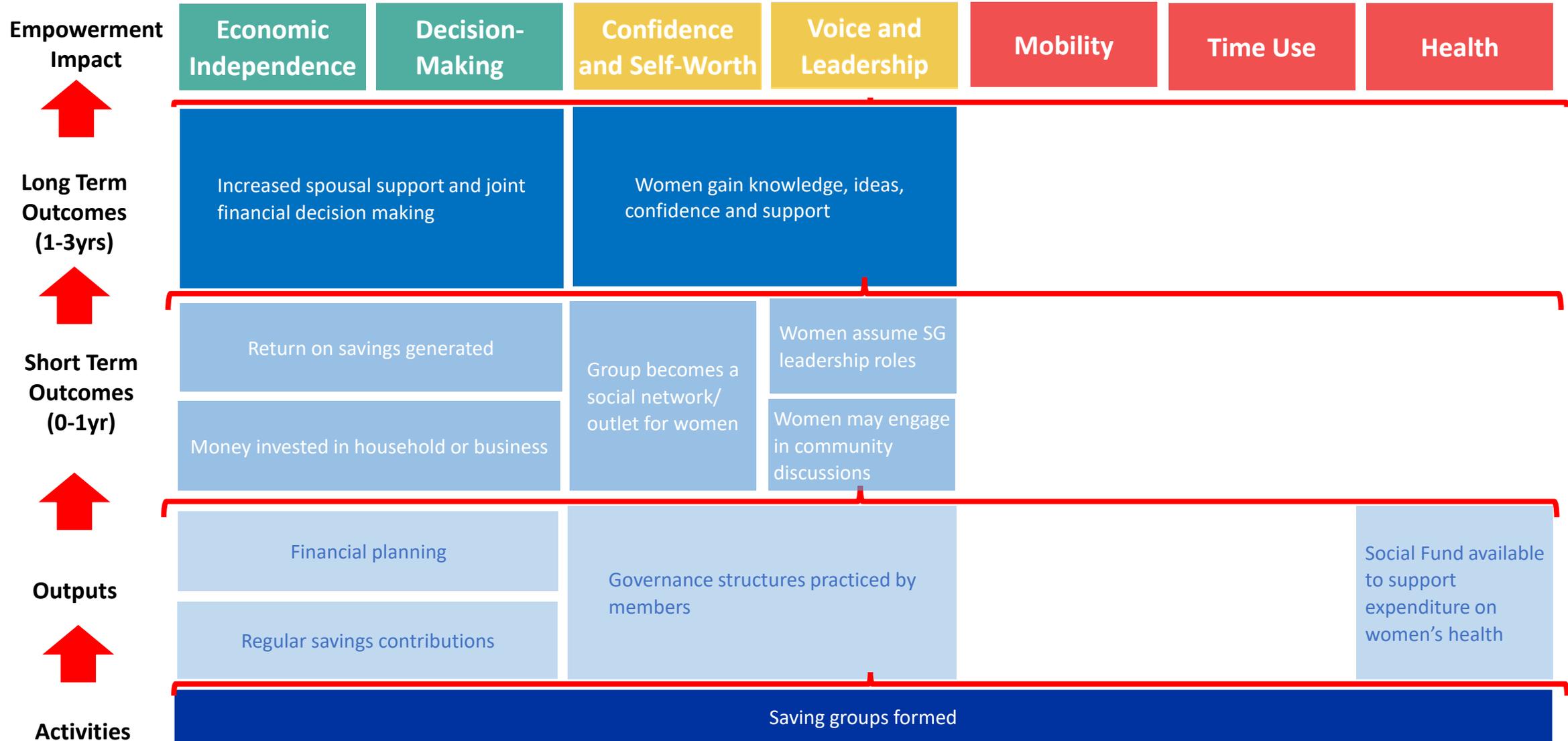


HEALTH

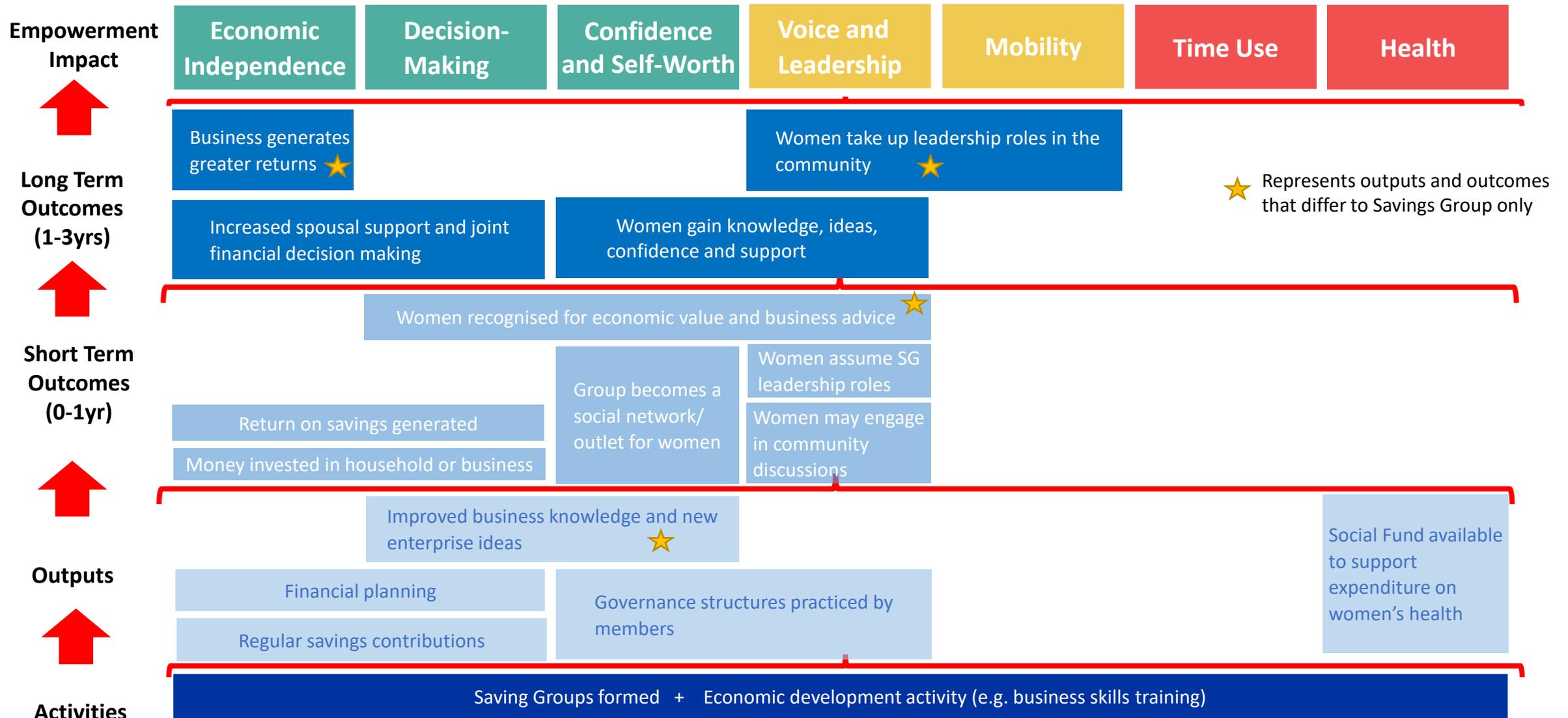
Savings Groups and women's empowerment – Pathways and evidence

