



Every Voice Counts

Beyond Economic Empowerment

The Influence of Savings Groups on Women's Public Participation in Fragile and (post) Conflict-Affected Settings



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Glossary

CAG	Community Advocacy Group
CBO	Community-Based Organisation
COVID-19	Coronavirus 2019
CSO	Civil Society Organisation
EVC	Every Voice Counts
FCAS	Fragile and (post) Conflict-Affected Setting
GaPI	Gender and Peace-Building Initiative
GEWEP	Gender Equality and Women's Empowerment Programme
IDP	Internally Displaced Persons
IGA	Income-Generating Activities
(I)NGO	(International) Non-Governmental Organisation
KII	Key Informant Interview
LDS	Latter-Day Saints (programme)
MMD	Mata Masu Dubara
MoSA	(Sudan) Ministry of Social Affairs
SG	Savings Group
SHG	Self-Help Group
VSLA	Village Savings and Loan Association
WoM	Women on the Move



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Culminating Study Authors: Katie Whipkey, and literature review by Fatema Kakal, CARE Nederland

Burundi Case Author: Fatema Kakal, CARE Nederland

Mali Case Author: Sidibe Kadidia Cissé- CARE Mali

Niger Case Author: Ahmet Dawalak, CARE Niger

Pakistan Case Author: Berlinda Nolles, CARE Nederland

Sudan Case Author: Katie Whipkey, CARE Nederland

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Executive Summary

Women's meaningful participation and influence in public processes in fragile and (post) conflict-affected settings (FCAS) is not only necessary to achieve inclusive development but is a fundamental human right. Unfortunately, in most contexts, men are over-represented in decision-making and women do not have equal voice in the decisions that affect their lives.

Some evidence suggests that the economic empowerment of women opens up opportunities for them to participate in public decision-making processes. One such means for economic empowerment in FCAS is **savings groups**. Savings groups are small, community-based groups that can provide members a safe space to save money, take small loans, and make investment decisions. Globally, women have made advances in improving their income and access to savings, as well as increased their entrepreneurial endeavours as a result of their participation in savings groups. Research also shows that women's participation in savings groups improves their confidence, skills, and ability to influence household decision-making. This prompts the question: do these benefits of women's participation in savings groups extend into the public sphere? In other words, **does women's participation in savings groups influence their public participation¹ and decision-making?**

Through a mixed methods investigation across five countries (18 villages) in Africa and South Asia (Burundi, Mali, Niger, Pakistan, and Sudan), using CARE's Gender Empowerment Framework², this research investigated the differences in outcomes between women who participate in savings groups under three CARE programmes: Every Voice Counts (EVC), Women on the Move (WoM), and Latter Day Saints Charities (LDS) *Recovery Support for Vulnerable Households* programmes.³

This study finds that indeed **women's participation in savings groups influences their public participation. Yet, they do not necessarily provide a more significant entry point for women to improve their public participation than membership in other community-based organisations (CBO)** including community

advocacy groups. Women are – in most cases – members of both savings groups and other community groups, which indicates a fluid membership across groups. Therefore, **the research cannot draw firm conclusions on the influence of savings groups alone** compared to other community-based groups.

However, **savings groups do have unique characteristics that serve as enablers to women's public participation.** Most significantly, they build up women's independent financial means. Having independent income shifts the power dynamics within the household and facilitates women's ability to participate in public spaces. Further, financial means enhance women's credibility and status within the community – they are perceived as more responsible, capable, and powerful – opening up more spaces for decision-making and giving them stronger influence.

Beyond financial benefits, membership in savings groups (as well as other community groups) **improved women's agency including their confidence, particularly to speak in public, as well as their capacities on important topics** (e.g., finance, savings, governance, women's rights, and more). Further, 82.1% of women across all groups were inspired to change their beliefs about women's role in public decision-making toward thinking women should play a bigger role. In fact, 56.8% of women believed that women and men have equal decision-making rights. Typically, women must be part of their group for two years or more before this change in their personal beliefs about women's role in decision-making is realised. The study finds, though, that savings group members are slightly less active in their communities and are more conservative in their beliefs about women's public participation than women in other community groups (especially advocacy groups). This could be because many women in savings groups are focused primarily on improving their individual financial status whereas those participating in other groups such as advocacy groups are pre-dispositioned to be more active in the community by the nature of the group's mandate.

Membership in a community group such as a savings group provides women with a **social network that builds connections into other groups.** The study finds that these groups can act as a means to bring diverse people together within, and sometimes even outside

¹ Public participation is defined in this study as participation in decision-making processes and public spaces where governance-related issues are discussed. Governance-related issues may include service delivery, distribution of and/or use of resources, planning and budgeting, use of public authority, discussion of rights, or other topics.

² CARE International's Gender Empowerment Framework addresses women's empowerment through three focal areas: Agency (women's individual and collective capabilities), Structures (formal enablers and barriers and enabling and disabling social norms), and Relations (impact of social networks and relationships, and impact of financial means).

³ The key differences between the three programmes are: 1) in WoM and LDS, the SGs were set up as an intentional project intervention to improve women's social and economic empowerment, including livelihoods, whereas EVC was designed to support women's public participation and inclusion, the SGs were added to complement other interventions and tools; 2) the countries of focus in each programme represented in this study (EVC: Burundi, Pakistan, Sudan; WoM: Mali, Niger; LDS: Sudan); and 3) the programmes' duration (WoM and EVC in Burundi and Sudan: 4 years, LDS: 3 years, EVC in Pakistan: 2.5 years).

of, the village who may not otherwise have reason to interact regularly and to raise their awareness on different community issues. As a result, collectively many groups were able to come together to address community needs. For instance, 31.7% of savings group members collectively raise each other's needs at community meetings; however, advocacy group members (68.5%) and other CBO (44%) members are more active as collectives. There are factors that may influence these outcomes; for instance, women who participate in mixed gender groups (men and women in the same group) are slightly more likely to believe that women should have a bigger – and equal – role in public decision-making as men and to become more engaged in their communities than women in women-only groups.

Despite these positive outcomes of membership in a savings group or other community group, many **relational and structural barriers persist**. For instance, despite few women perceiving formal barriers that impact their public participation such as policies or laws, there are significant informal or cultural barriers such as patriarchal social norms and practices that limit the implementation of these policies or restrict women from exercising their rights afforded to them by the legal frameworks in all five study countries. Also, lack of adequate education and illiteracy act as significant disabling forces.

Despite these barriers, the research finds **support from and partnership with broader civil society** and the design of interventions to be important for enabling women to increase their public participation. Overwhelmingly, women who have been involved with the EVC programme had the highest community engagement and were more likely to believe women should play bigger (and more equal) roles in public processes. This is likely due to EVC's focus on inclusive governance and empowering women to identify and act upon their own advocacy issues. Thus, having programmatic activities that support women to self-identify as being interested in specific issues, to mobilise others around such issues (whether that is through savings groups or advocacy groups), and to provide tailored capacity strengthening and other support (e.g., awareness raising, lobbying, campaigning) likely increases the extent and quality of women's public participation.

In addition to differences related to the type of community group in which women were members and the programme that women were affiliated with, **strong differences in outcomes related to women's public participation are apparent across countries**.

Across the board, women in Burundi are the most active in all types of public participation and most likely to become more active as a result of joining a community group. They are most likely to attend, raise ideas in, and vote in community meetings, amongst other types of public participation. Women in Niger, on the other hand, were often least likely to participate in public affairs. They were also least likely to believe women and men have equal decision-making rights. Therefore, it is important to understand contextual differences in each country and how those may affect women's public participation.

Based on the findings, the following **recommendations** for improving women's engagement in savings groups and public participation are summarised for practitioners, policy-makers, and the international donor community, though more recommendations are available in the report. First and foremost, **practitioners and donors** must:

- Fund, design, and collaboratively implement programmes (based on careful power and context analyses) that integrate women's economic empowerment, literacy, and inclusive governance.
- Utilise innovative and agile funding structures of at minimum three years (renewable) that enable programmes to directly fund community initiatives led by networks of savings groups and alliances of community groups.
- Identify opportunities for women to use their voice to raise their needs to authorities and invest in capacity strengthening and networking to build women's agency, community leadership, social networks and alliances.
- Focus on transforming harmful social norms that restrict women's public participation.
- Secure policy reforms and broker relationships that advocate for strong and open civic space.

State and national policy-makers must:

- Analyse existing policies that have the aim of increasing women's public participation to ensure that they address the economic empowerment and resilience-building needs of women.
- Ensure the policies are implementable and have sufficient resourcing in terms of staffing, budget, and capacities for implementation.
- Incorporate savings group women leaders into existing decision-making structures.
- Institutionalise the savings group approach in development plans and engage civil society to institutionalise lessons learned into the roll-out.

CHAPTER 1: INTRODUCTION

“Participation in public and political life and decision-making is a human right, and the over-representation of men in decision-making and leadership at all levels of society and government perpetuates gender injustice. Women’s equal voice and leadership in public life means that everyone has the opportunity and ability to meaningfully participate – directly or indirectly – in public decisions that affect their lives at all levels of society and government.”

- CARE International Position Paper on Women’s Equal Voice and Leadership

Women’s meaningful participation and influence in public processes in fragile and (post) conflict-affected settings (FCAS) is necessary to achieve inclusive development. Women and marginalised groups are often excluded from decision-making processes. Their exclusion leads to law, policy, public decisions, budgets, services, humanitarian assistance, and development programmes that do not adequately take into account the needs and rights of women. Women’s

voice and leadership is an essential component of gender equality; for CARE, it is a goal and a strategy for achieving equitable and sustainable change. Meaningful participation requires that people not only have access to and be present within decision-making processes, but are able to actively participate in and have influence over their outcomes.

Research shows that economic power is critical to enable women to meaningfully participate in public decision-making processes. CARE defines women’s economic empowerment as “the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families, and their communities.”⁴ If women have the capability, confidence, and choice to identify, pursue, and achieve their own or collective aspirations and economic decisions – and have support from power-holders and formal and informal structures – women can be economically empowered.⁵ Women’s economic empowerment is key for poverty reduction, imperative

Research question: To what extent does women’s participation in savings groups affect their public participation in governance or decision-making processes?

Research sub-questions:

1. What are the enabling and disabling factors/characteristics of savings groups that impact the public participation of their members?
2. What are the entry points within savings groups to initiate interventions aimed at increasing women’s public participation?
3. Does participation in gender-segregated (women-only) savings groups vs. mixed-gender savings groups impact women’s public participation differently?
4. To what extent does participation in savings groups affect women’s public participation differently than participation in other community-based organisations?
5. To what extent do savings groups enable women to use their collective agency to influence compared to the individual agency of women?

3 Programmes	5 Countries	1,459 Participants
CARE Nederland: Every Voice Counts (EVC)	Burundi Pakistan Sudan	222 Interviews: members of savings groups, advocacy groups, community-based organisations, women leaders, and programme staff
Latter Day Saints Charities (LDS): Recovery Support for Vulnerable Households	Sudan	1237 Survey Respondents: members of savings groups, advocacy groups, community-based organisations, and husbands of savings group members
Women on the Move (WoM)	Mali Niger	

⁴ CARE. (n.d.). “Women’s Economic Empowerment Strategy”. CARE.

⁵ Tibi H. & Kittaneh A. (2019). “Bringing Gender Equality Closer to Women’s Economic Empowerment”. CARE.

for gender equality, and is a matter of economic and social justice.⁶

One such mechanism for women's economic empowerment is through savings groups (SG), which are community-based groups that offer women a space to come together to save money, get small loans, and make investment decisions. Savings groups have been found to not only help women save money, but can also provide a platform for them to learn about inclusive governance and women's rights, and to strengthen capacities to engage in community decision-making processes.

While some prior literature suggests that SGs are a pathway for greater public participation⁷ of women, this mixed methods study investigates more specifically how women's SG participation has influenced women's public participation in five countries (18 villages) across Africa and South Asia (Burundi, Mali, Niger, Pakistan, and Sudan).

Additionally, this research investigates the differences in outcomes between women who participate in SGs under three CARE programmes: Every Voice Counts (EVC), Women on the Move (WoM), and Latter Day Saints Charities (LDS) *Recovery Support for Vulnerable Households* programmes. The key differences between the three programmes are:

- 1) in WoM and LDS, the SGs were set up as an intentional project intervention to improve women's social and economic empowerment, including livelihoods, whereas in EVC, the SGs were added to complement other interventions and tools for women's leadership;
- 2) the countries of focus in each programme represented in this study (EVC: Burundi, Pakistan, Sudan; WoM: Mali, Niger; LDS: Sudan); and
- 3) the durations of the programmes and interventions differ (WoM and EVC in Burundi and Sudan: 4 years, LDS: 3 years, EVC in Pakistan: 2.5 years).

The influence of women's economic empowerment on public participation is analysed through CARE International Gender Empowerment Framework of Agency, Structures, and Relations:⁸

- **Agency:** women's individual and collective capabilities, as well as their access to finance
- **Structures:** society-wide enablers and barriers, both formal (e.g. laws, policies) and informal (e.g. social norms)
- **Relations:** influence of family, communities, group structures, and social networks

CHAPTER 2: BACKGROUND

Savings Groups (SGs) and Village Savings and Loans Associations (VSLAs)

Savings groups (SG) are self-managed groups of individual members from within a community who regularly meet (typically weekly) to save their money in a safe space and access small loans or insurance.⁹ Women in local communities organise themselves into groups in order to save and invest money in launching (small) economic enterprises. One such type of SG is Village Savings and Loans Associations (VSLA).

In this study, VSLAs are the model in four out of the five countries. In Pakistan, their savings groups are called artisan groups because the members are comprised predominantly of women working on embroidery. Otherwise, the structure of the artisan group is nearly identical to VSLAs with very minor differences in how they operate. Thus, the following background section will discuss the model for VSLAs as the framework for the rest of the study even though the terminology of "savings group" will be used throughout the remainder of the report.

Structure of savings groups

VSLAs were launched by CARE in Niger in 1991 and have since expanded into one of the most popular types of savings groups globally – especially in Africa. CARE launched the first VSLA to enable women living in poverty to improve their financial skills, gain access to and control over resources and decision-making, and generate income and other economic opportunities. Since then, CARE has directly supported 6.7 million members in 317,000 groups across 46 countries¹⁰ to

⁶ CARE. "Women's Economic Empowerment Strategy". CARE.

⁷ Public participation is defined in this study as participation in decision-making processes and public spaces where governance-related issues are discussed. Governance-related issues may include service delivery, distribution of and/or use of resources, planning and budgeting, use of public authority, discussion of rights, or other topics.

⁸ CARE. (n.d.) Gender Equality. Retrieved from: <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>

⁹ CARE. (n.d.) VSLA 101. Retrieved from: <https://www.care.org/our-work/vsla-101>

¹⁰ Data as of December 2017

join VSLAs,¹¹ while influencing others to replicate the group model, reaching 15 million globally.¹²

Although VSLA members can determine the rules and procedures best for their needs, the **structure of VSLAs** specifically is fairly common for all types of SGs generally. VSLAs consist of 15-30 self-selected members, typically aged 18+. Each VSLA group selects its own members.¹³ Members may be women, men, or a combination of both, though the majority of VSLA members are women.¹⁴ SG members elect a five-person management committee every year that is responsible for ensuring proper functioning of the group. These positions are elected at the beginning of every cycle by the group. VSLAs are **simple and easily adaptable** to many contexts; they require no physical infrastructure and little outside investment.¹⁵

VSLA processes and functions

Members identify and agree upon loan priorities; typically, business investments are highest priority for members followed by education, and then health expenses. Members who seek loans must defend their investment choices and discuss their risks and mitigation measures. Loan amounts are typically limited to only double the amount of his/her personal savings, so amounts are usually low.

VSLAs also have a **social insurance function**. Each member deposits a small amount of cash weekly to cover members' personal, unexpected expenses such as funerals or other social emergencies. The expenses paid through this social insurance component have a zero percent interest rate.¹⁶

VSLAs engage in **capacity strengthening as a core function** for members. Trainings are held on essential topics such as financial management and savings, but also many members receive trainings on public-speaking, income generating activities, and leadership. These trainings enable women to claim

their rights, and hold duty-bearers accountable, and to develop the capacity to negotiate and influence decision-makers.¹⁷

VSLA networks and federations

In some countries, a small number of VSLAs come together to form a VSLA network. A **network is a coalition of (typically) 3-10 VSLAs** that are similar in geographic proximity that come together to achieve collective goals.¹⁸ Networks provide credit to individual members (i.e. VSLA groups), and networks are also strongly motivated by the non-financial collective aspects of women's empowerment and advancing women's rights in the long term. Networks came about in the early 2000s based on emergent community needs (e.g., market farming) that required more people with more resources.¹⁹ The strength of the network is the ability to undertake larger community initiatives with a pool of more resources as well as more influence. These networks can advance women's financial inclusion on a larger scale, but they also have played a key role in advancing women's rights and women's empowerment.

VSLA networks have further evolved into federation groups in some contexts (e.g., Mali, Niger). Federations are coalitions of networks from different villages. These federations' collective power enables them to mobilise to advance gender equality and advocacy at a larger (and higher-level) scale by building relations with diverse actors, influence policies, and attracting more partners for technical support and training.^{20 21} Both, VSLA networks and federations play an important role in promoting women's entry into politics, with the same governance principles applied in VSLA groups that are replicated at networks and federations levels. These spaces foster leadership within women, and they learn to apply principles of good governance.

¹¹ CARE (2017). "CARE Global VSLA Reach 2017". CARE

¹² CARE. (2018.) "Pennies to Power Taking Village Savings and Loan Associations to Scale". CARE.

¹³ Groups with self-selected members are better able to meet demands for loans by their members. However, fully self-selected groups may contain fewer ultra-poor, more vulnerable members, which sacrifices inclusion for a well-functioning savings group. (Burlando A. & Canidio A. (2017). "Does group inclusion hurt financial inclusion? Evidence from ultra-poor members of Ugandan savings groups". *Journal of Development Economics* 128, p 24-28.)

¹⁴ CARE Nederland (2019). "Access to Finance for Female Entrepreneurs in Low-Income Communities". CARE.

¹⁵ The lock box for safeguarding members' financial contributions and the booklets are usually part of a start-up kit provided by CARE (or other entities). In some cases, these start-up materials are purchased by the members. As SG operations are digitalised, mobile phones or smartphones must be owned by each member.

¹⁶ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

¹⁷ CARE. (2017). "Political Consciousness, Leadership and Collective Action in the Mata Masu Dubara Structures in Niger". CARE.

¹⁸ CARE Norway. (2020). Gender Equality and Women's Empowerment Programme II Final Report. CARE Norway.

¹⁹ Diarra Doka, M. and Monimart, M. (2017). "Political Consciousness, Leadership and Collective Action in the Mata Masu Dubara Structures in Niger." Formative research summary report. CARE.

²⁰ CARE. (n.d.) VSLA 101. Retrieved from: <https://www.care.org/our-work/vsla-101>

²¹ Diarra Doka, M. and Monimart, M. (2017). "Political Consciousness, Leadership and Collective Action in the Mata Masu Dubara Structures in Niger." Formative research summary report. CARE.

Support for Savings Groups

SGs supported by other sectors – public, private, civil society – can play a crucial role in women’s economic empowerment. Civil society organisations (CSOs) can create SGs at scale, and the private sector can help create access to markets.²² Public authorities and governments have formally and informally supported SGs. For example, the government of Burundi has recognised VSLAs within two national strategies in 2018 along with a funding promise: the five-year action plan of the National Gender Policy, and the National Financial Inclusion Strategy.²³ The government of Mali is integrating SGs to support the implementation of the National Gender Policy by integrated SGs into three programmes on women’s empowerment.²⁴ The government of Niger’s National Strategy for Women’s Economic Empowerment 2017-2021 uses SGs as a benchmark for enhancing women’s access to and control over markets, means of productions, women’s collective action, and political participation.²⁵

Defining Public Participation

Women’s public participation is a fundamental component of gender equality and inclusive governance. As CARE notes in its Women’s Equal Voice and Leadership Position Paper²⁶, women’s meaningful participation in public life requires that **not only are they able to access and be present in decision-making processes, but women must also be active participants in the process and have influence over the outcomes**. Thus, there are levels of public participation: starting with women having access to public decision-making spaces and to information (e.g., formal women’s rights (on paper) and existence of such spaces locally) → to attending such spaces and being able to raise their voice → and finally to actively influencing decisions and outcomes.

These distinctions are useful for understanding and identifying the *quality* of public participation in this study. For instance, whilst women’s access to governance spaces for planning and budget processes may include substantive opportunities to participate

and voice interest/opinions, unless their participation has had a tangible impact (e.g., on policy, legal frameworks, quality of service delivery) then women’s influence has not been achieved.

Women’s **political participation**, on the other hand, is related to women running for and obtaining and/or being appointed into formal political positions. It relates typically to holding formal positions of power and decision-making, but also includes women exercising their right to vote, being a member of a political party, etc. While not the focus of this study, women’s public participation may ultimately lead to their political participation in some cases.

