

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



LEARNING BRIEF

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This learning brief was developed by the SEEP Network in partnership with Financial Sector Deepening Africa (FSDA) and Nathan Associates.

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1 Introduction

Women represent approximately 80 percent of Savings Group members worldwide. Why is this, and why does it matter?

Two key factors explain the disproportionate representation of women in Savings Groups:

Self-selection

Women – particularly rural women – are among the most financially excluded populations due to a variety of formal and informal barriers to formal financial services. Savings Groups appeal to women given the low legal, economic and social barriers to entry. The absence of documentation requirements, proximity to home, and small flexible transactions are all components of Savings Groups that make them a suitable and desirable service for women in underserved markets.

Deliberate targeting

Savings Group programs target underserved market segments. In response to persistent gender gaps, many programs target women – either primarily or exclusively.

Savings Groups are effective at mobilizing women and expanding access to financial resources; and the community-based microfinance model is commonly adopted as a platform for women's economic inclusion,

maternal and child health, education and other development objectives.

As Savings Groups increasingly serve as a pillar of gender-focused programs, there is a need to better understand the pathways between Savings Groups and women's empowerment.

The objectives of this learning brief are two-fold: first, to map existing approaches and evidence related to Savings Groups and women's empowerment; and secondly, to provide practical guidance for the design and results measurement of women's empowerment through Savings Groups.

This learning brief provides Savings Group promoters, gender specialists, donors, monitoring and evaluation experts, and researchers with a better understanding of what empowerment really looks like in Savings Groups. It highlights where positive changes for women are observed, and how outcomes can be enhanced and better sustained – while recognizing and mitigating any unintended consequences of participation in Savings Groups.

An accompanying monitoring and evaluation toolkit (SEEP Network 2019) provides more detailed guidance and resources for measuring women's empowerment outcomes in Savings Groups.

Methodology

The findings are based on a review of the literature, analysis of program data, primary research, and sector consultations.

Literature review

Review of 30 Savings Group project evaluations and meta-analyses, segmented by intervention type:

- Savings Group only
- Savings Group with other economic development activity (such as entrepreneurship training, financial education or income-generating activity)
- Savings Group within integrated gender programming

Six of the most rigorous evaluations were then reviewed in greater detail, examining survey instruments and indicators, and identifying similarities and differences across studies.

Data analytics

Analysis of monitoring data from four large Savings Group programs implemented by CARE International: TESFA¹ (Improving the Lives of Married Adolescent Girls in Amhara), Banking on Change Tanzania², Link Up³, and Save Up. Data segmentation by age, marital status, location and income status, as well as review of challenges related to program monitoring and data management.

Primary research

Primary research in Ethiopia and Tanzania to review assumptions, and emerging findings and areas of inquiry. Interviews and focus group discussions with Savings Groups, individual members, community leaders and sector specialists provide nuanced insights about the interventions and dynamics that influence women's empowerment within Savings Groups.

Figure 1: Methodology



¹ http://www.care.org/sites/default/files/project_brief_-_tesfa_0717.pdf

² <https://www.careinternational.org.uk/sites/default/files/Banking%20on%20Change%20Partnership.pdf>

³ <https://www.careevaluations.org/wp-content/uploads/evaluations/linkup-final-report-march-2017-vf.pdf>



2 Defining Empowerment

What do we mean by 'empowerment'?

Most practitioners agree: Savings Groups empower women. Although what this actually means varies significantly depending on context and the application of different theories of women's empowerment.

It also depends on the depth of interventions. For example, women may gain access to finance and start a business, but how their profits and savings are managed can vary widely according to household dynamics and social norms—in some cases this decision-making might all be handed over to a spouse. While Savings Groups alone

may not address the underlying constraints to women's empowerment, in combination with targeted interventions, they may have a positive impact on women's earnings *and* their control of those earnings.