INTERVENTION TYPE	IMPACTS						
SAVINGS GROUP ONLY	ECONOMIC INDEPENDENCE	CONFIDENCE & SELF-WORTH	DECISION-MAKING	VOICE & LEADERSHIP	TIME USE	MOBILITY	HEALTH
SAVINGS GROUP + OTHER ECONOMIC DEVELOPMENT ACTIVITY	ECONOMIC INDEPENDENCE	CONFIDENCE & SELF-WORTH	DECISION-MAKING	VOICE & LEADERSHIP	TIME USE	MOBILITY	HEALTH
SAVINGS GROUP + INTEGRATED GENDER PROGRAMMING	ECONOMIC INDEPENDENCE	CONFIDENCE & SELF-WORTH	DECISION-MAKING	VOICE & LEADERSHIP	TIME USE	MOBILITY	HEALTH

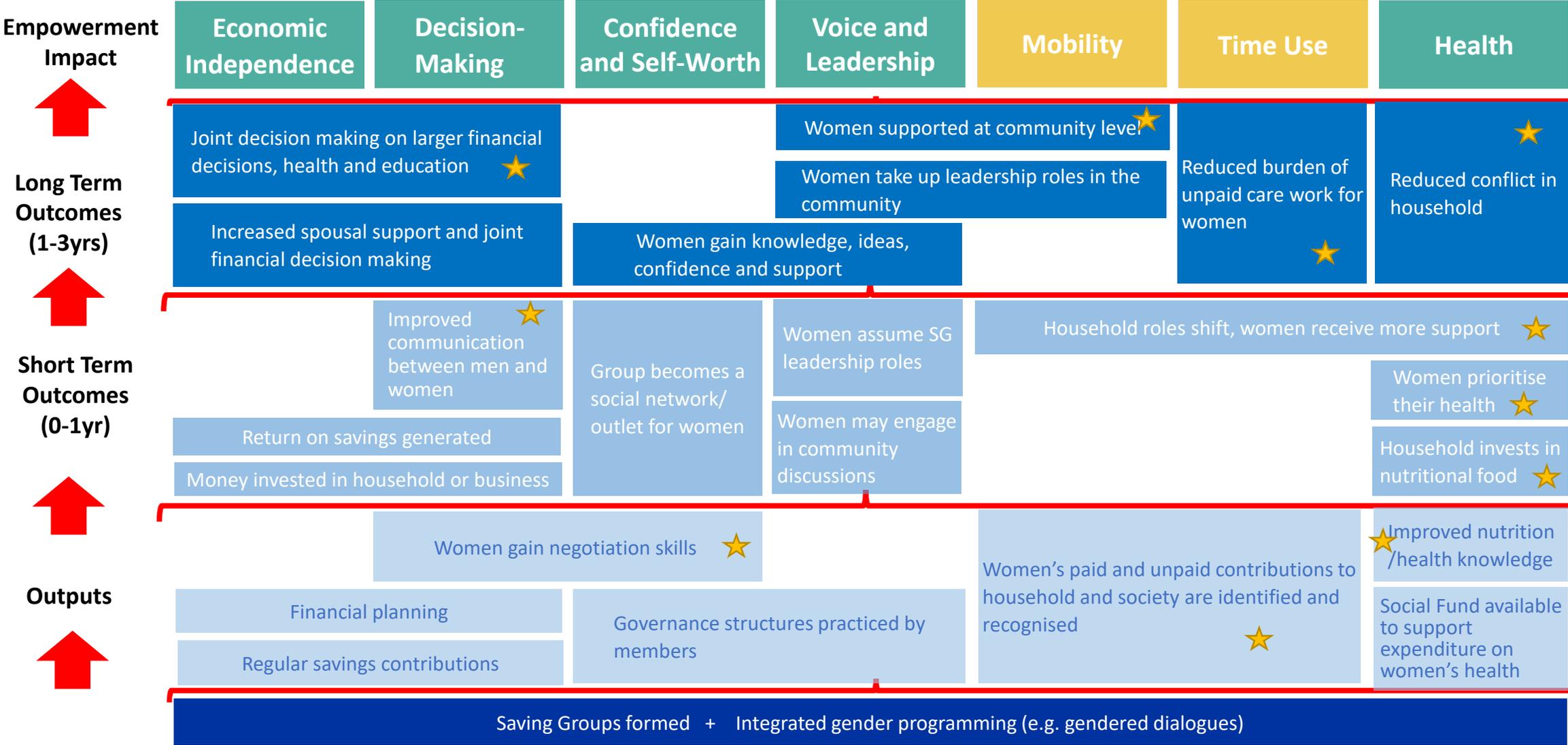
Theory of change: Savings Group ONLY



Theory of change: Savings Group + economic activity



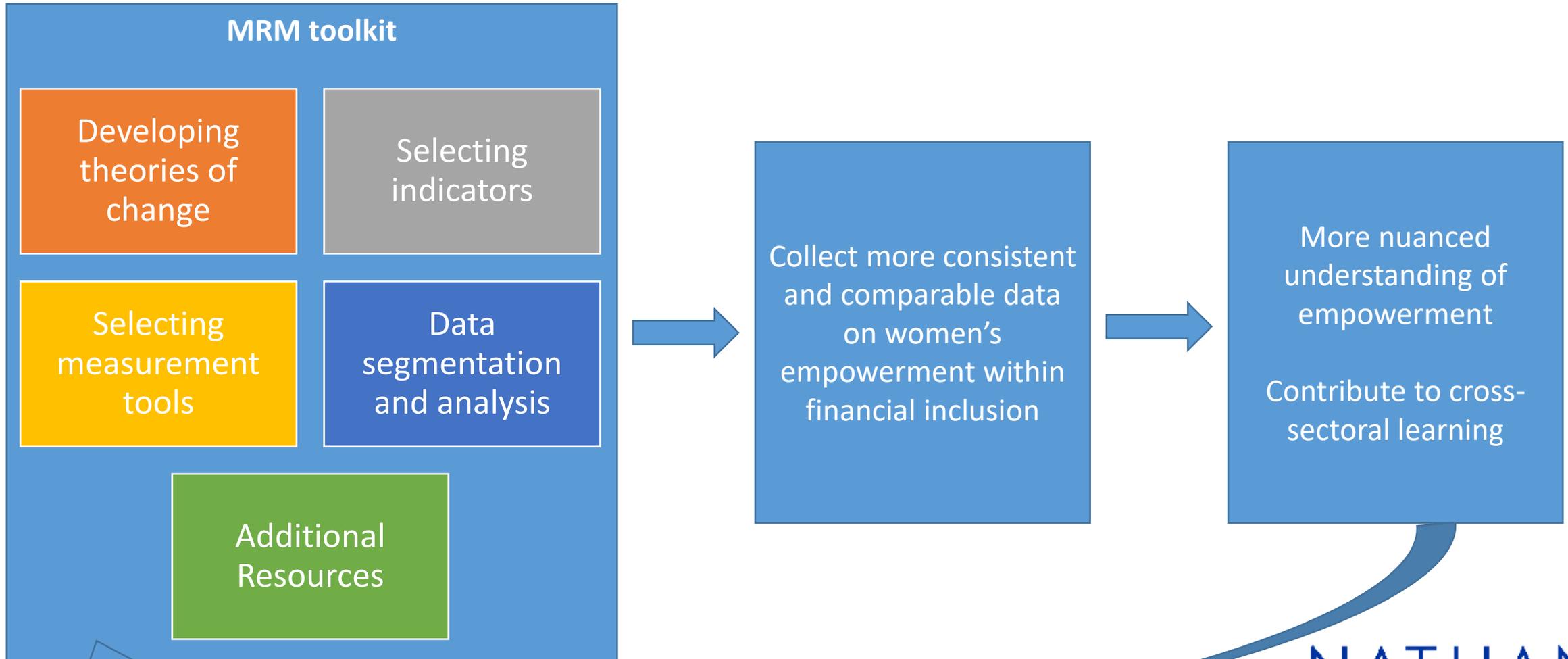
Theory of change: Savings Group + gender-transformative intervention