CARE Gender Empowerment Framework

The research framework is guided by the three pillars of the CARE International Gender Empowerment Framework (GEF): Agency, Structures, Relations.²⁷

- **Agency** refers to women’s personal beliefs, (self-) confidence, and capacities related to leadership and governance. It also includes the collective capacity of women to drive their own participation and influence over public decision-making. Financial means also influences women’s status and influence in their homes and communities.
- **Structures** include formal and informal aspects of the wider social system that affect women’s ability to participate effectively in governance processes. Informal structures include beliefs, attitudes and social norms, as well as the formal policies and structures shaping governance.
- **Relations** refers to the relations that women have within their groups as well as with external groups and support systems. This primarily includes family members, communities and community leaders, internal structures within the groups, and formal and informal civil society.

See diagram below for how the GEF framework relates to CARE’s continuum of changes for women’s equal voice and leadership.

²² CARE. (2020). “Assessing the Viability of Savings Groups as a Vehicle for Women’s Economic Empowerment in Africa. Findings from Kenya, Tanzania, and Uganda and Ethiopia”. CARE.

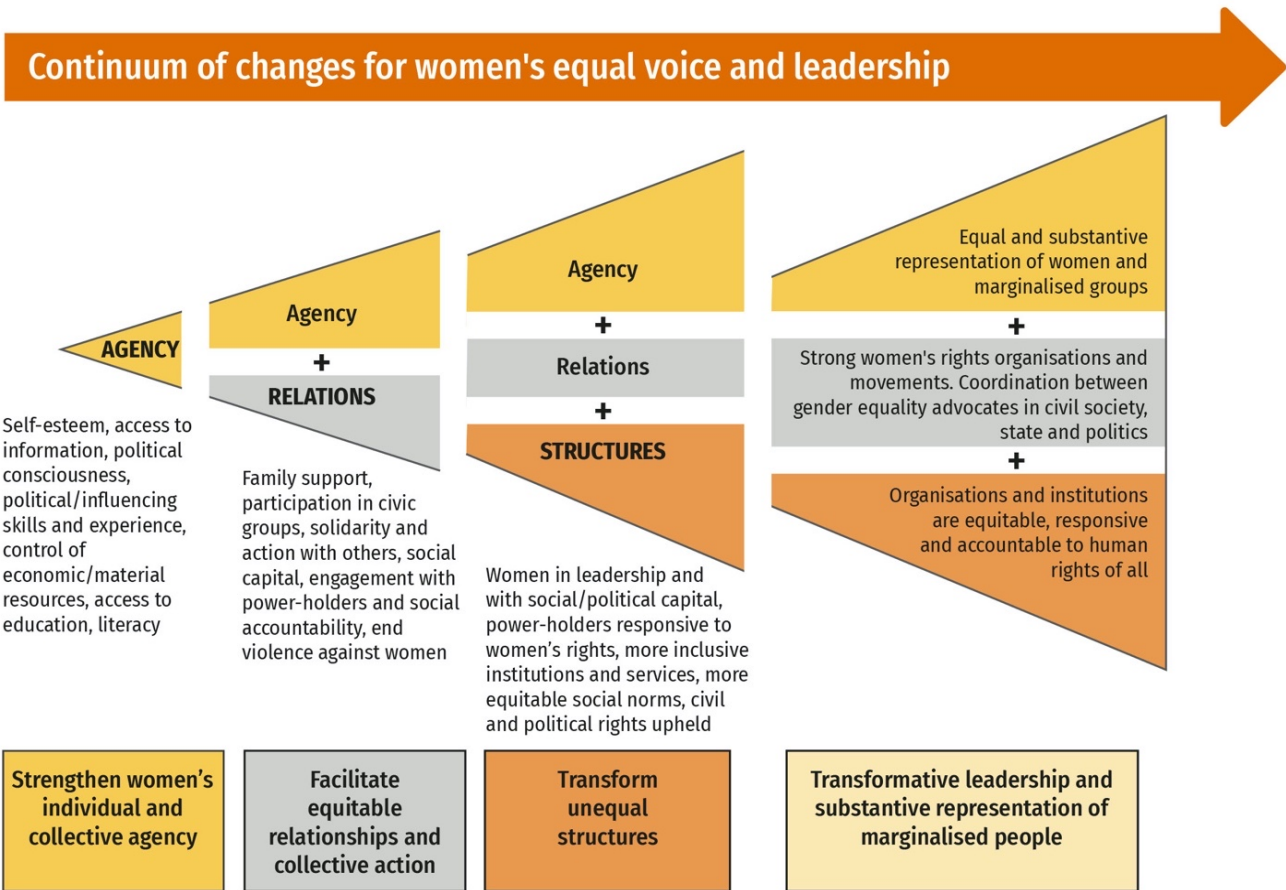
²³ Douma, N. (2019). “Burundi Case Study: Social Inclusion.” CARE Nederland.

²⁴Jarden F. & Rahamatali A. (2018.) “State of Practice: Savings Groups and the Role of Government in Sub-Saharan Africa”. SEEP Network, FSD Africa, CARE International, Itad.

²⁵ Jarden F. & Rahamatali A. (2018.) “State of Practice: Savings Groups and the Role of Government in Sub-Saharan Africa”. SEEP Network, FSD Africa, CARE International, Itad.

²⁶ O’Neil, T (2020) “Transforming Leadership, Challenging Injustice: CARE’s Approach to Achieving Women’s Equal Voice and Leadership in Public Life and Decision-Making”. CARE International.

²⁷ CARE. (n.d.) Gender Equality. Retrieved from: <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>



Note: The continuum is not linear in practice; each step is necessary but not sufficient, changes in different dimensions often do not happen in parallel or at the same speed, and regression/backlash is common.

Figure 1: CARE's continuum of changes for women's equal voice and leadership.

Source: CARE. (2020). "Transforming Leadership, Challenging Injustice: CARE's approach to achieving women's equal voice and leadership in public life and decision-making." CARE Inclusive Governance Position Paper.

CARE Programmes

Table 1: Details on CARE International programmes involved in the study

Programme	Every Voice Counts (EVC)	Latter Day Saints Charities (LDS): Recovery Support for Vulnerable Households	CARE International: Women on the Move (WoM)
Programme Type	Multi-country programme led by CARE Nederland	Project in one state in Sudan	CARE International regional strategy in West Africa
Years	2016-2020	2017-2020	2016-2021
Countries	<i>Study countries:</i> Burundi, Pakistan, Sudan <i>(Other, non-study countries:</i> Afghanistan, Rwanda, Somalia)	Sudan	<i>Study countries:</i> Mali, Niger <i>(Other, non-study countries:</i> Benin, Burkina Faso, Cameroon, Chad, Côte d'Ivoire, Ghana, Guinea, Liberia, Nigeria, Senegal, Sierra Leone, Togo)
Objective	For governance processes in fragile and (post) conflict-affected settings to be inclusive of and effective for women and youth	For conflict-affected IDPs, refugees, and host community to have improved access to livelihood opportunities and basic WASH services	To mobilise a critical mass of women and girls in savings groups in West Africa to assert their basic economic rights
Pathways of Change	<ol style="list-style-type: none"> Members of excluded groups are empowered and are actively influencing decisions that affect their lives. Civil society organisations are effectively influencing policies and practices on behalf of excluded groups and are holding public authorities and other power holders to account. Public authorities and other power-holders are responsive to and act upon the needs and interests of excluded groups. Excluded groups, CSOs, public authorities and other power holders effectively interact through formal and informal spaces for dialogue and negotiation. 	<ol style="list-style-type: none"> Communities have improved access to livelihoods opportunities. Communities have improved access to water and sanitation services, including for agricultural purposes. Communities have improved participation and community governance. 	<ol style="list-style-type: none"> Coalition-building of like-minded organisations to coordinate, learn, innovate and advocate with women and girls in savings groups to scale-up the model and multiply its impact. Co-facilitate spaces where women and girls in savings group networks and other CSOs can connect, raise their voices, defend their rights and take collective action. Engage with financial service providers to develop appropriate services for women/girls in saving groups. Influence governments to adopt and implement the savings group model in their strategies, policies or laws.
Examples of Programmatic Support to Savings Groups	<ul style="list-style-type: none"> Training directly with savings group members on topics including: financial education, public participation, women's rights, governance, literacy (some countries), leadership, lobby & advocacy, income-generating activities, peacebuilding. Facilitating grassroots advocacy initiatives by savings groups. Awareness raising on rights and responsibilities (e.g. community theatre, radio, social media, etc.). Engaging influential community members to promote rights of excluded groups and discourage harmful practices and beliefs. Coordinating with financial service and micro-finance institutions to support SG members. Advocacy for the adoption of the savings group model into national government policies or strategies. 	<ul style="list-style-type: none"> Training directly with savings group members on topics including: group formation and management, leadership, fund development, constitution development, record-keeping, share-out/action audit, income-generating activities, gender leadership, community action planning, peacebuilding, and community management. Establish and train village development committees (with VSLA members represented) responsible for the overall management of the community resources. Provision of business support kits. 	<ul style="list-style-type: none"> Training directly with savings group members on topics including: negotiation, leadership, civic rights, reproductive health, nutrition and basic life skills Facilitate networking of savings groups to mobilise toward collective advocacy. Coordinate with financial service providers to develop products and services appropriate for VSLA groups and their members. CARE (co-)led workshops to develop a national advocacy strategy alongside governments, CSOs, and financial institutions. Advocacy for the adoption of the savings group model into national government policies or strategies.

CHAPTER 3: LITERATURE REVIEW

In order to support the development of data collection tools and to place this study within the scope of existing research, a literature review was conducted. A total of 75 academic and/or research studies and programme documents were reviewed, of which 42 were from CARE's programming on women's economic and political empowerment. The remaining 33 spanned evaluations of other programmes by major organisations, research by institutional donors, and academic publications. Findings were analysed through CARE's Gender Empowerment Framework of Agency, Structure, and Relations.

Agency

Savings groups have been found to build women's individual and collective agency through improvement in women's knowledge, skills, confidence, capabilities, and increased financial means.

Individual Beliefs and Capacities

Savings groups have shown to **improve women's individual agency** by increasing their confidence to speak up and contribute to household-level and community-level decision-making. Improvements in women's **self-confidence** and other individual capacities have been a tremendous contribution of SGs toward women's public participation. For example, self-help groups (SHG)²⁸ in India have grown women's confidence in their ability to influence village politics and feel respected by their peers and leaders.²⁹ A study in Malawi found that the longer a person was a member of a SG, the more self-confident they became, which influenced their ability to participate in the community (i.e., village meetings, interactions with the village chiefs). Each additional month of SG participation slightly increased the probability of

community participation and speaking up in a village meeting by 0.02 percentage points.³⁰

Savings groups strengthen individual capacities of women through trainings on leadership, human rights, and gender equality, which support them in public participation.³¹ In Tanzania, a variety of skills training and awareness raising activities through SGs led to women actively engaging in local decision-making bodies. The women showed a positive shift in their attitudes regarding their participation in the public sphere; they began engaging in local decision-making processes, budgeting, planning and monitoring processes.³² A study in India found a strong positive association with membership in SHGs with public participation: SHG women were more likely to have realised their right to vote and voted in the last election (and decided to do so independently).³³

The **training on financial skills** through SGs enables women to learn about planning and management techniques of income-generating activities (IGA). A study by CARE Sudan showed that SGs strongly contribute to improved business skills such as saving habits, investing, negotiation, and others.³⁴ Additional studies in Sudan found that financial skills gained through participation in a SG and different trainings that members received contributed to women's economic empowerment and personal agency.^{35 36 37}

Strengthened capacities that lead to improvements in women's public participation are not a phenomenon for SGs alone, though. Participation in CBOs generally has shown to improve women's public participation. A study by the Asian Development Bank has found strong evidence that women's participation in CBOs creates important space for women to exercise their voice and agency across different arenas: community resources, household-level decision-making, combating restrictive socio-cultural norms, water supply, and sanitation.³⁸ Women's organisations in particular are highly influential in increasing women's

²⁸ Self-help groups are predominantly an Indian phenomenon similar to savings groups. Both groups are self-governed, member-based groups with pooled individual savings and lending mechanisms, and both groups often serve as platforms for women to participate in public affairs.

²⁹ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

³⁰ Linde, T. & Spencer, M. (2015). "Access to Financial Services and Women's Empowerment: An Evaluation of a Village Savings and Loans Association in Rural Malawi." University of Gothenburg.

³¹ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

³² Dearden M. (2015). "Women's Empowerment Program Global Evaluation: 2009-2013". CARE.

³³ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

³⁴ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

³⁵ Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

³⁶ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

³⁷ Abdelghani, A.M.A. (2020). "Promoting Stability for Recovery Project in Bilieil and Kass localities – South Darfur." End of Project Evaluation. CARE International Switzerland in Sudan.

³⁸ Asian Development Bank (2014). "Women's Participation and Voice in Community-Based Organizations". Asian Development Bank.

empowerment. In many FCAS, women's associations are perceived as melting pots for interactions, learning about democracy, and freedom to speak. These associations play a significant role in **raising awareness of women in public and political life**.³⁹

Collective Capacities

Once women have achieved desired individual-level changes, the groups steer towards widening their action and need for recognition beyond the household through collective initiatives for the community.⁴⁰ Working together in **networks and federations** helps women harness their collective power. The first network of Mata Masu Dubara (MMD) networks in Niger came about in 2001 in response to MMD group needs for community micro-projects, such as cereal banks, mills, market gardening, which required more people with more resources.⁴¹ In Niger, SG groups demanded networks, evolving into a platform for collective actions towards social and political change. SG networks in West Africa work with civil society and government bodies to make services more accessible and accountable to women.⁴² Through the networks, women have fought for their rights to access land, promote girls' education, combat child marriage, and promote women's political participation.⁴³

CBOs (including savings groups and SG networks) offer space for women to develop not only their individual agency, but also their **collective leadership**.⁴⁴ Collective action and voice are critical for women's empowerment.⁴⁵ Alliances and coalitions between women's movements, aligned causes, and political leaders are effective in building an enabling environment for women's economic empowerment. For instance, in Nepal, Dalit⁴⁶ women used SGs to engage in collective advocacy to public bodies and they were supported by national Dalit women's rights organisations. In turn, some women joined political

parties and were elected in decision-making positions.⁴⁷

In Sri Lanka, CARE and partners supported women's **collective action** to claim their labour rights in garment factories. Success has been seen in women workers coming together to form workers' associations, conduct outreach to organise more women into trade unions. Through increased membership in trade unions, women gaining leadership in executive committees of federations, and negotiating fulfilment of legal rights with employers, the women's associations, with support of trade unions, were effective in supporting women's empowerment and meaningful participation of women in decision-making.⁴⁸

Even in times of **humanitarian crises or economic shock**, SGs provide support to members. Studies have found an increase of informal support structures amongst women in particular, strengthening women's solidarity.⁴⁹ ⁵⁰ In Ethiopia, a 3.8-fold increase in families using savings to cope with shocks was found, resulting in a 19% decrease in families reducing the number of meals they ate during crises. The LINK-Up projects in Kenya and Tanzania saw a 31% increase in women's ability to rely on SGs to cope with shock.⁵¹ In Niger's humanitarian crisis, SGs helped build resilience of members to shocks by providing access to credit to cover urgent healthcare or food needs, and SGs themselves contributed to the stocking of grain banks for the hunger season and keeping food prices reasonable.⁵²

Interestingly, a study in Tanzania showed that women who participate in SGs do not collectively participate in community-based projects and they make minimal financial contributions to these projects and/or vulnerable populations. The study claimed that this was likely due to the **agenda of the groups being aligned towards individual investments**.⁵³

³⁹ International Alert & EASSI. (2012). "Women's Political Participation and Economic Empowerment in Post-Conflict Countries. Lessons from the Great Lakes Region in Africa". International Alert.

⁴⁰ CARE (2020). "Women on the Move Annual Report 2019". CARE.

⁴¹ CARE. (2017). "Political Consciousness, Leadership and Collective Action in the Mata Masu Dubara Structures in Niger". CARE.

⁴² CARE. (2017). "Political Consciousness, Leadership and Collective Action in the Mata Masu Dubara Structures in Niger". CARE.

⁴³ CARE (2020). "Women on the Move Annual Report 2019". CARE.

⁴⁴ CARE. (2019). "Women on the Move Impact Report Year 3". CARE

⁴⁵ Oxfam. (2013). "Raising Her Voice: The power to persuade. How women's voice and influence is strengthening governance and challenging inequalities". Oxfam

⁴⁶ Dalits are members of the lowest caste in Nepal

⁴⁷ Hunt A. & Samman E. (2016). "Women's economic empowerment. Navigating enablers and constraints". ODI

⁴⁸ CARE Evaluations (2018) 'Outcome Harvesting evaluation OIKKO (Unity): Bangladesh'.

⁴⁹ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁵⁰ Abdelghani, A.M.A. (2020). "Promoting Stability for Recovery Project in Bilief and Kass localities – South Darfur." End of Project Evaluation. CARE International Switzerland in Sudan.

⁵¹ Datassist. (2017). "CARE Link-UP Final Report Evaluation of Key Learning Questions". CARE.

⁵² Madigan S. (2019). "Women's economic empowerment in emergency contexts: Niger case study". CARE.

⁵³ Kesanta, James and Andre, Billy (2015) "Impact of Women Empowered through Community Savings Groups on the Wellbeing of their Families: A Study from Mgbuwe, Tanzania." Interdisciplinary Journal of Best Practices in Global Development: Vol. 1: Iss. 1, Article 4.

Therefore, while SGs **can be effective entry points for legitimate space and support for women** to participate in community development and decision-making, they do not guarantee the community buy-in or even individual willingness of the members.

Influence of Financial Means

Savings groups increase income for members, and open up pathways for members to establish their own accounts and **gain ownership and control over their own financial resources**.⁵⁴ CARE's Gender Equality and Women's Empowerment Project II (GEWEP)⁵⁵ found that income-generating activities (IGA) in West Africa and the Great Lakes region, for example, led to an increase in women's personal income and they became less financially dependent on their husbands.⁵⁶ Also, in Pakistan, an assessment found that participating in a SG increased women's income by 87% from the baseline within two years.⁵⁷ Women VSLA members in Sudan experienced two times increase in revenue and their income became more stable.⁵⁸ ⁵⁹ Further, women's incomes increase at faster rate than those not engaged in collective⁶⁰ groups. Women involved in a collective have an average increase in income of 9.5% per year compared to a typical increase of 5.6% per year for women in similar communities without collectives.⁶¹

International Rescue Committee's evaluation of VSLA programming shows that as **cumulative savings** among VSLA members increased consumption expenditure among families increased.⁶² ⁶³ SG members' households in Ethiopia saw a 12-fold increase in their savings, which increased access to formal financial

credit by 89%, and participants shifted away from loan sharks.⁶⁴ In fact, the returns on savings average around 35% for VSLAs in Africa.⁶⁵ SGs enable women in low-income communities to mobilise their savings, leading to asset ownership.⁶⁶ SG women were able to increase access to land rights and improved their capacity to cope with economic shocks in Mali.⁶⁷

Participating in a SG increases **access to markets and financial services for members and their businesses**. Women with access to SGs are more likely to take a loan for commerce and more likely to own a business.⁶⁸ For example, SG members in Malawi saw a 65% increase in having a job or business since joining.⁶⁹ A project in Kenya led to SG members' businesses realising a 20% in revenue and 97% of businesses continued more than two years because of investments skill-building and connections to markets and financial services.⁷⁰

Access to savings, markets, business, and markets are all ingredients to **improving well-being of women and their families**. One study found that participation in a VSLA reduced food insecurity by increasing the number of meals consumed by one more each week, increasing household expenditures by over 4%, and even increasing the average number of rooms per dwelling.⁷¹ In Sudan, VSLA women used their increased income to obtain food, clothes, medicine, agricultural investments, and to pay school fees.⁷² They experienced a nearly two times increase in access to quality food and education compared to non-members.⁷³

⁵⁴ Roberts, J. (2017). "Savings and Self-Help Groups Internal Literature Review Synthesis." Confidential Paper. CARE.

⁵⁵ GEWEP II is a programme implemented over four years from March 2016 through February 2020, funded by Norwegian Agency for Development Cooperation. It was implemented in Burundi, Democratic Republic of Congo, Mali, Myanmar, Niger, and Rwanda. GEWEP II builds on GEWEP I (2014-2-15) and on Women's Empowerment Programme (2009-2013).

⁵⁶ CARE Norway. (2020). "Gender Equality and Women's Empowerment Programme Final Report". CARE Norway.

⁵⁷ Formula applied (Different of current and baseline figure/baseline figure*100=percentage increase)

⁵⁸ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁵⁹ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

⁶⁰ CARE's Collectives include VSLAs, producer groups, agricultural cooperatives, and identity-oriented groups, which are central to CARE's approach for women's empowerment, by addressing underlying causes of poverty and women's exclusion from various aspects of society, and increasing women's communal activity.

⁶¹ CARE. (2016). "The Role of Collectives in Achieving Women's Economic Empowerment: A Cross-Project Analysis". CARE.

⁶² Otieno N. (2015). "Project Report Year One: Promoting Opportunities for Women's Economic Empowerment in Rural Africa (POWER Africa)". CARE Canada.