There are several widely-used frameworks for measuring empowerment, yet none are adequately applicable to Savings Groups. Drawing from existing approaches⁴, the adapted framework below (Figure 2) captures the domains of women's empowerment in the context of Savings Groups.

⁴Primarily the IFPRI Women's Empowerment in Agriculture Index, and CARE's Women's Empowerment Framework.

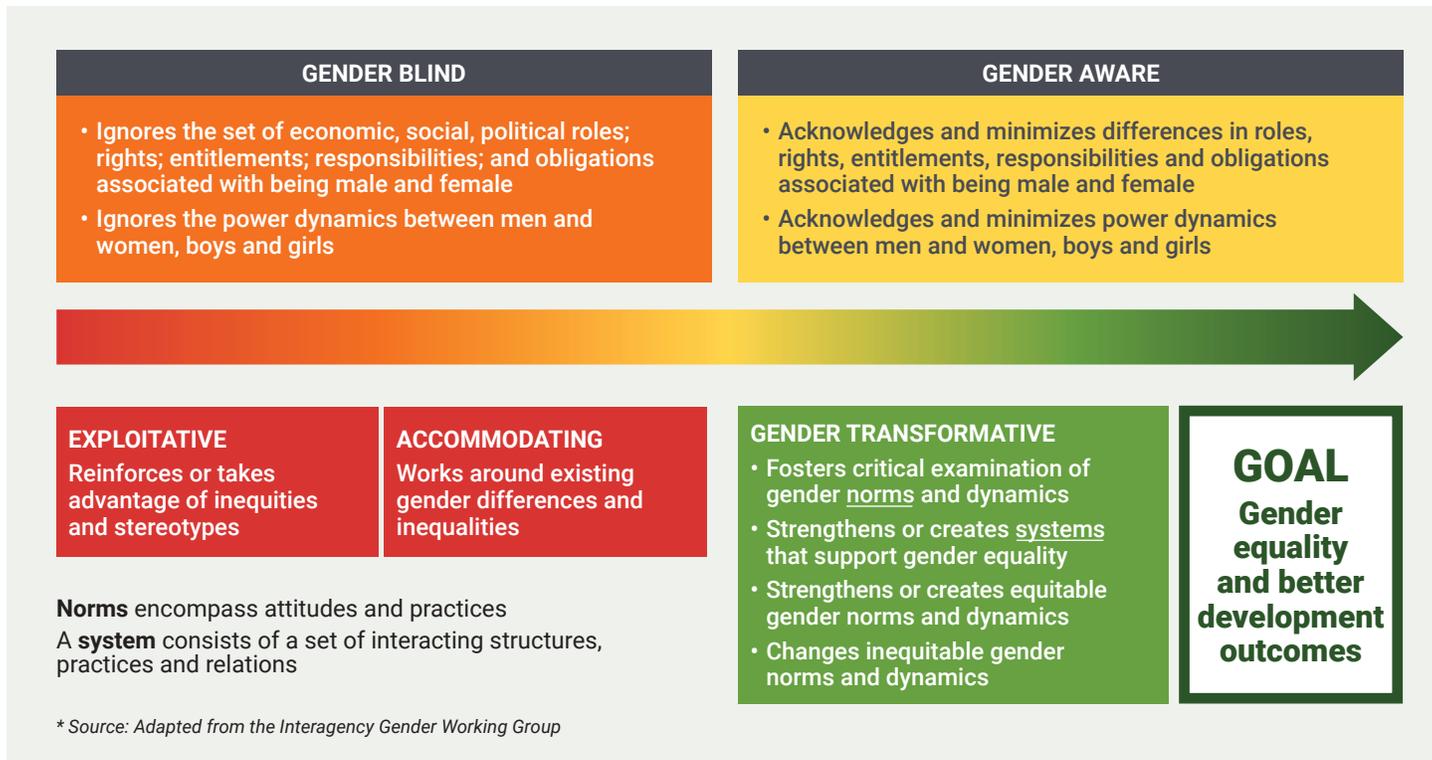
Figure 2: Domains of empowerment

Domain	Main Components
 ECONOMIC INDEPENDENCE	<ul style="list-style-type: none"> • Access to appropriate financial services – formal and informal • Financial literacy • Opportunities for employment or self-employment • Control over productive assets • Control over income and expenditures • Access to markets
 CONFIDENCE AND SELF-WORTH	<ul style="list-style-type: none"> • Positive self-image and self-esteem • Consciousness of self and others as interdependent • Social norms related to behavior and relationships
 DECISION-MAKING	<ul style="list-style-type: none"> • Influence in household decisions related to finance, productive resources, education of children and self, family planning, consumables and home improvement
 VOICE AND LEADERSHIP	<ul style="list-style-type: none"> • Participation in economic or social groups • Comfort in speaking in public • Leadership positions (in group or community) • Social norms related to positions of authority
 TIME USE	<ul style="list-style-type: none"> • Control over the allocation of time, including paid and unpaid work, and leisure activities • Satisfaction with the allocation of time, including paid and unpaid work, and leisure activities • Social norms related to gendered household roles
 MOBILITY	<ul style="list-style-type: none"> • Physical mobility within – or beyond – the community
 HEALTH	<ul style="list-style-type: none"> • Control over own body, physical and mental health, and bodily integrity • Access to appropriate health services including, but not limited to, reproductive, maternal, neonatal and child healthcare

3 Mapping Empowerment Pathways within Savings Groups

Savings Groups are gender-aware by design: they meet a need for improved access to finance by women, foster principles of group governance that favor of women, and provide a forum for women to discuss matters of shared interest. There is, however, variance in the degree to which they contribute to transformative change.

Figure 3: Gender Integration Continuum



Gender-transformative programs require change at the levels of both the individual and community:

- At the individual level - interventions influence women's access to resources and opportunities and achieve a clear change in women and men's consciousness towards women's empowerment.
- At the community level - interventions support a transition away from harmful informal cultural norms as well as formal exclusionary practices towards women.

