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

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Financial inclusion & Women’s economic empowerment

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Financial Inclusion and Women’s Economic Empowerment
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

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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
“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

• “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

- A ToC describes how the intervention is to deliver the desired results and the rational 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 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.
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.
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

<table>
<thead>
<tr>
<th>INTERVENTION TYPE</th>
<th>IMPACTS</th>
</tr>
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<tbody>
<tr>
<td>SAVINGS GROUP ONLY</td>
<td>ECONOMIC INDEPENDENCE</td>
</tr>
<tr>
<td>SAVINGS GROUP + OTHER ECONOMIC DEVELOPMENT ACTIVITY</td>
<td>ECONOMIC INDEPENDENCE</td>
</tr>
<tr>
<td>SAVINGS GROUP + INTEGRATED GENDER PROGRAMMING</td>
<td>ECONOMIC INDEPENDENCE</td>
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</tbody>
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Theory of change: Savings Group ONLY

**Activities**
- Saving groups formed

**Outputs**
- Financial planning
- Governance structures practiced by members
- Regular savings contributions

**Short Term Outcomes (0-1yr)**
- Money invested in household or business
- Group becomes a social network/outlet for women
- Women assume SG leadership roles
- Women may engage in community discussions

**Long Term Outcomes (1-3yrs)**
- Increased spousal support and joint financial decision making
- Women gain knowledge, ideas, confidence and support

**Empowerment Impact**

**Health**
- Voice and Leadership

**Time Use**
- Time Use

**Mobility**
- Mobility

**Economic Independence**
- Economic Independence

**Decision-Making**
- Decision-Making

**Confidence and Self-Worth**
- Confidence and Self-Worth

**Voice and Leadership**
- Voice and Leadership

**Return on savings generated**
- Money invested in household or business

**Social Fund available to support expenditure on women’s health**
Theory of change:
Savings Group + economic activity

**Empowerment Impact**
- Economic Independence
- Decision-Making
- Confidence and Self-Worth
- Voice and Leadership
- Mobility
- Time Use
- Health

**Outputs**
- Financial planning
- Governance structures practiced by members
- Regular savings contributions

**Activities**
- Saving Groups formed  +  Economic development activity (e.g. business skills training)

**Long Term Outcomes (1-3yrs)**
- Business generates greater returns
- Increased spousal support and joint financial decision making
- Women take up leadership roles in the community
- Women recognised for economic value and business advice
- Women gain knowledge, ideas, confidence and support
- Group becomes a social network/outlet for women
- Women assume SG leadership roles
- Women may engage in community discussions

**Short Term Outcomes (0-1yr)**
- Return on savings generated
- Money invested in household or business
- Improved business knowledge and new enterprise ideas
- Social Fund available to support expenditure on women’s health
Theory of change: Savings Group + gender-transformative intervention

**Empowerment Impact**
- Economic Independence
- Decision-Making
- Confidence and Self-Worth
- Voice and Leadership
- Mobility
- Time Use
- Health

**Long Term Outcomes (1-3yrs)**
- Joint decision making on larger financial decisions, health and education
- Increased spousal support and joint financial decision making

**Short Term Outcomes (0-1yr)**
- Improved communication between men and women
- Return on savings generated
- Money invested in household or business
- Women gain negotiation skills
- Group becomes a social network/outlet for women
- Women assume SG leadership roles
- Women may engage in community discussions

**Outputs**
- Financial planning
- Governance structures practiced by members
- Regular savings contributions
- Women’s paid and unpaid contributions to household and society are identified and recognised
- Social Fund available to support expenditure on women’s health

**Activities**
- Saving Groups formed
- Integrated gender programming (e.g. gendered dialogues)

**Outputs**
- Improved negotiation skills
- Improved communication between men and women
- Group becomes a social network/outlet for women
- Women assume SG leadership roles
- Women may engage in community discussions

**Short Term Outcomes (0-1yr)**
- Improved nutrition
- Women gain negotiation skills
- Group becomes a social network/outlet for women
- Women assume SG leadership roles
- Women may engage in community discussions

**Outputs**
- Financial planning
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**Outputs**
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**Activities**
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Measurement and reporting on women’s empowerment in Savings Groups

- Mobility
- Time use
- Health

- Voice and leadership
- Decision-making
- Confidence and self-esteem

- Economic independence
Monitoring and Results Measurement Toolkit

MRM toolkit

- Developing theories of change
- Selecting indicators
- Selecting measurement tools
- Data segmentation and analysis
- Additional Resources

Collect more consistent and comparable data on women’s empowerment within financial inclusion

More nuanced understanding of empowerment
Contribute to cross-sectoral learning
Learning Brief and MRM Toolkit

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

Q & A

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SEEP Announcements

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The Long-Term Outcomes of Savings Groups: Revisiting Savings Groups in Mali and Uganda 10 Years Later – February 2020

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https://mangotree.org/Resources