⁶³ Bundervoet T., Annan J., Armstrong M. (2011). "Urwaruka Rushasha": A Randomized Impact Evaluation of Village Savings and Loans Associations and Family-Based Interventions in Burundi". The International Rescue Committee.

⁶⁴ CARE. (2018). "Pennies to Power Supporting 50 Million Women and Girls through Village Savings and Loan Associations by 2030". CARE.

⁶⁵ Roberts, J. (2017). "Savings and Self-Help Groups Internal Literature Review Synthesis." Confidential Paper. CARE.

⁶⁶ Markel E. & Panetta D. (2014). Youth Savings Groups, Entrepreneurship and Employment. Plan UK.

⁶⁷ CARE Norway. (2020). "Gender Equality and Women's Empowerment Programme Final Report". CARE Norway.

⁶⁸ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

⁶⁹ Linde, T. & Spencer, M. (2015). "Access to Financial Services and Women's Empowerment: An Evaluation of a Village Savings and Loans Association in Rural Malawi." University of Gothenburg.

⁷⁰ CARE. (2020). "Assessing the Viability of Savings Groups as a Vehicle for Women's Economic Empowerment in Africa. Findings from Kenya, Tanzania, and Uganda and Ethiopia". CARE.

⁷¹ Ksolla, T. et al. (2016). "Impact of Village Savings and Loan Associations: Evidence from a cluster randomized trial." Journal of Development Economics. Volume 120, May 2016, Pages 70-85.

⁷² Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

⁷³ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

At the household level, women with financial independence often experience a **better negotiating position in their individual lives**⁷⁴ and are more supported by their husbands.⁷⁵ Reporting by SG participants found an increase in women's self-confidence as their economic empowerment grew, which led to them taking on more household responsibilities.⁷⁶

Women's **improved economic position gives them a more legitimate voice in public spaces** (economic spaces and decision-making spaces). In Niger, CARE's GEWEP project found that women contributing money towards family and community events allowed them to participate with more confidence in community meetings and be influential in community decisions.⁷⁷ Women with higher socio-economic status in Afghanistan were better recognised as having an identity of their own; earning an income allowed women to offer more to the community and their opinions were more valued.⁷⁸ In Sudan, economic empowerment, and the resulting networking and relationships, enabled women to sit with men to discuss issues or engage in community activities related to peacebuilding.^{79 80}

Women's financial independence impacts their personal and public life. Many women feel more politically engaged if they have the financial means; they participate in more household-level and community-level decision-making.⁸¹ In Burundi, women used their income from IGA to hire labour for farm activities and domestic responsibilities so they could participate better in community life.⁸² In fact, in the 2015 elections, Burundian women voted into community-level decision-making structures were economically independent and were considered to be trustworthy by people in the community.⁸³ Other

studies in Pakistan revealed that women's income led to an increase in their authority on household expenditures, an increased status in the household, more decision-making power, and improved capacity to exercise choice and agency.^{84 85 86} In Niger, women with personal money were able to contribute towards family and community events such as baptisms, marriage and funerals. With this contribution, they achieved greater social recognition and respect from the family and community.⁸⁷ Even during humanitarian crises in Niger, the rise in SG women's socio-economic status led to more women speaking up in community meetings, being consulted in community decisions, and becoming increasingly influential leaders.⁸⁸

However, **not all women who improve their economic position are able to participate in public and political life.** For example, in Jordan, it was found that women receiving cash increased tension in the household about financial decision-making, as this was considered to be a man's role.⁸⁹ Also, a randomised controlled trial on micro-credit programmes in India showed that increased access to finance did not necessarily lead to improvement in women's empowerment, but micro-credit only enabled them to make more flexible inter-temporal financial decisions. There were no significant changes in their social outcomes over a longer period.⁹⁰ In Sudan, most women reported feeling that their public access was limited to community social events despite their economic empowerment. Women still could not access or influence community meetings directly; rather, they were only asked to consult, and then men made the final decisions.⁹¹ In Uganda, women played a key role in economic recovery after the war (e.g., diversifying income sources, trading), significantly increasing in

⁷⁴ SFCG. (2017). "Empowering the Women of South & West Kordofan." Sudan: Search for Common Ground.

⁷⁵ Madigan S. (2019). "Women's Economic Empowerment in Emergency Contexts Niger: A Case Study". CARE International UK.

⁷⁶ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁷⁷ Madigan S. (2019). "Women's Economic Empowerment in Emergency Contexts Niger: A Case Study". CARE International UK.

⁷⁸ Ahmad Z., Balooch F. & Helali S. (2019). "Comparative Gender Analysis: Women's Economic and Political Empowerment". Hand in Hand Afghanistan and CARE Afghanistan.

⁷⁹ IFAD. (7 October 2019). "Transforming Women's Lives through Finance." UN Sudan: International Fund for Agricultural Development.

⁸⁰ Chikooore, C. & Abu-Hasabo, A. (2015). "Supporting the Role of Women Leaders in Sudan and South Sudan in the Postseparation Period." End of Term Evaluation. UN Women.

⁸¹ Ahmad Z., Balooch F. & Helali S. (2019). "Comparative Gender Analysis: Women's Economic and Political Empowerment". Hand in Hand Afghanistan and CARE Afghanistan.

⁸² CARE Norway. (2012). "Women's Empowerment Program Mid-term review synthesis report". CARE Norway

⁸³ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

⁸⁴ Moazzam, Amani & Rehman, Huma. (2015). Role of Microfinance Institutions in Women Empowerment: A Case Study of Akhuwat, Pakistan. International Journal of South Asian Studies. 30, p.122-123.

⁸⁵ Kabeer, N. (2012). Women's economic empowerment and inclusive growth: Labour markets and enterprise development. International Development Research Centre, 44(10), p.50.

⁸⁶ Abrar ul Haq, M., Akram, F., Ashiq, U. & Raza, S. | Michael William Scott (Reviewing editor) (2019) The employment paradox to improve women's empowerment in Pakistan, Cogent Social Sciences, p.14.

⁸⁷ Madigan S. (2019). "Women's Economic Empowerment in Emergency Contexts Niger: A Case Study". CARE International UK.

⁸⁸ Madigan S. (2019). "Women's Economic Empowerment in Emergency Contexts Niger: A Case Study". CARE International UK

⁸⁹ CARE. (2020). "Gender Implications of Cash Transfers in Malawi". CARE.

⁹⁰ Banerjee A, Duflo E., Glennerster R. & Kinnan C. (2015). "The miracle of microfinance? Evidence from a randomized evaluation". American Economic Journal: Applied Economics, American Economic Association, vol. 7(1). p22-53.

⁹¹ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

their income. However, this did not result in them gaining positions in political decision-making.⁹²

Structure

Formal structures like laws and policies, and informal structures like social norms, can significantly affect women's ability to participate in governance processes. Access to financial means (e.g., cash, savings) can influence women's status and influence in their household and community.

Formal Enablers and Barriers

Women often face **formal restrictions to economic opportunities**. In fact, **laws** that discourage women's economic opportunities such as access to institutions, property, jobs, etc. exist in 155 out of 173 countries surveyed by the World Bank. For example, women may be required by law to have their male relative's permission before opening a bank account or to work outside of the home.⁹³

A lot of existing literature shows the formal barriers that exist for women's financial inclusion, however, there is limited literature on formal barriers or enablers for women's participation in savings groups. Some studies suggest that the structure of savings groups themselves can be **restrictive due to financial barriers** already faced by women. A study in Malawi found that for the poorest and most under-resourced women, the membership fees or the first investment for a savings group was too expensive for them to join a saving group, thereby making SGs exclusionary for the poorest.⁹⁴

Formal enablers and barriers also exist related to **women's public participation**. In the countries in this study (Burundi, Mali, Niger, Pakistan, Sudan), quotas for **women's political participation** exist (see Table 2). The presence of these legal frameworks act as a formal enabler for women's political participation, but they are typically only focused at higher levels of governance and do not mandate women's inclusion at local levels. They also do not affect women's public participation in community decision-making spaces and processes.

Table 2: Women representation in Parliament as of November 2020 ⁹⁵

Country	Legislation	Women in Parliament
Burundi	<ul style="list-style-type: none"> ▪ Legislated quotas for the Single/Lower House ▪ Legislated quotas for the Upper House ▪ Legislated quotas at the Sub-national level 	38.2%
Mali	<ul style="list-style-type: none"> ▪ Legislated quotas for the Single/Lower House ▪ Legislated quotas at the Sub-national level ▪ Voluntary quotas adopted by political parties 	27.9%
Niger	<ul style="list-style-type: none"> ▪ Legislated quotas for the Single/Lower House ▪ Legislated quotas at the Sub-national level ▪ Voluntary quotas adopted by political parties 	17.0%
Pakistan	<ul style="list-style-type: none"> ▪ Legislated quotas for the Single/Lower House ▪ Legislated quotas for the Upper House ▪ Legislated quotas at the Sub-national level 	20.2%
Sudan	<ul style="list-style-type: none"> ▪ Legislated quotas for the Single/Lower House ▪ Legislated quotas at the Sub-national level 	31.2%

A 2015 study by World's Women found that for the second decade, approximately two-thirds of the world's illiterate are women.⁹⁶ As **literacy skills** are key to encouraging women's membership in SGs, women lacking basic literacy and financial skills find it more difficult to effectively participate in savings groups.⁹⁷

⁹² International Alert & EASSI. (2012). "Women's political participation and economic empowerment in post-conflict countries: Lessons from the Great Lakes region in Africa." International Alert.

⁹³ Milazzo A. & Goldstein M. (2017). "Governance and Women's Economic and Political Participation: Power Inequalities, Formal Constraints and Norms". Background paper for World Development Report on Governance and the Law. World Bank.

⁹⁴ Waller M. (2014). "Empowering women through savings groups: a study from the wellness and agriculture for life advancement (WALA) program". Catholic Relief Services.

⁹⁵ International IDEA. (n.d.). "Gender Quotas Database". International IDEA

⁹⁶ UN Stats. (2015). "Education." United Nations.

⁹⁷ Toronto Centre. (2019). "Removing the barriers to women's financial inclusion". Toronto Centre.

Enabling and Disabling Social Norms and Practices

There are many **barriers that restrict women's economic empowerment from translating into public participation** including discriminatory social norms, gender-based violence (GBV), movement restrictions, cultural beliefs, lack of education, conflict, and displacement.⁹⁸ In Sudan, for instance, many women experience GBV when traveling to market activities, which discouraged them from leaving the home or village.⁹⁹ Further, ethnic tensions and tribal lines that prevent groups of women from supporting each other and working together.¹⁰⁰ In Pakistan, although women in micro-credit programmes enjoyed higher social status and more freedom to attend some local meetings and social gatherings, they were still limited in their ability to politically express themselves due to various discriminatory social norms about women's roles.¹⁰¹ In Niger, spaces available for women to participate in community life and to represent their communities remain limited to those considered appropriate for women. In Tanzania, women's household and IGA workloads were key barriers for their political participation.¹⁰² In India, women were still tied to domesticity (as domestic roles were considered a priority), with women focused on poverty reduction through income-generating activities and community development.¹⁰³

Further, participation in public decision-making bodies does not always imply that women (or the groups in which they belong) have **influence over decisions**.¹⁰⁴ For instance, in Burundi, women have weak influence over politics due to their perceived preference for 'simple topics' or women's issues.¹⁰⁵ In Rwanda, although women know they have the right to participate, they do not actively participate, and some of women and girls' needs are not included in development plans.¹⁰⁶

Further, even with participation in savings groups, women can still be excluded from decision-making. A study in Uganda showed that economic empowerment did not lead to a significant increase in political participation; **women were still largely excluded from local decision-making bodies**. Although women had increased incomes, their level of investments were too low, so they were unable to break free from the cycle of economic survival. Further, development policies and agencies in Uganda still viewed women as vulnerable groups instead of economic agents, who could make independent decisions.¹⁰⁷

The locations of SGs themselves can influence the opportunities available to SGs. In Niger, there is distinct difference in opportunities in VSLAs in rural and urban areas to collaborate with other organisations. Urban VSLAs are more likely to jointly organise public statements, marches and conferences with advocacy organisations. However, rural areas have a paucity of human rights organisations and distance from urban centres is an issue for VSLAs.¹⁰⁸ A study on gender inequality in Cambodia's rural and urban areas finds that the opportunity cost for women in cities to stay at home is high, and residents recognise the economic advantage of female labour force participation.¹⁰⁹ People regard women as equally competent in urban areas and anticipate support. In rural areas, however, women are considered to be less knowledgeable and less suited to leadership, due to discriminatory norms that do not allow them to participate and associate themselves with public decision-making or discussion forums.

⁹⁸ CARE "CARE International Strategic Impact Inquiry on Women's economic empowerment – village savings and loan associations. CARE.

⁹⁹ Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

¹⁰⁰ SFCG. (2017). "Empowering the Women of South & West Kordofan." Sudan: Search for Common Ground.

¹⁰¹ Moazzam, Amani & Rehman, Huma. (2015). Role of Microfinance Institutions in Women Empowerment: A Case Study of Akhuwat, Pakistan. *International Journal of South Asian Studies*, 30, p.122-123.

¹⁰² Dearden M. (2015). "Women's Empowerment Program Global Evaluation: 2009-2013". CARE.

¹⁰³ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." *Campbell Systematic Reviews* 2015:19. DOI: 10.4073/csr.2015.19

¹⁰⁴ CARE. (2019). "Gender Equality and Women's Empowerment Programme II, 2016-2019. 2018 result report." CARE

¹⁰⁵ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

¹⁰⁶ Whipkey K. (2019). "Social Inclusion in Rwanda Women and Girls' Engagement in Imihigo Planning and Budgeting Processes in Rwanda". CARE.

¹⁰⁷ International Alert & EASSI. (2012). "Women's Political Participation and Economic Empowerment in Post-Conflict Countries. Lessons from the Great Lakes Region in Africa". International Alert.

¹⁰⁸ CARE. (2017). "Political Consciousness, Leadership and Collective Action in the Mata Masu Dubara Structures in Niger". CARE.

¹⁰⁹ Evans, A. (2019) "How Cities Erode Gender Inequality: A New Theory and Evidence from Cambodia," *Gender & Society*, 33(6), pp. 961-984. doi: 10.1177/0891243219865510.

Relations

Power and gender relations within households, communities, and groups themselves are fundamental in shaping women's ability to influence decisions that affect their lives and to be active in public life.¹¹⁰

Influence of Relationships

Influential relationships predominantly consist of the family (household), community, within the savings group itself, and with civil society.

Changes in household-level relations are important because **women's status and decision-making in the private sphere has direct implications for their ability to participate in public life**, and for their potential risk of violence when they do.¹¹¹ Due to women's primary responsibility for unpaid care work means they have little time to participate in public affairs, and they have to find a substitute to do this work – either another woman/girl in the family, or pay someone else to do it. Women who participate in public life are also frequently subject to stigma, harassment, and violence when their participation in decision-making in the private or public sphere are considered to be transgressions of gender norms.¹¹² Thus, women's safety and confidence to participate in civil society and public life is also dependent on family's support and household relations.

Influence over household decision-making (which may be considered a micro-political process) is one of the most well-documented **results of women's improved agency as a result of their SG participation.**¹¹³ An assessment from Community World Service Asia in 2017 found that 85% respondents in Pakistan reported participating, influencing, and taking household decisions (compared to 20% at the baseline).¹¹⁴ A study by CARE found that in Tanzania, VSLA members' control

over household decision-making increased by 26%, with similar increases in Ghana, India, Mali, Malawi, and Tanzania.¹¹⁵ Another study in Uganda revealed that women's economic empowerment improved access and control over resources, which led to significant changes in the management of household affairs.¹¹⁶ In Malawi, women were able to influence intra-household decision-making regarding daily purchases, healthcare, and children's education.¹¹⁷

Women's participation in savings groups, and their resulting economic empowerment, oftentimes leads to greater **approval by husbands and community members to participate** in other processes in the community.^{118 119} For example, in Niger, male community leaders recognised that SG women bring an added value to community dialogue.¹²⁰ A study in Mali found that more SG women reported participation in decision-making bodies at the community level such as community health associations, crisis management committees, and more women took the floor during public meetings to express their opinions.

Further, SG members can be a recognisable **political constituency in their local communities.**¹²¹ For example, women activists and leaders through Oxfam's Raising Her Voice programme have successfully advocated for more public money to be better spent on improving services. In countries involved in the GEWEP programme, dialogues between SG networks and politicians (alongside working with political parties) led to an increase in awareness about the importance of gender balance in political representation.¹²² In Myanmar, 35 SGs came together to support women's organisations and grassroots members in representing their constituents' interests in governmental and peace processes.¹²³ In India's SHGs, community participation gave them political

¹¹⁰ O'Neill, T. (2020). "Transforming Leadership, Challenging Injustice: CARE's approach to achieving women's equal voice and leadership in public life and decision-making." Position Paper. CARE Inclusive Governance.

¹¹¹ O'Neill, T. (2020). "Transforming Leadership, Challenging Injustice: CARE's approach to achieving women's equal voice and leadership in public life and decision-making." Position Paper. CARE Inclusive Governance.

¹¹² O'Neill, T. (2020). "Transforming Leadership, Challenging Injustice: CARE's approach to achieving women's equal voice and leadership in public life and decision-making." Position Paper. CARE Inclusive Governance.

¹¹³ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

¹¹⁴ Community World Service Asia. (2017) "Enterprise and Employability Impact Assessment", p.9.

¹¹⁵ Roberts, J. (2017). "Savings and Self-Help Groups Internal Literature Review Synthesis." Confidential Paper. CARE.

¹¹⁶ International Alert & EASSI. (2012). "Women's Political Participation and Economic Empowerment in Post-Conflict Countries. Lessons from the Great Lakes Region in Africa". International Alert.

¹¹⁷ Linde, T. & Spencer, M. (2015). "Access to Financial Services and Women's Empowerment: An Evaluation of a Village Savings and Loans Association in Rural Malawi." University of Gothenburg.

¹¹⁸ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

¹¹⁹ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

¹²⁰ CARE. (2019). "Gender Equality and Women's Empowerment Programme II, 2016-2019, 2018 result report." CARE

¹²¹ CARE Norway (2012). "Women's Empowerment Program Mid-term Review Synthesis Report". CARE Norway.

¹²² CARE. (2019). "Gender Equality and Women's Empowerment Programme II, 2016-2019, 2018 result report." CARE

¹²³ CARE. (2018). "Pennies to Power Supporting 50 Million Women and Girls through Village Savings and Loan Associations by 2030". CARE.

capital to hold leaders accountable.¹²⁴ ¹²⁵ SG networks also played a key role in advocating for women's access to land in Mali. In Tanzania, Democratic Republic of Congo, and Rwanda, SG members used community score cards to audit service delivery and **provide feedback to local authorities.**¹²⁶

The relationships women make within the SG are also instrumental in how they further engage in public life. SGs provide a platform for peer discussion and support, leadership training and civic education, which has been shown to lead **women to develop aspirations to influence their societies, including through formal politics.** Participating in India's SHGs provided members with support to take up leadership positions in the government and become political leaders.¹²⁷ ¹²⁸

Women in SGs' **relationships with civil society are formed through CSO programming,** and CSO programming often influences the actions of SG women. Development programming that integrates economic and political empowerment can lead to increased women's empowerment. A study in Afghanistan found that when women are part of both political and economic empowerment programmes, they demonstrate increased empowerment in both sectors compared to women who participate only in one of the two programme types.¹²⁹ Interventions that seek to support women's collective action along with economic empowerment can have multiple benefits, including addressing restrictive social norms, women's increased control over decisions, and financial resources at household and community levels.¹³⁰

Through CARE's Women Empowerment Program (and later GEWEP) in Niger, women VSLA members increased their involvement in political institutions. During Niger's 2004 elections in Niger, VSLAs (and CARE) supported 112 women to run as candidates, of which 45 were elected (~40%) in municipal councils. This increased in 2011 local elections: 279 women received support to stand for elections and 140 were

elected (~50%).¹³¹ One woman out of every two elected to a local council in the programme's intervention area reported they were a member of a VSLA group or network, and the percentage of women in decision-making bodies that were members of a VSLA went up from 56% in 2014 to 91% in 2018. In Mali, the percentage of women that were members of a political party increased from 30% to 75.4% between 2014 and 2018 and, during the 2016 elections, 475 VSLA women were elected as municipal councillors, three to district councils and one to a regional council.¹³²

However, participation in CBOs (including savings groups) has not always been found to be useful. A study in Uganda showed that women's **double responsibilities** of 'productive and reproductive labour' (i.e., household care and income-generating activities) left them with little time to engage in politics. Many development interventions by (I)NGOs and governments required women to form groups of beneficiaries to obtain support, loans, or field equipment. Women were also forced to simultaneously join several groups to access these services and participate in numerous activities in the group, adding to their overall workload. This forced commitment seemed to curb individual potential and limit women to meeting basic needs.¹³³

Structure of Savings Groups

The **gender composition of the SG can affect women's lives differently.** Women in women-only groups have emphasised that they value the collective solidarity and freedom to discuss private issues. Also, women-only groups allow women to demonstrate their strengths and abilities; otherwise, men often take up space, prohibiting women from speaking up.¹³⁴ Women exercising leadership without men's imposition can build members' confidence, affecting how they engage with other men and community members.¹³⁵

¹²⁴ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

¹²⁵ CARE. (2019). "Gender Equality and Women's Empowerment Programme II, 2016-2019. 2018 result report." CARE

¹²⁶ CARE Norway (2012). "Women's Empowerment Program Mid-term Review Synthesis Report". CARE Norway.