An overview of the evidence

Based on a review of the literature, Figure 4 presents an overview of the likelihood of various empowerment outcomes, across intervention types – Savings Groups alone, in combination with other economic development activities, or within integrated gender programming.

Figure 4: Overview of the evidence on the contribution of Savings Groups to women's empowerment

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

GREEN: consistent measurement, and where change is strong in almost all circumstances

AMBER: some change occurs in certain circumstances (e.g. as a result of a dedicated intervention)

RED: little to no evidence, or where measured change is not consistent or robust

Empowerment outcomes observed across all Savings Groups

Across all three types of Savings Group programming, there is demonstrable evidence of strong changes in economic independence, and confidence and self-worth. Gains in decision-making and leadership are also observed to some extent, though data is somewhat limited. In projects that integrate gender, or implement specific gender interventions, positive change is evident across all empowerment domains. These findings reflect two important factors: not only do gender-transformative projects specifically address barriers to empowerment, but they also have measurement frameworks dedicated to capturing these changes.



ECONOMIC INDEPENDENCE

There is consistent evidence around improved access to financial resources by women in Savings Groups. Women also reported increased participation in income-generating activities, access to productive resources, productivity and livelihood diversification.

Production roles, however, are still largely gendered according to local norms. And there is limited evidence regarding the sustainability of new female-led enterprises. Ownership of assets also remains contentious: groups surveyed in Ethiopia and Tanzania report that men can typically sell household assets without consultation, but women are expected to consult with the whole household before the sale of the same assets.



CONFIDENCE AND SELF-WORTH

Women report an increase in confidence and self-worth across all types of Savings Group programs. In some cases, this is directly attributed to being part of a group that stimulates participation and provides a safe space for sharing opinions. In addition, when members are approached by the community for advice on different issues, it builds

their self-worth, providing positive affirmation of their achievements. Members report that the community changed their attitudes towards women in Savings Groups after observing the financial performance of the group, which suggests that confidence and self-worth are correlated with control over financial resources.