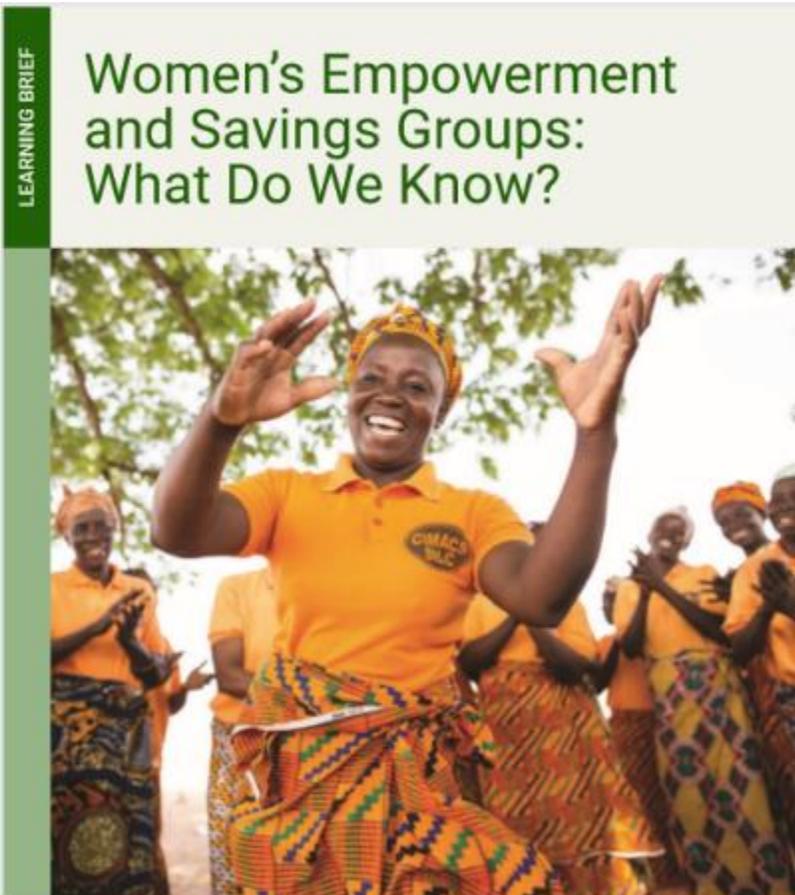
Measurement and reporting on women's empowerment in Savings Groups



Monitoring and Results Measurement Toolkit



Learning Brief and MRM Toolkit



<https://mangotree.org/Resource/Women-s-Empowerment-and-Savings-Groups-Monitoring-and-Results-Measurement-Toolkit>



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Q & A



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Thank You!



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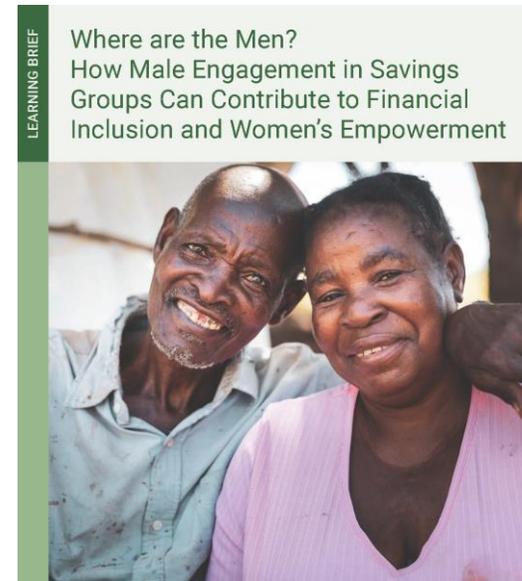
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