¹²⁷ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

¹²⁸ CARE. (2019). "Gender Equality and Women's Empowerment Programme II, 2016-2019. 2018 result report." CARE

¹²⁹ Ahmad Z., Balooch F. & Helali S. (2019). "Comparative Gender Analysis: Women's Economic and Political Empowerment". Hand in Hand Afghanistan and CARE Afghanistan.

¹³⁰ Baden, 2013 in Hunt A. & Samman E. (2016). "Women's economic empowerment. Navigating enablers and constraints". ODI

¹³¹ CARE Norway (2014). "Women Empowerment Programme 2009-2013 Cooperation Agreement with NORAD". CARE Norway

¹³² CARE International (2018) "Gender Equality and Women's Empowerment Programme II, 2016-2019".

¹³³ International Alert & EASSI. (2012). "Women's Political Participation and Economic Empowerment in Post-Conflict Countries. Lessons from the Great Lakes Region in Africa". International Alert.

¹³⁴ Ibrahim Z. & Kuru-Utumpala J. (2020). "Curiosity Collective II Are VSLAs Feminist Platforms for Gender Transformation". CARE

¹³⁵ CARE Curiosity Collective. (n.d.). "Engaging Men and Boys. How can CARE work with savings groups to engage men and boys for gender equality?". CARE.

On the other hand, a study on SGs in West Africa found that **in mixed-gender groups, men tended to challenge patriarchal social norms** and began listening to women more. They also encouraged other men to do the same. Men also get a chance to first-hand witness women's leadership and confidence in mixed-groups.¹³⁶ When men in Sudan started to become SG members, despite their original hesitation, they accepted women in leadership roles in these groups because the women had already established themselves as leaders before men joined.¹³⁷ Further, while women in women-only groups faced increased incidents of domestic violence, those in mixed-groups saw improved relationships with their husbands and families. Women felt that their opinions were taken more into account due to their ability to contribute to household finances.¹³⁸ When assessing CARE's collectives, it was found that **groups with a balanced gender mix and women leaders were more successful** than groups with fewest women and mixed leaders.¹³⁹

Influence of Social Networks

Women in SGs collectively work together to bring about change that one member individually cannot achieve. **Women establish strong, trusting relationships within the group** and discuss private issues about their family. One study has shown that SG women feel socially included in their community and express a higher level of solidarity than women not in groups.¹⁴⁰ This solidarity is highly appreciated by members as they learn about the various needs and issues faced by different members of the community.¹⁴¹ ¹⁴² The close friendships developed through an SG help build social capital, which is key to participation and support in public spaces.¹⁴³ For example, in Sudan,

women SG members shared 'sisterhood' enabled them to redefine their position in their community, gain community respect, foster new self-beliefs, and shift power and access to resources.^{144 145 146}

These groups also create **safety net mechanisms**; some members may be exempted from paying interest on an outstanding loan, receive an extension on time of repayment, or mobilise labour to support each other.^{147 148 149}

Also, **training together as a collective may compound beneficial impacts**. A study in India found that women who engaged in business training with a friend were more likely to increase their economic activity and to take out business loans, and less likely to be housewives compared to women who attended trainings alone.¹⁵⁰

Economically empowered women in some communities play a role in **peaceful conflict-resolution** for land, domestic violence, and other community disputes. SGs have also played an instrumental role in **rebuilding social relations destroyed due to conflicts** (for example, in Rwanda, Burundi, Uganda, and Sudan).^{151 152} SG women have been able to bring people together to tackle issues that affect everyone, such as food security, addressing GBV, responding to conflict, improving maternal and child health, and political participation.¹⁵³ Communities in Niger, for instance, recognised the increased confidence and capacity of women to participate in community life due to the trainings provided in SGs, along with their financial contributions to community life,¹⁵⁴ which has also been found in other countries. Interestingly, in Sudan, most community members perceived that although women

¹³⁶ CARE Curiosity Collective. (n.d.). "Engaging Men and Boys. How can CARE work with savings groups to engage men and boys for gender equality?". CARE.

¹³⁷ CARE International Switzerland in Sudan. (n.d.) "A brief outline of the major GaPI research findings." Internal report.

¹³⁸ Ibrahim Z. & Kuru-Utumpala J. (2020). "Curiosity Collective II Are VSLAs Feminist Platforms for Gender Transformation". CARE.

¹³⁹ CARE. "The Role of Collectives in Achieving Women's Economic Empowerment: A Cross-Project Analysis". CARE.

¹⁴⁰ CARE. (2019). "Gender Equality and Women's Empowerment Programme II, 2016-2019. 2018 result report." CARE.

¹⁴¹ Abdelghani, A.M.A. (2020). "Promoting Stability for Recovery Project in Biliel and Kass localities - South Darfur." End of Project Evaluation. CARE International Switzerland in Sudan.

¹⁴² Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

¹⁴³ CARE. (2018). "Gender Equality and Women's Empowerment Programme II, 2016-2019". CARE.

¹⁴⁴ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

¹⁴⁵ Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

¹⁴⁶ Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

¹⁴⁷ CARE Norway (2012). "Women's Empowerment Program Mid-term Review Synthesis Report". CARE Norway.

¹⁴⁸ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." Campbell Systematic Reviews 2015:19. DOI: 10.4073/csr.2015.19

¹⁴⁹ CARE. (2017). "Political Consciousness, Leadership and Collective Action in the Mata Masu Dubara Structures in Niger". CARE.

¹⁵⁰ Milazzo A. & Goldstein M. (2017). "Governance and Women's Economic and Political Participation: Power Inequalities, Formal Constraints and Norms". Background paper for World Development Report on Governance and the Law. World Bank.

¹⁵¹ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

¹⁵² CARE Norway (2012). "Women's Empowerment Program Mid-term Review Synthesis Report". CARE Norway.

¹⁵³ CARE. (2018). "Pennies to Power Supporting 50 Million Women and Girls through Village Savings and Loan Associations by 2030". CARE.

¹⁵⁴ Madigan S. (2019). "Women's Economic Empowerment in Emergency Contexts Niger: A Case Study". CARE International UK.

can improve their knowledge and skills, they do not have the experience or knowledge to resolve community conflicts or make community decisions.¹⁵⁵

underlying enabling aspects of SGs for women to participate in public life.

Building from the Literature

There is a wide body of literature on the benefits of savings groups for women’s economic empowerment. SGs definitely build agency to a large extent through individual capacities. While social norms are barriers to both women’s economic empowerment and public participation, membership of SGs can help women to collectively challenge harmful gender norms. Finally, the income through SGs and the trainings in SGs play a significant role in changing women’s relations with their families and their communities. At the same time, there is less research on the linkage between SGs and women’s public and political participation specifically, particularly looking at their benefits relative to membership of other community-based organisations. This study aims to bridge that gap and explore the



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¹⁵⁵ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

CHAPTER 4: METHODOLOGY

For full details on the methodology, refer to Annex 1 (Research Framework) and Annex 2 (Methodology).

The study investigated the research question and sub-questions (see Introduction and Annex 1) through collection and analysis of primary qualitative and quantitative data, alongside review of secondary materials. Primary data focused on perceptions of key stakeholder collected through both surveys and key informant interviews (see Table 1).

The primary data and country-specific secondary data review was conducted and written up by the five country-level research teams (Burundi, Mali, Niger, Pakistan, Sudan) (see Annexes 3-7 for executive summaries of country case studies). Comparative analysis of the survey data from all five countries was analysed from the original data files. Contingency analyses tested if there was a relationship between different questions at the 95% confidence interval.

Key Limitations

- **Differences in programmes and context:** The study did not deeply analyse the differences between the programmes and country contexts, as it was outside the scope of the study. Thus, there may be many factors influencing the differences found across programmes and countries and the most influential factors (e.g., specific interventions, specific elements of the context) cannot be isolated through this study.
- **Sample bias:** The participants were all selected through stratified convenience sampling by programme staff. Thus, the participants were likely more informed about and/or engaged in the elements of focus in this study than the average citizen. So, findings likely skew toward more awareness of the elements in the study and acceptance of women's public participation than what would be found if the entire population were randomly sampled.
- **Lack of counterfactual:** The study did not include a control group. Instead, differences were assessed by comparing across programmes (EVC, LDS, WoM) and community group types (savings group, advocacy group, and other). Yet, because a control group was not sampled, it is not possible to determine impact or extent savings groups influence on women's public participation quantitatively.
- **Overlapping sample groups:** Participants were selected for SG, advocacy groups, and CBOs; the sampling design was meant to identify members of each group who were not members of another. However, many CBO and advocacy group members stated that they were part of SG and vice versa. Thus, the isolated and unique effects of participation in different types of groups on women's public participation could not be identified.
- **COVID-19:** The study was adjusted at the onset of the COVID-19 epidemic to use phone-based data collection to avoid any risks of COVID-19 transmission. This approach to data collection was new to many enumerators, study participants, and study organisers. Also, the psychological impact of the uncertainty of COVID-19 and its resulting lockdown measures may have impacted responses of participants.

CHAPTER 5: KEY FINDINGS

The following chapter describes the findings from the primary data collection from the surveys and KIIs across all five countries. The chapter is organised according to the CARE Gender Empowerment Framework. The subsequent chapter (Discussion) outlines the findings in relation to the research questions and literature review.

Extent of Public Participation

Highlights

- ⇒ 77.8% of women report becoming more engaged in their communities since joining their community group.
- ⇒ Women in Burundi are the most active in all types of public participation across the 5 countries.
- ⇒ Participants affiliated with the EVC programme report the highest community engagement compared to the LDS and WoM programmes.
- ⇒ Respondents across all group types (SG, CBO, advocacy group) engaged in public participation in similar ways and only to slightly different extents.
- ⇒ Being part of a community group for at minimum two years is essential before seeing significant changes in community engagement.
- ⇒ 87% of women who earn equal income with their husbands and 96% of women who have a female member of their family being the primary income-earner report being more engaged in their community since joining their community groups; significantly higher than those with male household primary income earners.
- ⇒ 68.4% of husbands of women who are savings group members are also in savings groups themselves; these men perceive their wives to be more active in the community than their wives perceive themselves to be.

Overall, women have become **more engaged in their communities** (77.8%) since joining their community groups, with the highest proportions in Burundi (Figure

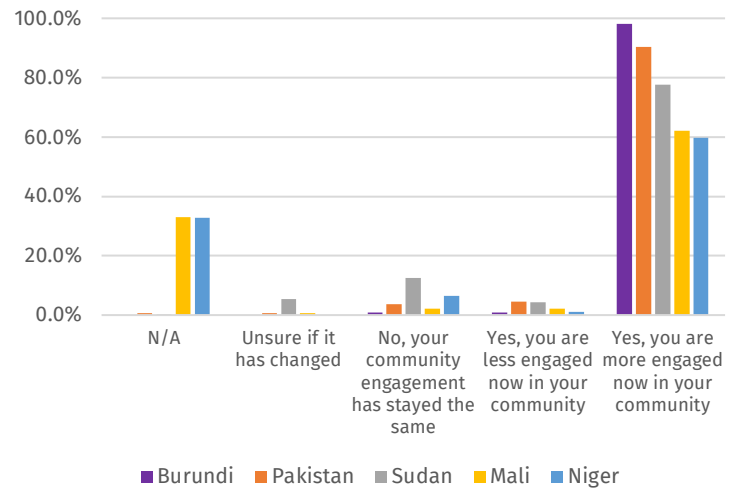


Figure 2: Change in engagement since joining community group by country

2). This is consistent across group types; nearly identical proportions of respondents from advocacy groups, CBOs, and SGs all reported increased community engagement. However, the biggest differences emerged across programmes: overwhelmingly respondents from the EVC programme reported increased community engagement (95%) whereas lower proportions of LDS (61.3%) and WoM¹⁵⁶ (60.9%)-affiliated respondents reported the same.

Across all countries and group types, many women are active in a variety of ways in their communities. In fact, **almost a third of women are attending community meetings (65.6%) and almost a half are raising ideas directly in these meetings (49.4%)**. These are the most commonly expressed types of public participation, which demonstrate a high level of women’s access to and active participation in public spaces. Many women (41.5%) are also organising events in their community, giving money to help others (40.4%) and voting in community meetings (37.9%), which demonstrate that women also have some meaningful influence over their public spaces. Interestingly, husbands of SG members report slightly higher women’s involvement in these more influential types of participation than what was reported by their wives.¹⁵⁷ Of these husbands, 68.4% were prior or current SG members themselves, so just over half may have direct experience observing their wives’ engagement.

¹⁵⁶ Unfortunately, many respondents from Mali and Niger did not answer the survey question if their community engagement changed since joining their group due to data collection challenges. Thus, it appears that significantly fewer respondents from Mali and Niger reported that they were more engaged in their communities since joining their group, but this could be due in part to their lack of response to the survey question.

¹⁵⁷ 45.9% of husbands of SG members said that their wives are organising events in their community (compared to 41.9% of SG women), 57.4% said their wives are giving money to help others (compared to 37.5% of SG women), and 58.2% said their wives are voting in community meetings (compared to 41.9% of SG women).

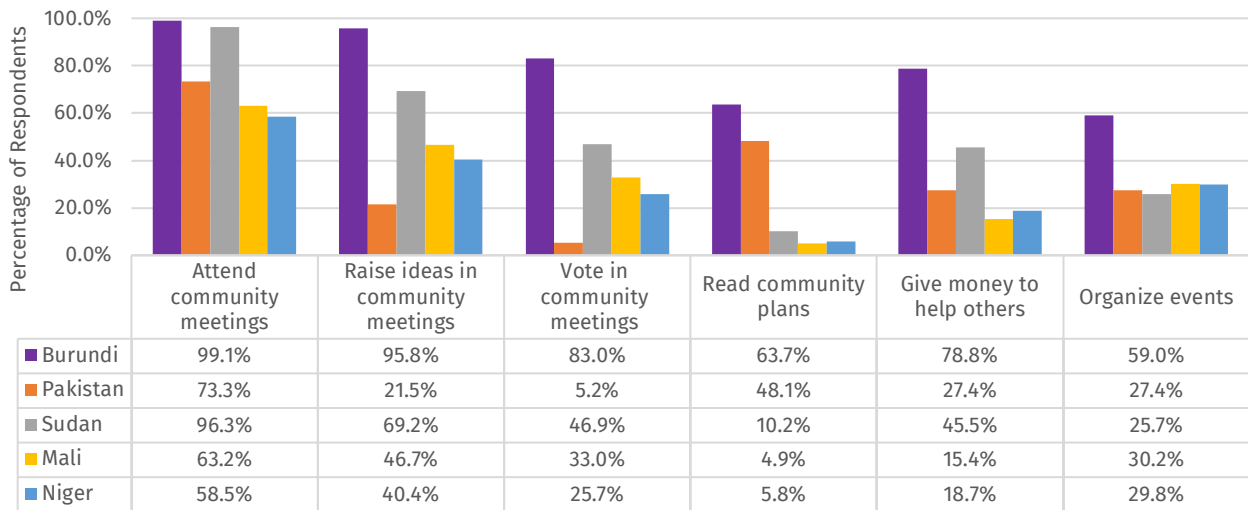


Figure 3: Ways that group member (SG, CBO, CAG, or VSLA network) is active in the community by percentage of respondents by country

However, the **extent of public participation varies across countries by type of activity** (Figure 3). Overall, Burundian women stand out as those with most active participation in their communities across all groups and types of activities, whereas Nigerien and Malian women report the least public involvement. Other country-specific differences are apparent; for example, nearly every woman attends community meetings in Burundi and Sudan, whereas just over half do so in Niger and Mali (this is also echoed by husbands' perceptions). It is important to remember that these results represent aggregation by country, but statistically significant differences were present across villages within the same country; this shows the diversity of experience within different settings (see Annexes 3-7 for more detail).

Respondents across **all group types engaged in public participation in similar ways and only to slightly different extents**. Typically, advocacy group members reported slightly higher public participation in all types of activities; for example, more advocacy group members attended (85.4%) and raised ideas in (60.6%) community meetings compared to 77.8% and 58.9% respectively of SG members. Interestingly, though, proportionately more husbands of SG members said their wives attend community meetings (85.3%) and raise ideas in them (82.0%) than the SG women members themselves reported.¹⁵⁸

¹⁵⁸ Variance may be explained in part by sample size: 167 husbands were surveyed compared to 381 women savings group members.

Factors Influencing Public Participation Programme Affiliation

Overall, those **respondents affiliated with the EVC programme were significantly more likely (p <.001) to say they are now more engaged in their community since joining their group**. 95.6% of respondents who

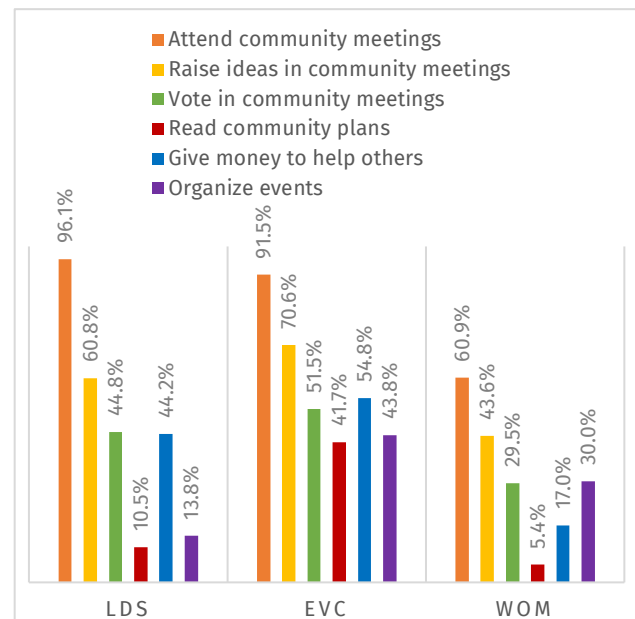


Figure 4: Ways that group member (VSLA, CBO, CAG, or VSLA network) is active in the community by percentage of respondents in each programme

were personally and actively involved with EVC (or not personally involved but still had heard of EVC) reported that they became more engaged in their community as opposed to 61.8% of people who have not been involved with EVC at all.¹⁵⁹

Respondents affiliated with the **different programmes were engaged to different extents in community activities** (Figure 4), ranging from 41.7% of EVC programme region respondents reporting reading community plans compared to 10.5% in LDS and 5.4% in WoM and 43.8% of EVC respondents organising events compared to 13.8% in LDS and 30% in WoM).

Years of Group Membership

Another key factor that influenced respondents' public participation was the number of years that they participated in their group. Being part of a community group for at **minimum two years is essential before seeing significant changes in members' reporting a change in their community engagement** ($p < .001$).

Household Income

Also, women who **earn equal income with their husbands** or those women who reported a **female member of their family being the primary income-earner** (i.e., mother/in-law, daughter/in-law), were significantly **more likely to report that they have become more engaged in their community** (87% and 96% respectively). Those who reported the primary income-earner as another male in the family (not their husband or father) were significantly less likely to report becoming more engaged in their community.

Age

Although **age** did not stand out as a critical factor influencing community participation with survey respondents, it stood out during KIIs in some countries. For example, in Pakistan, many said that younger women only started becoming more active in the community once they became part of the savings groups. Similarly, in Burundi, older women were more supportive of women's public participation and leadership and were more likely to believe women should have bigger roles in public decision-making.

Agency

In this study, agency specifically refers to the individual beliefs and capacities of the women members of the savings and other community groups, along with the collective capacity of the groups, to drive their meaningful participation and influence over public decision-making. Further, financial means affects women's individual and collective agency.

Highlights

- ⇒ 56.8% of women believe that women and men have equal decision-making rights.
- ⇒ 82.1% of women and 84.3% of husbands of SG members report a change in their personal beliefs toward women having a bigger role in public decision-making.
- ⇒ Women must be part of their group for two years or more before realising a change in their personal beliefs about women's role in decision-making.
- ⇒ Women who received capacity strengthening through their group report higher levels of reading community plans, organising events, running for elections, giving money to help others, and changing their beliefs toward women having a bigger role in public decision-making.
- ⇒ 31.7% of savings group members collectively raise each other's' needs at community meetings, which is less than advocacy group members (68.5%) and CBO (44%) members.
- ⇒ Overwhelmingly, women in all countries find that having independent financial means increases their involvement and influence in their household and community.

Individual Beliefs and Capacities

One of the most significant contributors to women's public participation is women's personal beliefs about their role in public decision-making. In all five countries, more than half **respondents (56.8%) across all groups believed that women and men have equal rights in decision-making** (ranging from 71.9% in Pakistan to 43.9% in Niger). Niger saw an almost equal number of respondents, though, who believed that women can make decisions with their husband's

¹⁵⁹ Again, many respondents from Mali and Niger did not answer the survey question if their community engagement changed since joining their group.