DECISION-MAKING

While program evaluations routinely report increased influence in household financial decision-making, the finding is highly nuanced. In focus group discussions, women recognize a change since joining a Savings Group: previously their engagement in household financial decision-making was limited, whereas now they are consulted about

setting savings and investment goals because they are recognized for their money management skills. However, women's role in decision-making regarding the sale of household and business assets remains limited, and purchases of higher value items remain male-dominated. Decision-making around non-financial issues is not as consistently measured, but dedicated interventions to engage men report changes favoring women's participation.

CASE STUDY 1

Journeys of Transformation, CARE International, Rwanda

Journeys of Transformation – implemented by Promundo, CARE International and the Rwanda Men's Resource Centre – engaged the male partners of female Savings Group members to gain their support and improve household dynamics. The program drew on a CARE International assessment of Savings Groups in Rwanda (Niyibizi et al. 2012), which found that, in many instances, men controlled the groups and their money, and a significant proportion of women did not feel confident making decisions about a loan without their husband's approval. Men participated in 16 sessions in groups and as couples, and a case-controlled evaluation found the training reduced household-level poverty, had a positive impact on partners' collaboration in household responsibilities and care work, partner and family relations, and decision-making (Slegh et al. 2013).



VOICE AND LEADERSHIP

In most cases, modest changes are observed in voice and leadership, whereby women are able to take up leadership positions within the group. In some cases, women also take up positions within local authority structures. However, these tend to be limited by social norms to traditional female roles such as secretaries. Greater changes occur – towards steering household affairs and expressing opinions publicly – when interventions engage men and local powerholders to transform mindsets towards women as leaders. Women also indicate the importance of female role models.

Limitations of a stand-alone Savings Group

The Savings Group model, in its purest form, can contribute to women's empowerment by expanding access to basic financial services and providing an experiential form of financial education. The model also supports the role of women as leaders in a group setting by building their confidence to engage economically and socially. An enabling environment for women to participate in and join Savings Groups is created via targeted community engagement and mobilization.

There are, however, limitations to the impact of Savings Groups on women's empowerment. In particular, three domains – mobility, time, and health – stand out, with limited or no demonstrable change as a result of participation in a Savings Group alone.



MOBILITY

Freedom of movement, enshrined in the Universal Declaration of Human Rights, remains a challenge for female Savings Group members. Although participation in a Savings Group requires some mobility, harmful social norms can restrict the movement of female members. In some instances, women must ask permission before leaving the home to attend meetings. Women's mobility is a complex issue with a significant impact on women's empowerment. It is affected by legal and social barriers, attitudes towards women in public spaces and the availability of gender-sensitive services, such as suitable transport and childcare.



HEALTH

Outcomes related to health and well-being are largely measured at a household level; from the sector literature, it is difficult to extract findings related specifically to women. Focus group discussions reveal persistent gender gaps related to nutrition: women prepare the best meals for their husbands while they eat leftovers or less tasty (and usually less nutritious) food. Women also express concern over more sensitive health issues such as gender-based violence (GBV) intimate partner violence (IPV), female genital mutilation, early child marriage, and family planning. These challenges remain unaddressed without targeted interventions to overcome harmful social norms. While Savings Groups alone may not have any material impact in these areas, their contribution to economic independence may help sustain the outcomes of targeted interventions.

CASE STUDY 2

Towards Economic and Sexual Reproductive Health Outcomes for Adolescent Girls, CARE International, Ethiopia

An evaluation of the TESFA Project identified that girls receiving a combined package of sexual and reproductive health (SRH) training and access to a Savings Group experienced the greatest overall gains, both economic and health related, from program participation. Girls receiving SRH training who were in a Savings Group saw larger gains in SRH knowledge, improvements in couples communication around SRH matters, decreased levels of gender-based violence and improved mental health. Changes were also seen in levels of social support, gender attitudes, and satisfaction in their marriage.

**TIME USE**

In many instances, women in Savings Groups value the opportunity to start a business with capital secured through their group. However, the double time burden on women – whereby women undertake increasing amounts of paid work but remain responsible for unpaid domestic work – is unaddressed by most Savings Group programs. For example, women report having to complete household responsibilities in the morning to allow them to attend group meeting or undertake paid work. Barriers to a more equitable distribution of unpaid work exist at the levels of the household and community. For example, some group members express that they would allow men only to help with activities inside the household so as not to be seen by anyone and avoid negative comments about their relationship. Other women feel very strongly that cooking is a woman's role, preferring to pay for help rather than let their husbands cook. Addressing these inequities requires social norm change with sustained messaging over a long period, at multiple levels.

Overall, the evidence suggests that Savings Groups have a positive impact on some domains of women's empowerment – namely economic independence, confidence and self-worth, influence in household decision-making, voice and leadership – but there are limitations to the gender-transformative nature of Savings Groups alone.





4 Measuring and Analyzing Empowerment in Savings Groups

Savings Groups should be viewed as contributing to a larger aspiration: achieving the Sustainable Development Goals (SDGs). Achieving the SDGs requires collaboration across programs, organizations and technical areas; which, in turn, requires a certain degree of consistency in monitoring and results measurement.

A review of project monitoring systems and evaluations reveals measurement consistencies in the domain of economic independence, where the comparability of indicators is high.

On the other hand, very few monitoring systems and project evaluations collect data on time, mobility, and women's health. Consistency and depth of indicators for leadership also varies. For example, questions in household surveys may be limited to whether or not a Savings Group member participates in another community group. Understandably, capturing what participation looks like across individuals, let alone projects, is difficult through a household survey.

Measuring change consistently across multiple domains of women's empowerment is challenging. As a result, there exist significant variance in the robustness of measurement approaches, how empowerment domains

are classified, which indicators are used to measure change, and how they are defined. Although some variation in indicators (especially social indicators) is necessary to capture different programmatic realities and contexts, a harmonized definition of relevant domains would be an important first step for improved monitoring, and for demonstrating transformative change.

Women are not a homogenous group. While some studies include generic demographic indicators such as age, gender and income; further segmentation of results by marital status, household type, level of education, geography and access to markets, for instance, would contribute to a better understanding of the barriers faced by specific groups, potential pathways to women's empowerment and, ultimately, improved program models.

Notwithstanding the need for greater harmonization, changes in the various domains of women's empowerment are often nuanced and context-specific, and quantitative data must be complemented by qualitative approaches. Mixed-method research, however, can be intensive, with both financial and technical requirements that represent barriers to improved results measurement.

Figure 5: Consistency of measurement across domains of women's empowerment



Lessons learned for measuring empowerment

- **Incremental change** – Assumptions around what change looks like need to be challenged and contextualized. For example, a change in the decision-making domain can take shape through a number of stages, illustrated in Figure 6. But change can also be regressive and uneven, which emphasizes the importance of flexibility in monitoring systems to capture nuances and patterns.

Figure 6: Illustrative example of incremental change related to household decision-making



- **Pride and trust** – Building a rapport with women helps to unveil sensitive realities. For example, asking a woman about her relationship with her husband will most likely generate positive answers in the first instance, especially where social norms dictate it inappropriate to discuss relationships in a negative light. Establishing trust and structuring discussions to facilitate openness is key, and some tools are better suited to these types of questions (e.g. social vignettes and role-plays).
- **Power dynamics** – Understanding the power dynamics surrounding women will determine the key stakeholders to work with to facilitate change. Equally, the life stages that women go through and the different barriers they face at each stage will influence results significantly, which therefore needs to be factored into approaches to measurement and analysis.
- **Data management** – The importance of data collection, analysis and management is paramount. However, there is a lack of strategic interest in using existing data. This gap is reflected in the absence of centralized data storage and coordination, a lack of capacity for monitoring and results measurement, and inconsistent indicators and data management systems across projects – even within organizations.