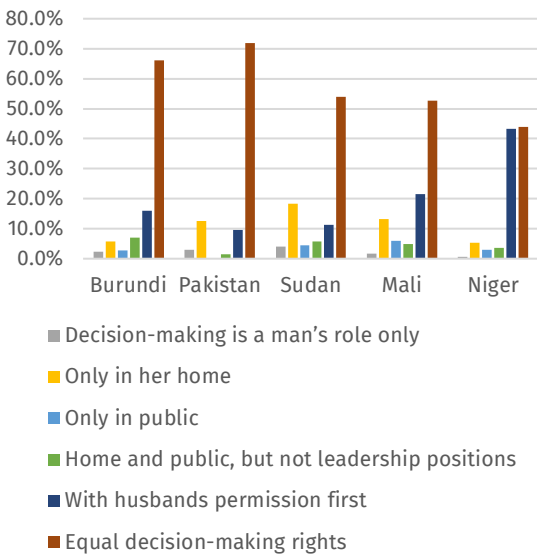


Figure 5: Beliefs about women's role in decision-making since joining community group by country

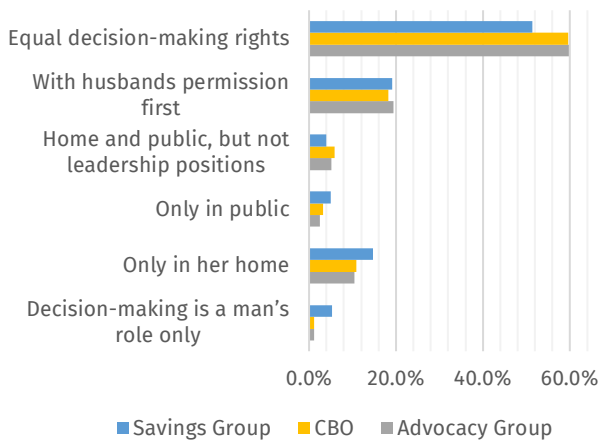


Figure 6: Beliefs about women's role in decision-making since joining community group by group type

permission first (Figure 5), which was the second most common response across all countries (19.0%).

The type of group that respondents were part of correlated with their beliefs about women's role in decision-making (Figure 6). More advocacy group (59.7%) and other CBO (59.6%) members felt that women and men have equal decision-making rights than SG members (51.4%). SG members had the broadest range of beliefs compared to other groups. However, the study uncovered that many advocacy group and CBO members were currently or previous SG members (82% of all respondents). Respondents' history of participation in a SG is significantly

correlated with beliefs about women's decision-making ($p < .001$). Surprisingly, those who were current or previous SG members – as compared to those who were never in a SG – were more likely to say that women should not be making decisions because it is a man's role or that women can make decisions but with their husbands' permission first.

There is a significant correlation with programme type and beliefs about women's role in decision-making ($p < .001$) (Figure 6). **Two-thirds of EVC respondents believed women and men have equal decision-making rights, whereas 46% and 48% respectively of LDS and WoM respondents believed the same** (see page 12 for details about programmes). LDS respondents were most likely to believe that decision-making is a man's role only or that women can only make decisions in her home, but not in public. WoM respondents were most likely to feel that women should have their husband's permission first before engaging in decision-making.

The vast majority of respondents (82.1%) across all countries felt that there was **a change in their personal beliefs** about women's role in public decision-making since they joined their group: they felt that **women should have a bigger role** (Figure 7).

On the other hand, survey group type (advocacy group, SG, or other CBO member) was relatively insignificant in relation to reporting *changing* beliefs about women's public participation. Although, **being part of a SG had a positive impact on changing beliefs** ($p < .001$): 81.7% of previous or current SG members

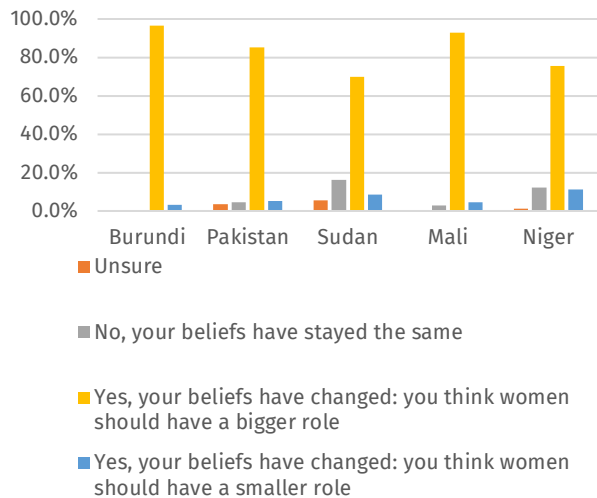


Figure 7: Change in beliefs about women's public participation since joining community group by respondents in each country

reported a change in beliefs toward women having a bigger role in public decision-making as opposed to 76.7% of those who were not ever in a SG.

The programme also had a significant impact on their *change* in beliefs about women's public participation. **EVC-affiliated respondents were most likely to say that they changed their beliefs toward women having a larger role in decision-making.** 92% of those who had been involved in the EVC programme – either personally and directly or even passively by hearing about it – reported changed beliefs toward women having a bigger role in public decision-making as opposed to 73.5% for those without exposure to EVC. LDS-affiliated respondents were significantly more likely than others to say that their beliefs about women's role in decision-making stayed the same since joining their group or that they were unsure if their beliefs had changed.

In addition, factors including who was the primary income earner in the household and the number of years the respondent participated in the group correlated with respondents' beliefs about women's role in public decision-making. **Being part of a group for at least two years was key to a change in beliefs.** Those who participated in their group for *one year or less* were more likely to believe that women should not be engaged in decision-making, that women can make decisions in their home only, and that they had not changed any of their beliefs since joining their group ($p < .001$).

Also, when **women reported being the primary income earner themselves or having equal income-earning responsibilities** between themselves and their husbands, they were significantly more likely to believe that women and men have equal decision-making rights and that women should have a bigger role in decision-making. If a male family member (other than the husband) was the primary income earner, respondents were more likely to report that their beliefs have stayed the same ($p = 0.029$).

Also, **women who were more active in their community** (attended, raised ideas in, and/or voted in community meetings) were – unsurprisingly – **more likely to believe that women should have a bigger role in community decision-making** and that men and women

should have equal decision-making rights ($p < .001$). In fact, those who said they did not attend or raise ideas in community meetings, for example, were more likely to believe that women should have a *smaller* role in public decision-making (or that their beliefs had not changed). They were also more likely to believe that women can make decisions in their home only or that decision-making is a man's role only ($p < .001$).

Husbands of SG members also positively changed their beliefs about women's public participation: 84.3% felt that women should have a bigger role. This was most prominent in Mali (96.7%) and Burundi (93.3%) and least in Niger (70.4%) and Pakistan (77.8%). The change in husbands' beliefs toward increased women's role in decision-making correlated ($p < .001$) with the husbands themselves participating in a SG or with the SG giving their wives money for personal use ($p = 0.041$) and the feeling that the SG made her more independent ($p = 0.047$).

More husbands in Niger (18.5%) and Pakistan (16.7%) said their beliefs stayed the same compared to other countries, and husbands in Niger (11.1%) and Sudan (9.8%) more often said they thought women should have a smaller role in public decision-making than husbands in other countries. Although the implications of these negative beliefs were not gathered in this study (for example, risks for backlash in the home such as GBV), they raise concern for the unintended, negative consequences of women's participation and engagement that were outlined in the literature review.

Interestingly, the respondents age or marital status did not appear to have any impact on whether a respondent changed their beliefs about women's public participation or not or their overall beliefs about women's role in decision-making.

Individual Capacities

Savings groups and other community-based organisations offer a variety of different **capacity strengthening and training opportunities for their members.** On average, approximately 38% of respondents felt that their group provided them with capacity strengthening and training.¹⁶⁰ Those respondents from advocacy groups most commonly cited this type of support (36.3%), followed by SG

¹⁶⁰ This question was not asked on the survey in Pakistan, so responses only include Burundi, Mali, Niger, and Sudan.

Through their savings group, women in Pakistan participated in capacity strengthening activities and trainings about women's rights, public participation, and gender-based violence. Before the trainings, the women thought that domestic violence was a household matter only and should not be discussed outside the household. After the trainings through the SG and the supportive environment of their group, women have gone out collectively as a group to advocate that domestic violence is wrong. They raised women's needs – including those associated with GBV – in community meetings with influential persons, such as local leaders in the village.

members (31.4%), and lastly CBO members (28.6%). Of all respondents, those affiliated with the EVC programme reported receiving training most (34.6%), with slightly fewer in the LDS programme (32.0%) and WoM programme (28.6%).

Also, reporting **becoming more engaged in their community correlated strongly (p <.001) with those respondents who were members of groups that provided capacity strengthening** to its members. One of the main benefits noted of capacity strengthening was more knowledge of community issues. Respondents in all countries and all groups felt that their participation in a group gave them access to more community information. Those who reported receiving capacity strengthening and trainings were more likely to report that they read community plans, organised events, ran for elections, and gave money to help others (p<.001). One woman in Sudan said that due to the trainings she received through EVC, especially on public participation and public speaking, *“The project [EVC] moved us from darkness to the light.”*

The types of trainings varied by group type and programme (see page 12 for details about programmes). Trainings regarding women's rights in context, processes for public participation, finance and budgeting, conflict resolution, and leadership were raised as key topics for improving women's public participation by women in community groups as well as programme staff.

Lack of education and illiteracy are key barriers to public participation and even participation in community groups. For example, in Sudan, refugees and women over the age of 40 are often excluded from community groups because they are illiterate or not literate in the local language. Therefore, **trainings in literacy especially** (delivered in some countries

through EVC and WoM) were significant not only in women's ability to engage productively in their groups, but also to lead women toward taking more active roles in their communities. In fact, LDS did not engage in literacy training and respondents felt illiteracy was a significant barrier for women.

Although not all SGs took part in trainings related to leadership or governance, even the **financial skills gained through SGs had an impact on women members**. In SGs, through trainings on cash management, income-generating activities, and (financial) literacy, women learnt how to invest and earn money. The women who make up the majority of these groups take control of decisions about managing their funds, allowing women to practice skills and capacities to assert themselves individually and collectively. In fact, almost two-thirds of husbands (65.0%) acknowledged that their wives had learnt important financial skills, with Burundi (86.7%) reporting the highest, and Niger reporting the lowest (48.1%).

The provision of **capacity strengthening influenced respondents' beliefs** about women's public participation.¹⁶¹ Women who were part of a group that delivered capacity strengthening to its members were more likely to have changed their beliefs toward women having a bigger role in public decision-making than those who said that their group did not provide capacity strengthening (p <.001). Also, they were more likely to believe that women have equal decision-making rights as men or that women can make decisions with their husbands' permission first (p <.001).

In fact, those who said their group did not provide capacity strengthening were even slightly more likely to say that their beliefs have changed toward women having a smaller role in public decision-making. They

¹⁶¹ See Table 1 for more detail on capacity strengthening delivered through each programme.

were also more likely to believe that women should not be making decisions at all or that women can make decisions in their home only.¹⁶² Therefore, **delivering capacity strengthening can not only influence more progressive beliefs about women’s decision-making, but also *without* capacity strengthening, women’s beliefs could become more conservative** even after joining community groups. Why this occurred was not apparent through the study data, so this finding should be investigated further to understand why a *lack* of capacity strengthening initiatives within groups may actually change women’s beliefs toward more conservative and less engaged viewpoints.

Many women reported their capacity being strengthened also in terms of their **access to information and knowledge of community issues**. For example, in Pakistan, for example, various capacity strengthening initiatives (i.e., trainings, events, and field visits/exchanges) provided the members of CAGs and CBOs more knowledge of community issues, which was echoed by (a fewer amount of) women in the SGs. In Sudan, women said that they learned more information about different groups, their rights, problems in the community, different opportunities trainings in the community (e.g., adult learning classes), and more. Some Sudanese female leaders said that their SG membership gave them more access to diversified information about their community, which supported them to gain their leadership position in their community.

One of the most significant findings across all countries was the **improvement in women’s confidence since joining their community group**. Across all types of groups, women overwhelmingly reported that they have become more confident about participating and speaking up in public spaces and community meetings. Some stated that they are able to speak without fear due to their improved self-confidence, independence, and self-reliance. Many SG members specifically attributed this to the process of requesting loans, which requires women to speak up for themselves individually. Further, SG members are making visible, tangible, and widely appreciated contributions in their community due to their economic empowerment, making them feel even more confident. For example, rural SG women members

from EVC areas in Sudan attended a bazaar event at the state level to share their personal experiences with the SG. These rural women could stand up in front of senior government officials confidently and without hesitation, which was not happening before the SG.

This improvement in confidence was seen across all countries and to a nearly even extent in the different group types. Nearly half of husbands of SG members typically felt that their wives’ SG membership made them more **independent**, though this number ranged from 70% in Burundi to 32.8% in Sudan.

“I am fully participating in the public meetings without fear or hesitation, not like I used to be.”
- Savings group woman member, South Darfur, Sudan

“I feel good change in my life. I can frequently talk with people. Now we work together with men. We got awareness on issues and now we sensitise other communities on those. [...] We communicate with each other through face to face meetings and also phone calls, this is the source from which we get knowledge on issues. Now I speak confidently with women and men on any issue. This is big change in my confidence.”
- CAG woman member in Kharoro Syed, Pakistan

Collective Capacities

In many cases, **community groups act together on behalf of the individual members and the collective needs of the group**. In fact, 41.4% of respondents said that their group collectively raised each other’s needs at community meetings and 36.1% reported their group meets with local authorities directly about their members’ needs. This was most commonly reported in Burundi, with approximately 83% reporting both. These numbers drop, though, in every other country; they ranged from 46.6% of Sudanese respondents to 30.2% of Malian respondents saying their group collectively raised needs at community meetings, and 51.1% of Pakistani respondents to 19.5% of Sudanese respondents saying their group met directly with local authorities.

Husbands also reflected this stark difference. Overall, 39.8% said their wives’ SG raised needs collectively at community meetings, but this varied drastically by country from 90% in Burundi, to 66.7% in Pakistan, 24.4% in Sudan, 14.8% in Niger, and 6.7% in Mali.

¹⁶² Unfortunately, 25% of respondents did not answer this survey question, including no respondents in Pakistan because the question was left off of the survey.

Group members have **come together to support each other collectively** in a few key ways. The most common thing expressed by both SG and CBO respondents was that their organisation has given them a supportive environment where they can help each other. The help takes the form of advice, in-kind support, communicating with each other about community needs, directing members to services when they have a problem, and helping improve self-esteem and confidence. Being a part of savings group provided a support structure for women to learn about new ideas, engage in constructive dialogues, and even inspire them to change their beliefs and actions. The supportive environment helps members to make community-level decisions and create solutions.

Also, the SGs typically have a built-in structure known as a **social insurance fund or solidarity fund**. This fund fosters collective spirit by enabling members to take zero interest loans to cover emergency costs and for members to collectively make donations to the weakest. The social insurance fund creates cohesion and solidarity within the group because they pool their resources together and help each other in times of need.

How groups use their collective capacities varies by programme affiliation and by group type. For instance, just 13.3% of LDS programme-affiliated respondents reported meeting with local authorities compared to 56% of EVC-affiliated respondents and 25.5% of WoM-affiliated respondents. This could also tie closely to country, as the LDS programme is exclusively located within Sudan. Also, EVC-affiliated respondents (61.3%) were most likely to report collectively raising group members' needs at community meetings compared to LDS (38.7%) and WoM (33.1%) affiliated respondents. This could be due to the nature of the EVC programme that explicitly encouraged groups to act collectively.

Regarding group type, advocacy group members were by far the biggest reporters of collectively raising each other's needs at community meetings (68.5%) compared to CBO (44%) and SG (31.7%) members, which is to be expected given the nature of their groups' mandates (Figure 8). The level of collective action of savings groups is noteworthy, though, particularly given the mandate of a savings group is focused mostly on economic empowerment for individual women.

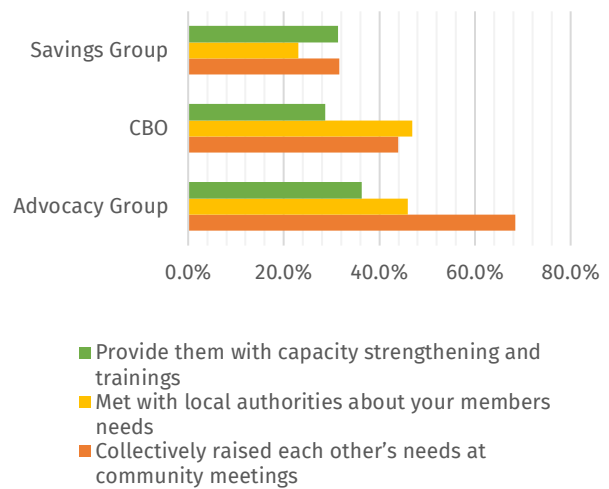


Figure 8: Types of collective action groups engaged in by group type

In many groups, including SGs, the groups **acted collectively to raise the needs of the members in community meetings and with local authorities**. This type of collective action of a group to support the needs of its members directly within government structures, influences individual members' actions as well. Women group members who reported becoming more engaged in their community since joining their group correlated ($p < .001$) with groups that collectively raised issues during community meetings. When women belonged to groups that did so, women were more likely to believe that women should have a bigger role in public decision-making ($p < .001$).

SGs have a unique feature that other community groups typically do not have: **financial resources**. They can collectively use their funds to advocate for and influence decisions about the types of projects that are undertaken in the community. Some **examples of SGs that influenced decision-making** included:

- A woman who was a VSLA member in Sudan suggested adding a delivery room in the health centre. Not only was her idea accepted, she gave money for the construction. Her VSLA collectively supported the idea by giving money to build a house for a doctor to stay in the village rather than waiting for traveling doctors to visit.
- A VSLA collectively convinced a Sheikh (traditional village leader) in Sudan to assign a plot of land to the VSLA to use for agriculture activities.

- In Niger, the SG network called Hamdallaye has become known for its collective action on girls' education, access to water, and women's public participation.
- Another solidarity group federation in Niger called Yékoua asked for a rural secondary school in order to continue girls' education. Women debated this issue in the presence of the mayor of the municipality, the traditional authority, and the male leaders and their demands were met.
- SGs in Mali have been able to collectively set up food safety nets in the communities such as financing animal husbandry activities and setting up cereal banks, which has supported their community in coping with crises.

In Burundi and Sudan, many women expressed that they are involved in **resolving conflicts and disputes**, as SG women's opinions are valued as they are considered to be fair and just. Some groups have reported building coalitions and resolving problems together. **Women leaders from SGs are well-respected in the community** and their opinions are valued while making public decisions. Some women leaders who were SG members stated that due to their trainings on conflict-resolution in SGs, they have learnt to help the more vulnerable members of the community and advocate for their wellbeing. Many respondents raised their voice against GBV and solved domestic conflicts. For instance, one woman in Burundi reported that municipal projects focused on fighting GBV especially valued women's ideas.

Finally, as a collective, women in community groups have **supported each other's political empowerment**, which was especially found in Burundi and Mali. While all countries in this study have legal frameworks that

"A woman from my colline who now lives in Bujumbura, is contesting elections. The VSLA women came together to make propaganda for her and she won in recent elections. This is what they will continue to do for the next election. The women of VSLAs have decided to fight or these positions."
- Savings group woman member, Muyinga, Burundi

grant a women's quota, they only require quotas at national and some at sub-national levels. When a woman wants to run for a political position, particularly at local levels, her group may collectively campaign on her behalf. Rather than competing with each other, the women support each

other and do everything they can to get her elected. In Burundi, where CAGs in particular (more than SGs, though SGs – supported by CARE – also played a role) helped to mobilise women to elect and get elected. And in Mali, nearly half of women think that SGs have an impact on access to a political position. Indeed, 43% of women members of the SGs in one village were active in political parties. Despite this rather high political support and participation for women locally, the number of locally-elected women remains low due to social norms and patriarchal patterns as well as a lack of a local women's quota.

Influence of Financial Means

"When you have money, your voice will be heard by all."
- Savings Group woman member, Sudan

Almost every respondent in EVC, LDS, and WoM programme areas felt that economic empowerment of women enables them to become more involved in their household, community, and in public decision-making. Most women said that earning income increased their importance in their household and community, which lead to an increased ability to give advice and participate in decisions.

The following are the main factors that emerged across the case study countries as to **why economic empowerment contributes to greater public participation for women**:

1. Perception by community members that money gives people higher status, importance, and positioning in the community, and along with which comes the power to speak and be heard.
2. The ability to earn income enhances women's confidence, which increases their likelihood to participate in and speak up during public meetings.
3. When women gain economic emancipation and independence over financial decision-making, they are more likely to challenge existing social norms that hindered their public participation and are less likely to be pressured to agree with men because they have borrowed from them financially.
4. Freedom of choice for women to solve her own household economic problems and meet her needs, freeing her to help solve community problems or give money to community issues.