5 Unintended Outcomes and Risk Mitigation

The sector literature suggests gaps in the analysis, understanding and responses to unintended outcomes related to Savings Groups and women's empowerment. Women's empowerment can challenge social norms and relationship dynamics, which can lead to backlash, including violence. Measurement frameworks, however, generally fail to consider these types of consequences, or struggle to capture them.

On the following page, Table 1 provides an overview of risk areas related to Savings Groups as well as mitigation strategies to be considered in the design and implementation of Savings Group programs monitoring systems.

Table 1: Risk identification and mitigation strategies

RISK AREA	RISK IDENTIFICATION	MITIGATION STRATEGIES
DESIGN		
Do No Harm	<ul style="list-style-type: none"> Is there an understanding of context-specific gender barriers to inform the adaptation of the Savings Group model? Have implementing partner agencies and staff been vetted to work with women, specifically girls and young women? Are project and partner staff trained and supported to address gender issues that may arise? 	<ul style="list-style-type: none"> Gender analysis to identify barriers and to avoid incorrect assumptions Engage women in Savings Groups to set empowerment targets Safeguarding policies in place to protect women and facilitate whistleblowing Long-term capacity-building of staff and partners in gender-sensitive programming
Ethical monitoring and results measurement	<ul style="list-style-type: none"> Is the environment conducive to women's participation in interviews? How is the privacy of responses assured, particularly sensitive information which might put subject at risk? Are the questions adapted for sensitive and gender-specific issues? Is the interviewer aware of sensitivities in questions to ask/not ask? 	<ul style="list-style-type: none"> Gender-appropriate interviewer Technical experts to support development of research tools in response to contextually specific sensitivities Capacity-building of interviewer around gender sensitivities and human subject protection protocols Scoping visit made to interview locations, arrangements ensure privacy of participants
IMPLEMENTATION		
Coercion and women's lack of bargaining power	<ul style="list-style-type: none"> Does the project work with power-holders – men, relatives, influential community members – to enable women to travel to Savings Group meetings and control group funds? Do women experience financial anxiety or household conflict due to savings and borrowing decisions in Savings Groups? 	<ul style="list-style-type: none"> Engage men and powerholders before Savings Group are established, to support women's participation and control over Savings Group activities and funds Support joint creation of savings goals, by female members and male partners Project staff to reinforce quality assurance around group governance, and encourage members to raise concerns
Challenging male authority and role as provider	<p>Does male authority and identity as breadwinners limit the potential of female Savings Group members in terms of:</p> <ul style="list-style-type: none"> Savings and investment goals Sustainability of income-generating activities Social engagement Fear of conflict, IPV and GBV 	<ul style="list-style-type: none"> Community advocacy regarding the economic potential of women Engaging powerholders in trainings and transformation process Support access to legal and support services
Creating double burden on women's time as they invest in IGAs	<ul style="list-style-type: none"> Is health (mental and physical) affected by additional economic activity? Do women experience increased conflict as a result of increased economic activity? Does increased economic activity impact children's (particularly girls) school attendance? Do mothers who who engage in increased economic activity experience stigma? 	<ul style="list-style-type: none"> Community advocacy regarding the economic potential of women Facilitate discussions around changing gendered roles, redistribution of household and care responsibilities Promote technologies and training that reduce burden and save time (e.g. food preservation techniques)
Savings Group add-on activities including enterprise development, linkage to formal financial services and digitization of services	<ul style="list-style-type: none"> Do women fully understand conditions and implications of new financial products and services? Does digital technology have an impact on group dynamics, as well as institutional and financial performance? Are these technologies bridging or exacerbating the digital gender divide? 	<ul style="list-style-type: none"> Additional financial education Facilitate discussions around changing gendered roles Build awareness of consumer rights and capacity to understand conditions of use for new, formal products and services Pilot new products and services – with rigorous analysis of impact



6 The Case for Improved Measurement of Social Empowerment

The case for expanding results measurement to capture social empowerment within Savings Groups is based on two key principles:

1 Social empowerment has intrinsic value, independent of its contribution to economic empowerment

As outlined in the SDGs, “ending all forms of discrimination against women and girls is not only a basic human right, but is also crucial to accelerating sustainable development” (UNDP 2016). Women deserve to be socially empowered, and socially empowered women are better able to contribute to the overall development of their families and societies. Gender-based violence is one example of a human rights violation deeply rooted in gender inequality that impacts poverty and development. Not only does GBV undermine the health, dignity, security and autonomy of its victims, but there is a strong correlation between GBV

and an increased risk of young people resorting to criminal activity, early marriage, teenage pregnancy and sex work (Mercy Corps 2017).

2 Sustainable economic returns require women's social empowerment

Savings Groups offer women a first step towards financial inclusion and economic independence. However, the economic empowerment of women is not sustainable within inequitable gender structures that disempower them by, for example, excluding them from household and community decision-making. Gender-based violence, for instance, undermines the voice and bargaining power of women at home, in their communities and at work. Sustaining the economic participation and recognition of women in markets requires not only improved access to and control over resources, but also engaging powerholders to change harmful social norms.

Barriers to facilitating and measuring empowerment

The basic Savings Group model is gender-sensitive, and groups serve as a natural entry point for other interventions. Nevertheless, gender-transformative activities remain add-ons to the basic model, largely due to the cost and time required for implementation and the materialization of results.

For example, Journeys of Transformation, developed in 2012 by CARE International and Promundo, is a methodology designed to engage men in women's economic empowerment in Rwanda, through the medium of Savings Groups. It consists of 16 two-to-four hour sessions, and engages local experts to speak on a specific topic. The duration of the training program is informed by World Health Organization research that indicates that "sessions over 10-16 weeks is the most effective dose with regard to achieving sustained attitude and behavioral change" (CARE 2012). However, program targets set by funders and implementing organizations promote high outreach and the minimization of unit costs, often at the expense of depth of impact. Gender-transformative activities are conducted separately where technical and financial resources permit, rather than integrated in Savings Group program models. This is a missed opportunity to deepen the impact of Savings Groups as a platform for women's empowerment.

Furthermore, empowerment is challenging to measure because it is resource-intensive and prone to bias, based on the pre-conceptions of what empowerment should look like, the domains of change that are prioritized, and the expected outcomes of programs.

Monitoring and Results Measurement Toolkit: Savings Groups and Women's Empowerment

In response to these challenges, the accompanying monitoring and results measurement toolkit (SEEP Network 2019) aims to strengthen and harmonize the measurement of women's empowerment outcomes in Savings Groups.

Specifically, the toolkit:

1. Supports stakeholders to identify empowerment pathways and develop evidence-based theories of changes
2. Develops a set of standardized indicators to improve the comparability and aggregation of results across projects and organizations – while recognizing the importance of contextualized results measurement
3. Recommends existing tools for monitoring, results measurement and learning



7 Recommendations

Strengthening and sustaining impact

Conduct a gender analysis. Identify where your program fits on the gender transformation index and what adaptations are required to ensure that activities are gender transformative. This exercise should be undertaken prior to or as part of a baseline, to identify the main barriers for women related to the various domains of empowerment, prioritize areas of focus, and align interventions accordingly. A baseline gender analysis should also engage targeted participants to understand how they view empowerment and their aspirations for change.