5. Ability to contribute financially to community initiatives buys access to become active in and influence decisions about community plans.
6. SGs encourage members to provide help to the poor and sick members of the village, including making solidarity decisions on how to collectively support vulnerable community members.
7. Availability of an open space for dialogue within the SG where women can freely participate and discuss ideas amongst a diverse sect of other community members.
8. The training and skills that women receive through SG participation makes them more confident and capable to engage in community decision-making.
9. With income, women obtain necessary items that improve their ability to attend decision-making spaces (e.g., hiring domestic help) and be more respected (e.g., clothing, personal hygiene items, etc.). Thus, women earning independent income not only allows women to attend public meetings, but also generates income for other women hired as domestic help.
10. Increased support from her husband (or family) and increased willingness by him to accept her opinions because of her financial means and benefits to the household economics. Families appreciate the additional income of the women in the SGs, resulting in more trust and openness to other (I)NGO activities (such as those about public participation).

A small number of respondents disagreed that economic empowerment contributes toward greater public participation for women; they believed that the structural and relational barriers remain too high for women even if they gain financial means. For instance, some women in Pakistan said that tradition does not allow for women's decision-making and one cannot change that the landlord¹⁶³ makes decisions. In Sudan, some said that limitation such as the inability to access identification or savings institutions makes gaining the economic empowerment needed to become more influential in other spheres impossible.

Structure

Both formal and informal structures affect women's capacity to participate in local governance processes.

Formal structures include policies and structures that shape governance systems, and informal structures include social norms, beliefs, and attitudes.

Highlights

- ⇒ Despite many enabling legal frameworks for women's economic empowerment and public participation, social norms and cultural practices are strongly patriarchal and act as barriers for women in all five countries.
- ⇒ The geographic location (predominantly, its proximity to a bigger town or city) of a savings group influences women's empowerment.
- ⇒ Community powerholders, including men, are key gatekeepers to women's empowerment despite only 3% of husbands of SG members reporting negative consequences of their wives' community participation.
- ⇒ Context matters: ethnic tensions and conflict impact women's role in public life.

Formal Enablers and Barriers

Existing **laws and policies** that impact women's public participation vary country to country. Rarely did respondents explicitly articulate laws that acted as formal barriers or enablers; this could be due to a lack of awareness or inability to articulate such laws and policies, or that they do not believe there are laws or policies that act as barriers.

- No laws or policies were mentioned by respondents as barriers in Pakistan or Niger.
- In Burundi, though, many women reported that the 30% quota for women's representation at the parliamentary and commune-level (sub-national) was a supportive policy for women to run for elections. However, this quota does not exist at the colline-level (local), which does not enable women to hold local political office as there is no formal requirement for their participation.
- In Sudan, some women said some laws and policies were limiting to women, but none directly described which laws.
- The Code of Persons and the Family in Mali states that "a woman must respect and obey her husband", which limits women's ability to make independent choices.

¹⁶³ In Pakistan, landlords are the large-scale landowners who yield significant power and influence in the country's contemporary feudal system.

Although few formal laws or policies were perceived and described by respondents, formal legal barriers still persist for women both in terms of formal policy implementation as well as customary or religious laws. Despite many laws and policies that support women in all five countries, their implementation is often lacking. Women's quotas (which exist in all five countries), for instance, are often perceived as a 'maximum' percentage of women's representation. Further, such quotas as well as other enabling legal frameworks for women (e.g., national gender policies) are hampered by patriarchal beliefs both in public and in the home. Also, in some countries, Shari'a, or the aims of Islamic law, is dominant. Shari'a prohibits paying interest, which acts as a barrier for many Muslim women's economic empowerment and other religious laws may be interpreted differently in some contexts and may act against women's empowerment.

Finally, **geographic location may also act as both a barrier and enabler toward women's public participation and community group membership.** In Burundi and Sudan, the case studies found that geography may influence women's empowerment. In Sudan, women actively participating in their communities and those who are more empowered in SGs are located in or near big villages. Also, IDPs and refugees living in more diverse convening points (near a bigger town or place where people come together for the market) were better able to integrate into SGs with their host communities. In Burundi, the SGs nearer to urban areas are more focused on entrepreneurship whereas SGs in rural areas tend to have more women engaged in public processes (e.g., more women elected in leadership positions at the local level).

"I think that when women – or any person – has economic empowerment, they can have decisions on any issue in the community. This is a fact. But, sometimes the attitudes and social norms are barriers to refuse this power. In this culture, if any women have money, they're still women. We need to work hard on social norms that stand against the women's participation."

- LDS programme staff member in South Kordofan, Sudan

Enabling and Disabling Social Norms and Practices

Social norms, especially those related to gender and women's role in public life, play a major role in women's economic empowerment and public

participation. They may play a positive and enabling role for women in some cases, though they are often perceived as harmful and disabling.

Across all countries, **social norms stemming from patriarchal societies that restrict women from participating in decision-making processes** emerged. Such norms similarly acted as barriers to women's economic empowerment. Respondents across all groups reported that women are expected to manage household chores and focus on domestic duties. Oftentimes husbands do not permit their wives to join SGs or other community groups due to the belief that they would not perform their home duties effectively as a result. Further, social norms within the community (e.g., women and men cannot mix, women cannot speak in public) add an additional layer of restrictions to women's public participation. Yet, many respondents felt that women are able to freely participate as men do and share their opinions in community meetings.

There are **powerholders in the community that are gatekeepers for women's public engagement.** In Pakistan, for example, landlords hold decision-making power in their communities, as well as male leaders and elders. In Mali, local authorities are predominantly men who are in solidarity with each other to maintain patriarchal structures. These powerholders were reported to restrict women from participating in any type of public decision-making, though the strength of the social norms that restrict women vary in each community.

Many female respondents in all countries also stated that **men or husbands** can be significant obstacles to women's participation. Often women have to ask for permission from their husbands or other male family members before participating in public life. Even when women develop their agencies and manage to assert themselves in family decisions as a result of economic empowerment, women are still confronted with paternal or spousal authority. Some communities are very patriarchal and others less so, depending an interplay of factors such as religion, caste/class, income-level and educational level. This stands in

One example of how VSLA women in EVC regions in Sudan overcame social norms and were able to influence decision-making was related to tea-making. Women were not allowed to sell tea in one market. SGs collectively requested the Ministry of Social Affairs (MoSA) to re-open the market and allow their members to sell tea, but the traditional leaders would not allow them. EVC staff and MoSA led a discussion about social norms with traditional leaders, village development councils, and SG women. The traditional leaders said that tea-making brings problems to the community and is an inappropriate activity for women. The VSLA women and EVC staff supported by MoSA provided arguments – including religious ones – to convince traditional leaders. In the end, the leaders were convinced to re-open the closed market and allow women to make tea.

contrast to what many husbands of SG members reported, though. Only about 3% husbands reported negative impacts of the SG on their wives – making her more tired, forget her role as a woman, distract her from her responsibilities, or cause them to argue more. This suggests that husbands are either more tolerant than their wives perceive, they are more reluctant to report their private (and more restrictive) beliefs, or they have had more exposure to the EVC, LDS, or WoM programmes and are less conservative than other men in their community may be.

Across all countries, **some women engaged in self-exclusionary practices** as well, which acted as a barrier to their participation. Some study participants felt that there are women who do not have the interest or time to participate in community decision-making. Their lack of interest may be due to many factors including (but not limited to) internalised social norms that restrict their participation, being too busy to spend time in community activities, or prioritising other activities over public engagement. Many women in Burundi, for example, believed that even if a woman is part of a community decision-making committee, she must perform her household duties first; she must set a good example for other women by balancing their household and public responsibilities.

Ethnic tensions or divisions between other groups (e.g., religious, pastoralists, etc.) cause conflict and result in exclusionary practices, making SGs and other community groups that brought together people from different sides of the division difficult or impossible. EVC in Sudan introduced peacebuilding trainings and

awareness raising on public participation into the community prior to launching SGs in many villages; it was viewed as a pre-requisite to forming an effective group. The trainings emphasised that the village belonged to everyone and that the SG was a benefit to the whole village. As a result of the combination of peacebuilding trainings plus SGs that brought together different tribes, SGs are credited with improving social cohesion and reducing conflict in South and East Darfur. Also, the SG was used to open dialogue and restore relationships between farmer and pastoralist women by facilitating exchange visits. SGs became a safe way to bring people together because improving economic conditions was a point of consensus.

The **economic and security context** may have an impact on women’s participation in public life. In Mali, for example, in regions where a multidimensional crisis is underway (Central, North), all members of the community – including women – are seizing opportunities to better their lives. This has not only garnered more support from men for women to engage in economic and community activities, but also more men are joining the SGs.

Whereas in the south of Mali, where the crisis is less present and agriculture is abundant, men spend their time working in the fields and the need for women to generate income for the family is not as high. Thus, the more difficulties (conflict) there are, the less often social norms are perceived to limit women’s public participation. For example, where conflict and insecurity are high in Mali, 29.8% of women in community groups who were surveyed thought that social norms were a problem, whereas more women

“One village is like different small villages where every group has different parts of the village. They don’t connect, they’re separate. We bring them together and train them together to make them understand the village belongs to all of them together. Once they have that point, we can start a VSLA. They couldn’t even start a VSLA without this [peacebuilding] training first. They would just say no we are this tribe and we don’t work with that tribe. Even the leaders wouldn’t let us connect with women. We convinced community leaders with ownership. When they understand that point then they can join us.”
- Male EVC staff member in East Darfur, Sudan

recognised the challenges of social norms (up to 38%), where the security situation is less fragile.

Finally, **cultural or religious norms** may act as barriers to both women's economic empowerment and public participation. SGs have become more preferred over government or bank loans in Sudan and other Islam-dominant countries, which has minimised some of these barriers to economic empowerment for women. Before the SG, Muslim women could not get loans due to cultural norms and religious practices that prohibit people from taking loans. SGs enable loans and associated interest to remain within the group and community, which is acceptable according to religious norms and not against Shari'a law.

Relations

Women's relations with support groups and systems, like SGs and CBOs, along with social networks impact their ability to participate in public processes. There is a crossover between "agency" and "relations", as agency is also reflected in the collective capacity of women to ensure their own participation in local governance processes.

Highlights

- ⇒ Women's involvement in community groups is interconnected and dynamic – most SG women are involved in other community groups and vice versa – and these groups build networks and alliances to influence.
- ⇒ *Current* SG members are not as likely as *former* SG members to increase their community engagement as a result of joining a new community group.
- ⇒ If any members of a woman's family are not supportive of their group participation, then women are less likely to increase their community engagement and believe women should have bigger (and equal) roles in public decision-making.
- ⇒ Women who participate in mixed gender groups are slightly more likely to believe that women should have a bigger – and equal – role in public decision-making as men and to become more engaged in their communities.
- ⇒ CARE programming, particularly the EVC programme, influence women and other community members' beliefs and actions. Exposure trips facilitated by CSOs have been especially influential.

Influence of Social Networks

There are many linkages between SGs, advocacy groups, and CBOs in all five countries. Nearly all SG members are part of another community group and most CBO and advocacy group members are currently (or have been) part of a SG. This demonstrates the **dynamism of women and their connections that are being forged through different spheres**. In a few cases, SG, advocacy groups, and CBOs have formed networks to work together.

For example, in South Darfur Sudan, around three-quarters of women in the villages are now members of SGs. This enables SGs to be incredibly influential largely due to their prominence and size. In East Darfur, around 90% of advocacy group members are in SGs. The large interest in SG membership is because SGs are always very transparent and, as such, highly regarded in the community. This is not always the case with other CBOs, especially those that are run by government and are less trusted. In Pakistan, 100% of interviewed advocacy group members reported working directly with SGs in their communities to help each other solve problems and gain income. The majority of CBO members also reported working with SGs to help with embroidery work, earn money, and assist savings group members with community issues.

Reporting becoming more engaged in their community since joining their group correlated ($p < .001$) most strongly with those who were either previous (but not current) SG members or people who planned to become SG members. The lower engagement of current SG members may be because they are too busy with economic activities, though this link needs further investigation. Although, current SG members were more likely to report becoming more engaged in their community than those who said they had no plans to become SG members. It is therefore possible that **those who are already naturally interested in community engagement**, such as those who have been part of groups in the past or have the desire to join such groups, **are more likely to increase their community participation over time**.

The SG women **formed social networks amongst themselves**. They have supported each other in their businesses and in personal matters. The women expanded their friendships and/or connected with others that they had been living close to yet never interacted with prior to joining the SG. SG women said

they benefited from meeting people from different places through the SG. Building their social network gave them more access to information. Also, most SG members are part of a social network that assist them in their business as well as links them with the public arena. SG networks are particularly important at the local level where they can come together to participate, negotiate, and advocate for their members' needs across various structures.

The **relationship between women in the SGs and those in women's community organisations** is important. Among the women of the SGs, many are also members of women's organisations. In this case, they are not only receiving trainings from the SG and the programmes with which they are affiliated (e.g., WoM, EVC, LDS), but also through the women's group. They are also a part of national advocacy for the advancement of the status of women in each country and have greater access to higher-level formal structures. Women's rights organisations have multiplied over the years in many countries including Mali and Sudan, for example, and have mobilised women's voices, talents and experiences to promote women's rights. Women in SGs rub shoulders with these organisations either as members (35% in Mali, for example) or as beneficiaries.

In some groups, **once women members get a leadership or political position, they influence and mobilise other women from the group**. They continue to participate in various group trainings and share these their learnings with other members in the community. Many women who are community leaders and were previous SG members said that their SG membership provided them with a wider social network and introduction into the formal community leadership. For example, 29% of respondents from the SGs in Mali occupied leadership positions and have been able to access formal roles in politics thanks to their participation in the SG.

Finally, women have fostered relations with formal civil society actors that have been influential. Programmes such as EVC, LDS, and WoM have a tremendous impact on outcomes related to women's public participation. Women said that the trainings and capacity strengthening members received through these programmes made a big impact in their capabilities and confidence to engage in community decision-making. Also, the partner staff of these

programmes who live in or near the villages in which the programmes operate serve as role models and sources for advice on a regular basis. For example, numerous SG women expressed in Sudan that women had no voice in the community, but, since EVC, their voices have been heard. Programme staff say there is a **noticeable difference between EVC and non-EVC areas even within the same country**: in EVC areas SG women are active and organised; SG women start leading community committees and speak during public meetings more so than other women who have not received support through EVC and their SG membership. This result was not as apparent in LDS areas in Sudan by the time of the study, but LDS was a new programme whereas EVC had been ongoing for four years.

"When VSLAs support [women members] as individuals economically, the community sees their influence as individuals in public events. Women are leading community development initiatives in every EVC area. If there is any community development initiative, you can find VSLA women at the top."

- Every Voice Counts staff member in Sudan

An especially helpful support from formal civil society actors was organising **exchange visits and exposure trips** for SGs. In Sudan and Pakistan, the exchange visits between SGs enabled the members could learn from each other and exchange experiences. According to EVC staff in Pakistan, women who participated in exposure trips earned more income and were more active in the community than others. The women that were travelling also influenced others when they came back and shared their stories.

Influence of Relationships

Family members play an important role in women's public participation – whether or not **family members support women's participation in their community group can influence women's beliefs and actions**. Overall, having support from all of the family for women's participation in a community group (regardless of group type) increases respondents' likelihood to believe that men and women have equal decision-making rights or that women can make decisions with their husband's permission first (p <.001). Interestingly, when *no* family member supported women's participation in their community group, it was very likely that the respondent believed that men and women have equal decision-making rights. Also, the belief that women should have a

bigger role in public decision-making correlated ($p < .001$) with those who received support from either *no one* in their family or their *entire* family for participation in their group. This finding was echoed again with regard to an increase in active engagement in their community since joining their group ($p < .001$).

Similarly, **when women are involved in community groups with either full support or no support from their family tend to have the most progressive beliefs about women's public participation**, whereas those who receive mixed support have more traditional beliefs and are less likely to change their beliefs. Those who had a mix of unsupportive and supportive family members, regardless of whether that was their husband or father or other members of their family, were more likely to report that their beliefs and level of community engagement stayed the same since joining their group. They were more likely to say that women can make decisions in their home only, their beliefs about women's public participation had not changed with their group membership, and that their community engagement remained the same. Therefore, women's beliefs and actions are likely influenced equally by all members of their family, not predominantly by this husbands or fathers as many studies suggest.

Community members represent other crucial relationships that influence women's public participation. In some cases, community leaders have taken significant steps to show their support for women's participation in SGs in particular. In Burundi, a registration fee exists for SGs that want to be recognised as 'official' community groups at the local level, but some administrative leaders have allowed SGs to register for free because of their significant contributions to community development activities. Also, SG members have been provided with the space to sell their products and conduct business activities in the community by sub-national authorities in Sudan and Pakistan.

In Pakistan, in areas where there are schools and the school enrolment rates are high(er), women are perceived to be more empowered to be part of public decision-making processes. Also, the presence of teachers in a community make a difference because

they are very often in favour of women's public participation and function as role models to others.

When the **community leadership is supportive of the SGs, the programme staff find that it also makes women's public participation more possible**. Programme staff in EVC areas find that the community leaders are typically the people who are promoting people to join the SGs because SGs help support their communities economically. In Abunowara in Sudan, this was overwhelmingly El Omda.¹⁶⁴ A programme staff member confirmed: *"When Omda says something, that means it's preferred."* This suggests the strong importance of local leadership in ensuring the success of SGs. In some communities in Sudan, the SG leaders have been incorporated into traditional leader groups and community advocacy groups as they have increasingly gained the knowledge, confidence, and status in the communities to be recognised as leaders. This is a significant change because in past years women were not able to break into traditional spaces.

Similarly, in Pakistan, **the first step to increasing community participation was increasing women's mobility**, which happened as a result of creating a steering group comprised of elders of the community (including religious leaders) to oversee the EVC programme. Once the elders gave their blessing on the project, the women could comfortably leave their houses and join SGs. Later, this helped women in SGs to participate in their communities in other ways.

Group Structure

The formal structure of the community group itself, namely the **gender composition of the group, may have some impact on women's public participation**. Those who were in mixed gender groups were slightly more likely to believe that women and men have equal decision-making rights, whereas those in women-only groups are more likely to believe that decision-making is a man's role only or that women can make decisions with their husband's permission first. ($p < .001$). Additionally, the belief that women should have a bigger role in public decision-making correlated ($p=0.004$) with those who were part of mixed gender groups (or groups where the gender composition was not known).¹⁶⁵ Finally, those in mixed gender groups

¹⁶⁴ El Omda is the local headman of the village or sometimes group of villages.

¹⁶⁵ Unfortunately, the gender composition of most of the community-based organisation members was not available for 20% of respondents. From anecdotal information, most the CBO groups are mixed gender, though. If it were possible to

assume that the majority of respondents for whom the gender composition of their group was unknown from the survey results were indeed members of mixed

were also more likely to say they have become more engaged in their community since joining their group ($p < .001$).

While most SGs were originally established to serve women, there are now many mixed-gender SGs. Some felt that when men are involved in the SG, women cannot borrow money without their husband's knowledge, which is a barrier for women to make a private or personal investment. This might be because their husbands are part of the same group, or men in the group might be in contact with the women's husbands. Some women also thought that men undermine them and try to have more control over the money. However, some women also saw the advantage in mixed-gender groups: **SGs create a space for women and men to have a dialogue**, share their interests, their problems, and lend money to each other.

COVID-19 Impact on Women's Public Participation

In 2020, the coronavirus pandemic (COVID-19) spread worldwide, impacting all five countries in the study. Not only has COVID-19 had serious health and economic impacts on women and their communities, but women have also experienced changes in their engagement in public life.

All countries except for Pakistan were asked about the impact of COVID-19 on women's public participation. Overwhelmingly, **movement restrictions that limited women's ability to participate in community processes** was the biggest change. In interviews, respondents explained that they experienced meetings being cancelled, limited to smaller groups, or shifting to telephone. This led them to fewer moments to engage in public processes and structures. The movement restrictions and financial impact of COVID-19 on women's lives could lead further to inhibiting women's ability to participate in community groups, especially SGs, due to limited savings. The movement restrictions

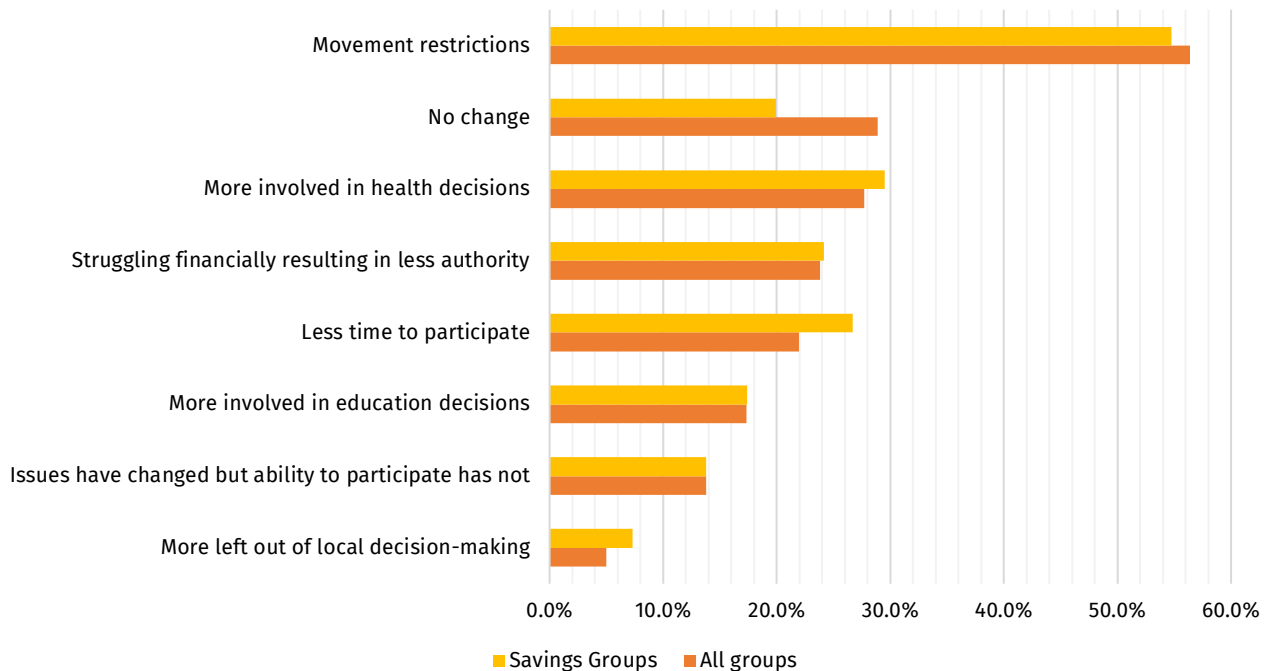


Figure 9: Impact of COVID-19 on women's public participation in Burundi, Mali, Niger, and Sudan – average overall across all group types (savings group, advocacy group, other CBO) compared to savings groups alone.

gender groups, then the likelihood to report equal decision-making rights between men and women if in a mixed gender group rises significantly. This assumption would need to be carefully validated, though.

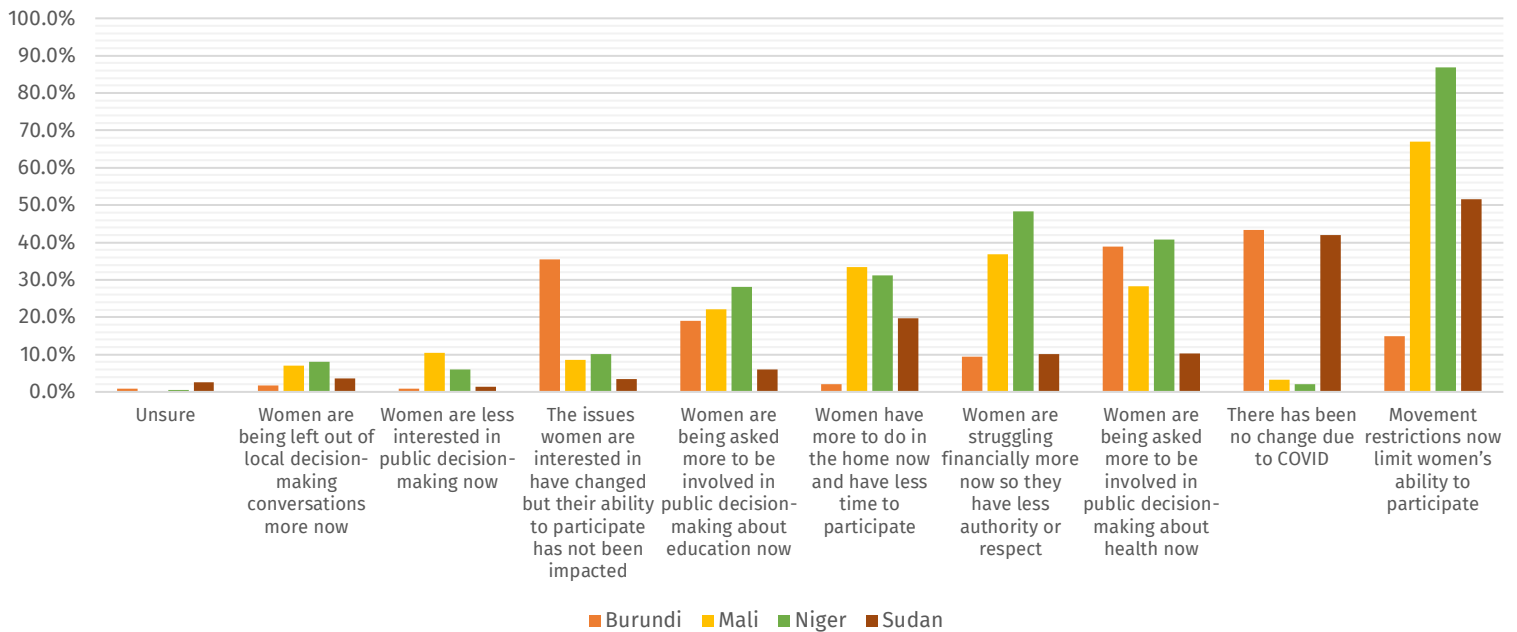


Figure 9: Impact of COVID-19 on Women's Public Participation in Burundi, Mali, Niger, and Sudan in 2020 (all survey respondents)

and regulations about public gatherings due to COVID-19 could lead to SGs and other groups to cease or slow frequency, which reduces the opportunity to engage in capacity-strengthening and trainings. On the other hand, loans from the SG could help some women and their families in case of dire need of finances.

COVID-19 has presented some opportunities for women, namely SG women, to be influential. More SG members believe that women are being asked to be involved in decisions about health now and, in Mali, they are being asked more about education-related decisions as well. Also, for example, VSLA networks in Burundi have been quite useful towards raising awareness and sharing messages about COVID-19. The VSLA members are ambassadors on a platform sharing messaging about handwashing and social distancing.

Whereas there were more negative impacts such as women having less time to participate in community decision-making due to increased responsibilities at home or women struggling to have the authority or respect needed to be influential due to financial struggles resulting from COVID-19 (e.g., market closures, etc.). 28.9% of respondents, though, said there have been no changes since COVID-19.

When comparing respondents across all groups (e.g., CBOs, advocacy groups, husbands, and SG members), across nearly every category, **more SG respondents**

were experiencing impacts compared to the average of all survey group respondents. The biggest difference is that 28.9% of all respondents said there has been no change whereas just 19.9% of SG respondents agreed. This difference occurred most strongly in Burundi and Mali, whereas Niger and Sudan SG members reported slightly closer to the average. Also, nearly double the amount of SG members in all countries felt that women were being left out of local decision-making conversations more as a result of COVID compared to the average. Many more SG members also felt that women are being left out of decision-making or having more to do in the home and less time to participate. SG respondents reported slightly more positive changes as well such as being asked to be part of education and health decisions.

It is clear that **COVID-19-related changes are highly dependent on country context**, though. For instance, few Burundi respondents experienced movement restrictions whereas most Nigerien respondents did. Also, few Burundians and Sudanese were experiencing issues due to financial struggles whereas many more Malians and Nigeriens were. The fewest Sudanese respondents were being asked to be involved in public decisions related to health and education compared to the other countries.

CHAPTER 6: DISCUSSION

The extent and quality of public participation varies across group types, programmes, and countries. Savings groups and other community-based groups may act as a powerful enabler on women's individual and collective public participation in a variety of ways. The following section builds on the key findings to answer the *research questions* of this study.

First the section will explore the **key differences found between savings groups and other community-based groups** on women's public participation. Next, the chapter describes the influence of savings groups specifically on women's **individual versus collective** public participation. Then, the differences in how participating in mixed gender compared to women's only groups affects women's public participation. The bulk of this chapter then elaborates on the factors found to increase the likelihood that membership in SGs will increase women's public participation, and those that appear to undermine or reduce the likelihood. These enabling and disabling factors are broken down by the, Structures, and Relations. Finally, the chapter concludes with a discussion on the **entry points** in savings groups to support women's public participation.

Key Differences in Influence of SGs vs. CBOs on Public Participation

Highlights

- ⇒ Women are often involved in multiple community groups; thus, isolating distinctive influences of each group type proves difficult.
- ⇒ All community group types improve women's confidence, capacities, and knowledge.
- ⇒ Savings groups uniquely contribute toward women's economic empowerment, which affects women's influence in their household and communities.
- ⇒ Because of their economic resources, savings groups can collectively influence decision-making in their communities with their financial power.
- ⇒ Institutional support of savings groups from the state and local government due to its economic impact influences families and communities to also be supportive of women's participation in these groups.

Unfortunately, it was difficult to assess the key differences between savings groups and other community-based groups on women's public participation because most of the respondents from other community groups were also current or previous SG members. The women respondents in the study almost always listed multiple community groups in which they were a part. This demonstrates the strong presence of SGs in each country and the interlinkages between the different community groups. It may be possible that **SGs and the economic empowerment women achieve through their participation, could be the initial steppingstone** into joining other CBOs. More research is needed to better understand the sequence of women's involvement in community groups, though.

Despite this, it can be clearly determined that all groups fostered the individual agency of members by providing them with valuable skills and, most significantly, boosting confidence and public speaking capacities of women members. Women in all groups faced similar structural and relational obstacles regarding social norms and exclusionary practices. Also, all groups relied on the support of their families and communities, which influenced their beliefs and community engagement activities.

Despite their similarities, a few notable differences emerged across group types. Most commonly noted was SGs' ability to support the **economic empowerment of its members**. Because SGs were primarily focused on financial outcomes of members, women developed skills on IGA and financial management. None of the other groups could offer this to their members and interviews confirmed that financial power leads to increased likelihood of women's voices being heard in decision-making. Economic status plays an important role in women's ability to access public spaces, as women are respected and listened to in public if they have income and wealth.

SGs can also act as a collective with their financial decision-making; their power to take loans as a group and to **support their ideas for the community with collective financial backing** can have a significant influence over community decisions. However, survey responses told that advocacy groups and CBOs were in fact more likely than SGs to raise needs during community meetings and meetings with local authorities as a collective. Due to the nature of SGs as

predominantly a savings and loan mechanism, it is likely that most members have focused their priorities on economic activities leaving little time or interest to engage in public participation. Therefore, even though SG participation in community activities may be lower than that of advocacy groups or other CBOs overall, the numbers of women members who are already engaging in community activities even when it is outside of the SGs' originally designated mandate show the strong potential for SGs to act collectively to influence public decision-making.

Also, SGs have some **institutional support from the state and local government** due to their focus on economic empowerment (e.g., Burundi, Mali, Niger, Sudan). This makes room for greater buy-in from the community and family members towards women's participation in SGs. Governments may be supportive of SGs because they are well-known and respected in communities and people are interested in being members, to increase and/or diversify income sources for citizens, or other reasons. This has led governments to formally supporting SGs by local governments reducing registration fees in some areas (Burundi) or supporting the institutionalisation of the model in development initiatives (Sudan).

Lastly, advocacy groups are already composed of the women in the community who are most interested in public participation by nature of the group's mandate. Therefore, they do not need to overcome the **barrier of self-exclusion and building up members' interest in public participation** to start influencing. Their ability to influence community decision-making tends to also be more secure due to the formal and informal structures in which they are already a part. Therefore, it is possible that if SGs are formed with an advocacy mandate, they too many realise similar results as advocacy groups.

SGs' Influence on Women's Individual and Collective Public Participation

Membership in any community group – SG, CBO, or advocacy group – increases women's individual and collective public participation across all countries. Being a member of a savings group specifically may not have a significant impact on women's public participation, however, compared to other groups.

Given that most of the respondents were current or prior SG members, determining the influence of SG participation specifically on women's public participation is difficult. The study found that financial means does have a large influence over women's public participation, though. This suggests that the economic empowerment women gain through SG membership may indeed subsequently influence their public participation.

Influence of SGs on Women's *Individual* Public Participation

Highlights

- ⇒ Being a member of a savings group for at least two years increases the likelihood that women will change their beliefs toward women having a bigger role in public decision-making.
- ⇒ Women become more confident in themselves, comfortable with public speaking, and aware of diverse community knowledge through their savings group participation.
- ⇒ The economic empowerment as a result of the savings group helps women feel clearer about their status and ability to influence in their communities.
- ⇒ Savings group women are trusted in their communities and, as a result, have taken on roles of resolving conflicts and disputes.

The **beliefs women hold about their role in public decision-making influence their individual participation** in such structures and processes. Being a member of a savings group for **at least two years** increases the likelihood that women will change their beliefs toward women having a bigger role in public decision-making compared to women who have not been in SGs, but this change is also present for members of other community groups.

Community groups – including SGs – most notably improve women's individual agency, especially their **self-confidence and ability to speak publicly**, which strongly correlates with existing literature. Trainings on leadership in SGs and other community-based groups played an instrumental role in improving women's confidence and self-esteem. Building confidence to speak in public and raise her voice may be the first step for a woman to tackle social norms



that inhibit her public participation and change her beliefs about her ability to engage in public participation.

Overwhelmingly, **SGs** (and other community groups) **contribute to increased access to more diverse community knowledge** for the women who are members. Having not only more personal knowledge due to their skills trainings received, but also the ready access to diverse viewpoints from members of the community with whom they rarely interacted before and new information about the issues within the wider community improves the individual and collective agency of women. They are better positioned to discuss community issues and form their own opinions, which is also noted in existing literature.

Due to **economic empowerment through the SGs**, women felt clearer about their status and role in the community and how they could best participate. They were able to influence decisions in their households especially due to financial independence, which gave them greater access to participate next in community decision-making. Economic empowerment supported by SGs allows women members to increase self-esteem and feel independent in making their choices. Also, their status in the community increased as they gained access to increased income and wealth, opening up more opportunities for their voices to be valued in the community. This finding complements the literature on SGs' impact on women's household decision-making capabilities as well as the impact of wealth on women's status in the community.

In some countries, most notably Burundi and Sudan, SG women (notably from SG leadership) are involved

in **resolving conflicts and disputes** in their communities. The community increasingly trusts women in SGs, and thus SG members are suitable to resolve problems within the community. As the community views them in this light, women have been encouraged to participate in public processes more, which is also complemented through literature on savings groups in fragile settings. For some women, the trainings on conflict-resolution through SGs gave them the skills to resolve conflicts and help the more vulnerable members of the community.

When women are members of SGs that act collectively to raise needs in public fora or meet with local authorities, they increase their own individual public engagement. Additionally, they change their personal beliefs that women should play a bigger role in public decision-making. Thus, **SGs** (and other community groups) **can lead by example collectively to influence individual members' actions**. This was also exemplified in political empowerment: women are able to further their political ambitions due to the support of their group. Groups fully rally behind their members who want to run for office; they campaign for her rather than compete with her.

Influence of SGs on Women's *Collective* Public Participation

Highlights

- ⇒ Savings groups are less likely to engage in collective public participation than advocacy groups and other community-based organisations.
- ⇒ Yet, when savings groups do come together to influence, they are able to collectively pool their resources and utilise them to influence public decision-making with financial backing.
- ⇒ The social insurance / solidarity fund innate in savings groups suggests the capability of savings groups members to make collective decisions on behalf of their communities.

The study found that **savings groups are less likely to engage in collective public participation** than advocacy groups and other community-based organisations. Despite these findings, many SGs are without-a-doubt engaging in collective processes to benefit their communities.

SGs have the **unique feature of financial resources** that are not present in other types of community groups. For example, SGs have a social insurance / solidarity fund where members pool their funds to help other members with emergencies. Although this is a core function of the group, it indicates willingness of members to collectively make decisions on how to improve the livelihoods and wellbeing of their community.

Typically, most SG members take out loans as individuals. Although, a growing number of SGs are seeing loans taken out for collective purposes. In many cases, **SGs pooled their financial resources to undertake community projects or influence decision-makers** to address specific needs of the community, similar to findings in existing literature. With their resources, the groups could fully fund or contribute toward projects or services that they felt were most pressing or needed. Therefore, although SGs may be less active than other groups in advocating and raising needs directly to community leadership, their ability to collectively influence public decision-making when they do decide to act is high.

Collective public participation varied widely across countries and programmes: the EVC programme and in Burundi specifically (an EVC country) experienced significantly higher proportions of SGs that engaged in collective public participation. This suggests that **SG membership alone cannot influence women's collective public participation** in government processes – interventions (e.g., rights trainings, engaging men, advocacy, etc.) and enabling environments and processes that encourage women coming together to influence decision-making are essential. This is also reflected in existing literature which emphasises on interventions that combine economic and political empowerment.

Key Differences in Gender-Segregated vs. Mixed-Gender Groups for Women's Public Participation

The case studies and literature review findings are mixed on the impact of the group's gender composition on outcomes related to women's public participation. Overall, though, the data shows that participating in a mixed-gender group may have a positive impact on women's public participation. Those who were in **mixed gender groups (compared to women only groups) were slightly more likely to believe that women and men have equal decision-making rights, that women should have a bigger role in public decision-making, and to become more engaged in their community.**

The findings from this study complement and build upon literature that has found women in mixed-gender SGs have more success influencing decisions in their household and more success as a group financially.^{166 167} Mixed gender groups enabled women and men to exchange opinions between each other and make collective decisions. Having a **mixed gender group with women in the lead breaks the ice and shifts negative social norms** between men and women. In mixed-gender groups, men learned to listen to women better, accept women as leaders, recognise women's capabilities to contribute to decision-making, and share their experience with others. A key success factor in mixed gender groups, though, is the ability of

	Women-only	Mixed-gender
More likely to believe that women and men have equal decision-making rights,	<input type="checkbox"/>	<input checked="" type="checkbox"/>
More likely to believe that women should have a bigger role in public decision-making	<input type="checkbox"/>	<input checked="" type="checkbox"/>
More likely to become more engaged in their community	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Men making greater shifts in gender-based social norms	<input type="checkbox"/>	<input checked="" type="checkbox"/>
More acceptance of women in leadership positions	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Greater promotion of women's leadership capabilities amongst men	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Greater confidence amongst women in their leadership capabilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Safer space for women to speak freely about all topics	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Women's full autonomy over decision-making	<input checked="" type="checkbox"/>	<input type="checkbox"/>

¹⁶⁶ Ibrahim Z. & Kuru-Utumpala J. (2020). "Curiosity Collective II Are VSLAs Feminist Platforms for Gender Transformation". CARE.

¹⁶⁷ CARE. "The Role of Collectives in Achieving Women's Economic Empowerment: A Cross-Project Analysis". CARE.

women to take leadership roles over men. Men attending meetings and training sessions alongside women reassures some men about the benefits of capacity strengthening on their wives' self-confidence and their ability to think about public issues. Mixed groups favour a certain open-mindedness among men who become sensitive to the economic and social emancipation of women. Having male family members in the SG can help maintain the balance within the families. Watching women take control of their finances and make independent decisions made men more open to listening to women's opinions during meetings and made husbands more open to their wives' influence and control over household decisions. Further, women get more confidence in being leaders and making decisions, especially related to dealing with men in public.

Much of the prior existing literature emphasises the importance of women-only SGs because they provide women with a safe space to strengthen and demonstrate their capacities, or make private investments, without men imposing on their space or influencing their decisions.¹⁶⁸ This study complements the finding that **gender-segregated SGs provide women with a safe space to speak freely**, openly share their views amongst other women who understand each other better, communicate more peacefully and empathetically, and have autonomy and power to make decisions without the influence of men. If spouses participate in the SGs together, women's decisions in the presence of their husbands can be influenced. Purely women's groups exert less pressure on women, and they can discuss all subjects and rub shoulders with women from civil society organisations and political parties. These reasons are why gender-segregated groups were the preference for some women in the study. In this sense, women's agency is fostered, and the exclusionary practices embedded within other existing structures are torn down when women are given their own space to make their own rules. Yet, the evidence that increased agency *alone*, even when there is an inclusive structure in place such as a savings group, does not directly result in women's public participation and influence.

It is important to remember that other (contextual) factors beyond the group's gender composition (e.g.,

support from community leaders, civil society interventions, etc.) may explain the positive outcomes for women including the influence of programmes or social norms within the specific villages.

Enabling and Disabling Factors of SGs Influencing Women's Public Participation

Highlights

- ⇒ Critical enabling factors found in the country case studies included: the support of family, enabling community environments, group environment, capacity strengthening and trainings, civil society programmatic support, social networks, inspirational / influential role models, supportive governments, economic empowerment, and geographic conditions.
- ⇒ The disabling factors influencing women's public participation included social norms, illiteracy / lack of education, ethnic or other tensions and divisions, and COVID-19.

Agency

Many SG members developed or strengthened **their financial, governance, literacy, and technical knowledge and skills and leadership capacities** through trainings they received in their SG. Skills such as financial management readied women to engage in discussions about community needs and the budget needed to address them. All the literature reviewed for this study point to similar benefits of capacity-strengthening and trainings by SGs. Husbands acknowledged that the SG enabled their wives to learn important financial skills. Beyond the skills garnered through the SG, capacity strengthening increased public participation and community engagement in a variety of other ways including changing women's beliefs about their role in public decision-making (toward having a bigger role), providing more knowledge of community issues and information, increasing confidence, participating in public spaces, and influencing community activities and decisions.