Inform and educate stakeholders. Support partners to better understand the additional value of conducting a gender analysis as part of project inception, integrating gender-transformative activities within traditional Savings

Group models, and investing in more robust qualitative research. At the community level, engage power-holders, female gatekeepers, men, boys and other stakeholders in group mobilization and gender-transformative activities.

Build the capacity of project staff to identify, analyze and mitigate gender-related risks. The periodic assessment of risk and program results through a gender lens will result in a more nuanced understanding of changes and unintended consequences – both positive and negative – throughout the project lifecycle.

Engage the private sector. Savings Group programs are evolving to include market actors; examples include group mobilization and training by private trainers, commercial relationships with agricultural input providers and buyers, and linkages with financial institutions. Private

sector partnerships can expand the range of economic opportunities for all members, including women, and deepen the impact of Savings Groups. Nevertheless, these actors may change the dynamics of Savings Groups – how they are formed, who is targeted, the inclusion or exclusion of certain groups, key messaging, the prioritization of group funds and the level and types of financial risks to which members are exposed. The potential risks and rewards of such relationships – particularly for women, and in relation to the various domains of empowerment – should be carefully examined.

Engage Government. A recent state of practice report (SEEP Network 2018) maps 74 government policies and programs related to Savings Groups in Sub-Saharan Africa. Government interventions related to Savings Groups include gender strategies and policies, social protection policies and programs, women's economic development funds, sector coordination and regulation. Engaging public structures – at the local and national levels – can deepen the impact of Savings Groups on women's empowerment by expanding access to complementary resources and services, and coordinating a more comprehensive response to the various barriers for the advancement of women.

Understand digital impact. There is a great deal of interest in digital technologies for Savings Groups – specifically to expand access to formal financial services, including digital payments. Experience is limited, however, and there is no clear evidence of the impact of technology on group composition, governance and gender dynamics. Action-research is required to better understand the impact of technologies for Savings Groups – and for different target groups, including girls, adolescents, young women, the elderly and people with disabilities.

Measuring impact

Harmonize data collection and indicators. Adopting widely-accepted indicators improves the consistency and comparability of results – across projects, institutions and countries. The accompanying monitoring and results measurement toolkit provides guidance on the selection of indicators for the measurement of women's empowerment in Savings Groups, and identifies widely-recognized survey instruments.

Regularly collate datasets. Project monitoring and evaluation data is fragmented; consolidating datasets from different sources improves the reliability of findings and provides insights into changes over time and across projects. The harmonization of data collection and indicators greatly facilitates the consolidation of different datasets.

Develop or acquire a management information system. An effective management information system is central to the harmonization of data collection, storage and analysis, and the effective sharing of data both internally and externally.

Generate and use qualitative data. Qualitative data – which may include databases, photos, videos, sound recordings, written text and sensor data – is especially important when trying to capture sensitive or nuanced information relating to empowerment.

Share data, tools and learning. Sharing resources promotes collaborative learning; reduces the technical and financial requirements of future evaluations and research; increases efficiency by avoiding duplication; and prevents evaluation fatigue by staff and respondents.

Learn collaboratively. Continue to explore approaches and technologies that can enhance learning on empowerment by engaging with other stakeholders across projects, organizations, sectors and disciplines. Participate and contribute to communities of practice such as the SEEP Network's Women's Economic Empowerment Working Group⁵ and Savings-Led Working Group⁶, FinEquity⁷ (a global community of practice to advance women's financial inclusion, facilitated by CGAP) or EMERGE⁸ (an initiative of the University of California, San Diego to measure gender equality and empowerment within development programming and monitor progress towards SDG 5, to achieve gender equality and empower all girls).

⁵ <https://seepnetwork.org/WEE-Working-Group>

⁶ <https://seepnetwork.org/Savings-Led-WG>

⁷ <https://www.findevgateway.org/organization/finequity>

⁸ <http://emerge.ucsd.edu/>

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