Lack of education and literacy are critical disablers of women's public participation. When women are illiterate, they are less likely to feel comfortable

¹⁶⁸ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

participating in SGs or in public processes. This is especially relevant for older women and refugees. The provision of literacy classes to support women's participation in the SGs and in their community (EVC and WoM) was a very important factor in women's participation and ability to speak out in public life. LDS, on the other hand, did not incorporate literacy classes and programme staff felt strongly that this was a major disabling factor of women's public participation. When women (and also their husbands) have basic education and skills (basic literacy, numeracy, public speaking, etc.), they have more confidence that they can understand and contribute to community meetings, then they become more active and contribute.

The **increased income of women thanks to SGs may function as a gateway for other activities**. According to both men and women across villages and groups, income and wealth improve the status of women, enabling them to gain a seat at the table and to be heard. Women were seen as more worthy of sharing their ideas and opinions as well as being more responsible, capable, and confident. It enables women to make more independent decisions not only within her home, but within her community because she is not indebted to the men in her life. Additionally, economic empowerment provides the income necessary to contribute toward community actions individually, but also collectively as an SG through mechanisms such as solidarity funds and funding of projects and initiatives. This complements what was found in the literature. Yet, it is likely that **economic empowerment alone is not enough to make transformative changes regarding women's inclusion** in governance and decision-making. Complementing economic empowerment of women through SGs with other community-based activities promoting the role of women in decision-making is more likely to result in more significant shifts for women in a shorter period of time.

Structure

Having leadership at the highest levels institutionalising SGs in community development plans and processes will give women members legitimacy and formally **institutionalise their right to independent financial assets and participation in decision-making**. Further, when governments reduce administrative burden for SGs – such as eliminating

registration fees – more SGs and the women who are members gain easier access to public spheres. **Local and higher-level authorities** create an enabling environment for SGs and women's public participation by publicly declaring their sponsorship. The Burundian government, for example, publicly acknowledged the positive impact of SGs, as have the governments of Mali and Niger.

Social norms can either hamper or promote women's public participation. As strongly emphasised in existing literature, **social norms – especially harmful norms related to gender – continue to persist** and limit women's public participation. Such norms limit women's ability to join SGs or to raise their voice in community meetings. The type and strength of conservative or patriarchal norms varied across villages depending on many factors including religion, community leadership and role models, ethnic or tribal diversity, proximity to larger cities, amongst others. Social norms are entrenched and difficult to change. Positive findings emerged, though, that these social norms are changing, and more and more women no longer perceive such gender norms as a barrier.

Norms in many of the villages (to some extent) in all countries dictate that women need to have disposable income in order to participate in public processes. When women are clean, well dressed, and are able to afford domestic help, they are taken more seriously by the community. While SG membership helps women to increase their income and thereby their purchasing power, enabling their public participation, social norms continue to reinforce the inequality within women's access to public spaces.

Whether or not women participate in SGs can also be due to the **demographic groups** of which they belong. For example, in Pakistan, women in certain castes or classes did not participate due to the influence of landlords, elders, or other powerholders who restricted their mobility and limited their activities outside the home. Also, women who were IDPs or refugees in Sudan faced tremendous barriers to even joining groups, let alone participating in other public processes. The ingrained biases or even simply the language differences against IDPs and refugees created divisions of who could join SGs and the types of influence they could have in their communities. Also, in some contexts, younger women only started becoming more active in the community once they

became part of the SGs. Thus, although SG membership makes public spaces more accessible for women, many other women who are not (or are incapable of being a member of SGs) are being excluded from public processes.

Regional differences may also act as both a barrier and enabler toward women's public participation.

In some cases, SGs closer to bigger towns have shown to be more entrepreneurial, leading to better economic outcomes. This is especially important for IDPs and refugees, because when they live closer to more diverse places such as bigger towns or large markets where people converge, host communities are more willing to convene together in one SG with IDPs and refugees. In contrast, SGs in rural areas with supportive community leaders are more active in public processes. These regional differences were not investigated in detail through the study, so this finding requires further inquiry. Also, when considering conflict-affected regions, those areas facing greater conflict may be more likely to engage in SGs and public participation because there are fewer economic opportunities and higher group spirit to seize opportunities.

Although highly dependent on country context, **COVID-19** has impacted women's participation in community groups as well as public decision-making. Movement restrictions limit women's ability to participate in SGs and public gatherings. There is a risk that governance bodies will not reinstitute public participation to the fullest extent as a result of these changes. Further, the financial impact of market closures and price increases could change women's priorities to focus more on their household's economic well-being rather than spending valuable time in community decision-making spaces and processes.

Movement restrictions and regulations about public gatherings due to COVID-19 could lead to SGs and other groups to cease or slow meeting frequency, reducing the opportunity to engage women in capacity-strengthening activities and savings and loans functions. Indeed, **SG members seem to be feeling the consequences of COVID-19 more acutely than members of other groups** as they report more financial struggles, more work in the home, and feeling more left out of local decision-making processes. However, some respondents stated also that women have been requested to be more involved in public

decision-making relating to issues of health and education. Although COVID-19 has turned out to be predominantly a disabling factor for women's public participation, it does present some opportunities for women – particularly those with financial power during this economic downturn – to be influential in their communities.

Relations

Having the **support of family** is an important first step in women's participation in the SG and their public participation. The study found that when *some* members of the family were not supportive of women's SG participation (her husband, father, or other family members), women typically did not think they could make public decisions. Conversely, women with *fully* supportive families typically believed that women had equal rights as men in decision-making. This was also found for women who *did not have any* supportive family members, suggesting these women were more confident and willing to break from norms and the wishes of their families. This provides an interesting addition to existing literature reviewed which found that SG membership was mostly supported by family and community members, which encouraged women.

SGs, more than advocacy groups or CBOs, improve women's economic empowerment, which can lead to more family support. When husbands and families saw the benefit of SGs and felt that women's participation in a SG was positive or bringing familial benefits, it was easier to persuade them that women's participation in public decision-making processes could also have positive outcomes. Indeed, when women earn equal income with their husbands or when a woman is the primary income-earner in the household, women are more likely to become more engaged in their community and believe that women have equal decision-making rights as men. Other studies on SGs and women's individual lives have shown similar findings. Despite these advances, many women still experienced being confronted with paternal or spousal authority even after developing their agencies and managing to assert themselves in family decisions. Interestingly, though, SG members may be less progressive in their beliefs about the extent of women's public participation; SG members are more likely to believe that women should get their husband's permission first. This shows that although SGs may positively influence women getting more

involved in public processes, they still feel their husband's permission is essential.

Also, **supportive communities provide an enabling environment for women** to use their financial resources garnered through SGs in positive and influential ways that serve the needs of other women in the community. Buy-in from community leadership, especially religious and traditional leaders, was found to be imperative. This was strongest when the communities had leaders that they followed their advice closely such as elders and landlords in Pakistan and El Omda in Sudan. When community leaders supported or even promoted SGs, women were more likely to become involved in both the SGs and even in public processes.

The presence of **role models** (e.g., elderly women in Pakistan, men in Burundi) who were already practicing the exemplary behaviour) made women of all ages (and/or their families) more comfortable to join SGs. Role models who were strong and vocal were able to inspire women – or to encourage the powerholders in their families to enable them – to join groups and use their influence in public processes. The role models created a pathway for women to shift or break social norms that restricted their public participation.

The **savings group structure and environment itself can provide an enabling environment** toward women's public participation. For instance, the **gender composition** of the group may be both enabling or disabling (see above section). Also, when the SG is predominantly led by women who encourage and inspire the other members (especially when the group is mixed and they hold leadership positions over men), more women are more interested in joining public spaces and processes. Additionally, the **frequency at which meetings are held** matters. Due to the financial incentives of SGs, meetings are typically held weekly. This creates ample opportunity to conduct capacity strengthening activities and trainings, and to create space for women to discuss their issues more often. Advocacy groups and other CBOs, on the other hand, typically do not meet as often as SGs.

The **influence of formal civil society** such as programming and projects of (I)NGOs and community partners is an enabling factor for women's public participation. For example,

respondents affiliated with the EVC programme reported more community engagement, higher rates of reading of community plans, organising community events, believing that women and men have equal decision-making rights, and changing their beliefs toward women having a larger role in public decision-making. Over the past four years of EVC, community members in the countries and villages have been receiving capacity strengthening, awareness raising, and have been involved in a variety of campaigns to shift harmful social norms and promote women's inclusion in governance processes. This strong focus on inclusive governance may help explain some of the differences seen between the EVC, WoM, and LDS regions. On the other hand, while WoM and LDS have also incorporated capacity strengthening and awareness raising on women's rights and governance, they have been more focused on women's economic empowerment and livelihoods. Other factors including the duration of the programme and country contexts may also play a role in the differences recorded between the programmes.

Through the SGs and SG networks (i.e., formal networks, federations, or informal coalitions of groups), women were able to make more connections that proved not only to be supportive in their businesses, but also in their knowledge of community needs and issues. When members of SGs, and later **networks** of SGs, started working together, they were able to widen their reach and expand their knowledge. For instance, when different SGs meet in the same location in a village, they cross paths and sometimes even convene meetings jointly to discuss needs and issues together. Without the groups and network,



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women between villages and even within villages rarely met with each other. Further, as many women were members of both SGs and other community groups, they had the opportunity to further expand their network and discuss the needs arising across groups. Having a network enables women to advocate for needs across various structures with more authority and legitimacy. Many women are even able to access formal leadership positions with more success thanks to the wider social network gained through the SG.

Entry Points in SGs to Support Women's Public Participation

Building upon the above-mentioned enabling factors, as well as mitigating the disabling factors, can serve as the initial entry points into supporting the role of SGs in facilitating women's public participation.

- Making sure that the **women have a support system around them starts with their direct family members**. Few husbands felt any negative impacts from their wives' SG participation; so, husbands of current SG members may be able to influence other men and support greater community buy-in. Engaging husbands in SGs may be another entry point, as husbands who had been in SGs themselves were more likely to feel that women should have larger roles in public decision-making.
- Powerholders in the community are gatekeepers for women's public engagement. **Role models** in the community include supportive husbands and other progressive males, traditional or religious leaders, and women activists/leaders. Having these role models and leaders in the community actively promoting SGs enables more women not only to get involved in SGs, but also in public participation. More women become aware of their rights to participate and face fewer barriers with exclusionary practices.
- The partnership of existing local programmes within the communities through CBOs and/or other civil society entities (e.g., (I)NGOs) is a launching point for **making leadership and interpersonal trainings a core component of SG membership**. Also, leveraging existing opportunities for women to get together to expand their network or travel between communities as opportunities for exchange can greatly benefit SG women. SG women confirmed that accumulated experience and trainings from the SG is an important lever for an increased role in the community development processes.
- In many cases, women SG leaders are well-respected and their opinions on various public decisions are sought by the community and community leaders. With well-trained and well-respected women leaders, there are **advocacy opportunities that can be leveraged, and women can gain political positions at local levels and beyond**. These female leaders who go on from the SG into other community leadership roles could set up a network for mentoring and coaching upcoming SG female leaders to become community leaders as well.
- **SG networks can be useful to advocate for members' needs at higher governmental levels**. SG networks could be encouraged to bring a larger number of people together to raise their voice, needs and ideas. While SG groups have come together at a local level, more groups could be mobilised for advocacy objectives at (sub-) national levels.
- Investing in **initiatives that promote social cohesion** (i.e., peacebuilding) in the community will probably lead to rapidly multiplying the impact of SG participation on more diversity of women in community decision-making. EVC found that conducting community trainings on peacebuilding and social cohesion *first* enabled them to form SGs comprised of diverse women and bridge ethnic divides.
- In many cases, governments have already expressed support for SGs in their countries, which can facilitate greater participation of women in SGs. Groups can leverage moments by government or local authorities where they publicly declare support SGs or make administrative changes to assist SGs as an opportunity to not only increase women's membership in SGs, but to promote women's active participation in public life.
- Respondents provided a few examples of topics about which they felt women should make decisions; the list varied by country and programme affiliation. **Identifying the topics that women are interested in** within each village alongside those topics that men and other powerholders in the community feel women

could be involved in. For example, engaging men and women together in topics like GBV can help get more men involved in traditional ‘women’s issues’ and increase their buy-in towards improving women’s participation. Starting with these topics and ideas could help with mapping out where women’s interests and the willingness of powerholders intersect, serving as an entry point for women’s public participation.

- Young people share the problems and realities of adult women including poverty, discrimination, gender-based violence and low participation in public life. SGs are open to young women, which presents them with an opportunity to get together with elders to discuss problems and find common solutions. **Having the voice of women and young people strengthens not only access, but also the presence of young women in the public sphere.** Having a harmonious space for young and old is an entry point for young people to gain influence in their communities.

CHAPTER 7: RECOMMENDATIONS

Given the contribution of this study to the existing body of knowledge about both SGs and women’s inclusion and public participation, the following recommendations are presented to practitioners, national policy-makers, the international community, and future researchers.

Civil Society Practitioners

Design or adapt savings group programming

- **Analyse the power dynamics and conflicts within the context** to determine how to structure effective and representative SGs. It may be necessary to engage in peacebuilding initiatives in FCAS first before launching diverse SGs, whereas other communities may be already primed and ready to bring community members together across ethnic, religious, or other divides.
- **Introduce trainings into SG beyond basic SG management and finance.** By incorporating leadership, interpersonal, literacy, and governance trainings, women (and men) will be better prepared to take individual and collective action in their communities beyond their SG.

- **Carefully consider the benefits of the gender composition of the SG.** Some contexts may benefit from launching SGs as women-only and introducing men over time. Introducing men into the group once women are already in leadership positions will mitigate men dominating decision-making. Building up to mixed gender groups will provide the benefit of a safe space for women to develop their capacities initially, then grow into a more dynamic space to strengthen such capacities alongside men.
- Design and implement **governance structures that prevent powerholders (e.g., men, elites) from taking control** of the management of the SGs. Instituting quotas for women in SG leadership roles and mechanisms for how members share and vote on ideas will prevent groups from being usurped by the most powerful members. For example, require that three of the five elected committee members be women.
- Identify and support SG members who are interested in community activities to **join community advocacy groups and/or SG networks** (or federations). The additional trainings and supports afforded through these types of community groups provides the extra boost many women need to deepen their public participation.
- Consider establishing **SGs focused exclusively on investments in the public sphere.** Such groups could be comprised of members from traditional individual-focused SGs who want to use their collective resources to make a community impact.

Leverage and connect savings groups

- **Identify opportunities for SG women to use their voice** to deliver their needs to authorities and support SG to act as a collective to compound their influence.
- **Use savings groups as an entry point to encourage other public participation activities for women.** The economic benefits of the savings groups lead to more acceptance amongst family members to allow women to go out of the house and to engage in public activities. Encourage women in SGs to pursue their ambitions and aspirations in the public sphere as they start realising more independence at the household level.
- **Organise meetings and exchange visits between different SGs as well as advocacy groups, CBOs,**

and men's groups around specific topics of interest to each. Providing a jumping off point for collaboration could enhance groups' ability to address the most pressing community needs and to advocate at higher levels. Further, women's SGs should interact with men's groups so men can be engaged and persuaded about women's capacities to engage in public participation. Exchange visits help women to forge links with other women and raise their needs to higher levels with their collective voice.

- **Identify champions / role models for SGs and utilise them to spread positive messaging.** Role models can be used in communities and different communication mechanism (e.g., social media, events) to increase the impact of a certain message and make it seem more reliable and more feasible to copy the exemplary behaviour.
- Facilitate **women leaders** (e.g., female public authorities, entrepreneurs, etc.) **to connect with other aspiring women leaders and savings groups, advocacy groups, and CBO networks** in the community. This also helps women leaders to be accountable to the women who elected them and support ongoing mobilisation of women to participate in community planning and in electoral processes.

Reach the wider community

- **Focus on transforming harmful social norms.** Social norms that restrict women continue to be a barrier for women's public participation. Programming that aims to shift social norms toward favouring women's public participation must incorporate men and other family members.
- Be mindful of unintended consequences that may arise as women enter the public sphere; remember to **do no harm**. Sometimes women face gender-based violence as a result of economic empowerment and/or public participation. Programming must work to mitigate harm to women by having safe spaces for women to talk about what is happening at home, supportive connections for women (e.g., counsellors, safe houses), amongst other GBV support structures. This must work alongside programming focused on building up family support and understanding.

Government and Policy-makers

Formally connect with savings groups

- **Institutionalise SG leadership into existing decision-making structures.** Supporting SGs to expand their purpose and bringing SG women into governance structures and dialogues about development priorities from local to national levels will strengthen decision-making. SG leaders have high levels of trust in their communities, making them a good source for local insights and securing confidence.
- **Turn to SG leadership and the SG approach to support building social cohesion** across conflicting groups (e.g., ethnic groups). Leveraging economic empowerment alongside additional dialogue sessions on peacebuilding helps bridge the divide between groups.
- **Engage civil society involved in SG programming to institutionalise lessons learned** into the roll-out of the SG approach in other development projects. Build on lessons learnt from the other programmes regarding the types of trainings that improve women's likelihood to engage in public participation (e.g., governance, women's rights, literacy, and public speaking).

Promote savings groups

- **Encourage SG membership as an alternative to government and bank loans** for those who cannot take interest-bearing loans out due to Islamic religious norms.
- Assist SGs in **linking with micro-credit institutions and banks** by identifying interested institutions and discussing possible savings and loans terms on behalf of the savings groups.
- **Incentivise the formation of groups by minimising administrative hurdles.** For example, expedite the process for SGs to register with government, reduce or eliminate registration fees, set a minimum annual income threshold before the group incurs taxation. Having a simplified and expedited registration process for SGs will enable them to more efficiently and effectively utilise their resources for collective benefit of their communities. Further, a **minimum income threshold before taxation** will reduce the disincentive for groups not to register.

- **Formally adopt the savings group model** in development cooperation projects (as has been done in Côte d'Ivoire, Ghana, Niger, and other countries) to multiply the impact of savings groups. With the adoption of a national financial education strategy including savings groups, millions of people living below the poverty line could be reached.

Support an enabling environment

- Improve **implementation of laws, policies, and conventions** relating to women's rights and inclusion. Respect for the laws reduces the impact of socio-cultural burdens, which would enable more women to influence decision-making processes and positive impact development.
- **Analyse existing policies that have gender equality objectives** to ensure that they are representative of the economic empowerment and resilience-building needs of women to enable their public participation. Ensure the policies are implementable and have sufficient resourcing in terms of staffing, budget, and staff capacities.

Donors and International Community

Provide innovative funding

- **Fund and design programmes that incorporate both economic empowerment of women and inclusive governance.** The complementarity of these two approaches will maximise impact across both. Financial assets enable more women to get involved in their community and for their voices to be listened to by powerholders. Additionally, incorporate adult literacy classes into programming in order to reach (illiterate) women who are often excluded from community groups and processes.
- Women's empowerment is a long-term process that requires **long-term programming and funding.** Across all countries, it took women at least two years of participation in community groups to be able to start realizing changes in beliefs and actions. In some cases, it took women three years to start venturing out of the house and engaging in advocacy initiatives.
- **Prioritise agile and innovative funding mechanisms to target less formalised community**

groups. Support locally-led initiatives that directly fund SGs and other women's groups that aim to connect community groups together toward collective activism and to pursue political agendas when windows of opportunity arise.

- **Social norms should be given a central role** in policy frameworks on women's empowerment. Decreasing the harmful effects of gender norms should be included as a goal in the funding instrument.
- **Leverage existing SGs to introduce other programming geared toward gender equality.** Support SGs to expand their programming beyond economic development to addressing social norms, gender equality, inclusive governance, and importance of women's public and political participation.

Engage in agenda-setting and networking

- Take a **multi-sectoral approach to developing inclusive agendas**, particularly those related to women's economic empowerment and public participation. Secure policy reforms and broker relationships that advocate for strong and open civic space for community groups to pursue goals related to these topics.
- **Dialogue with national governments** on the importance of promoting an enabling environment for SGs, especially those that are purely operated by women.
- **Promote better linkages of informal and community-based organisations** such as SGs, advocacy groups, and CBOs with formal civil social actors that have access to decision makers at local, provincial, and national levels.

Possibilities for Further Research

There is ample opportunity for further research to more conclusively deduce the impact of savings groups and other community-based groups on women's public participation, including the following:

- Researching the **intersection of SG membership with other community groups and the order in which women begin joining community groups** may help better understand if SGs are in fact a stepping stone toward joining other groups and further community engagement, or if community group membership alone (regardless of type) is enough to impact women's public participation. In

other words, what is the order or hierarchy in which women engage in community groups? While it is clear that SGs play an important role in women's public participation, more investigation is needed to determine if all types of community-group participation are equally as influential as each other, or if SGs act as the crucial first step in launching women's public participation. Current savings group members are less engaged in the communities than members of other groups; yet previous (but not current) SG members or people who planned to become SG members reported highest engagement. Research on why current SG members are less engaged than others could possibly help answer this question.

- **The impact of the gender composition of the SG (or other community group) on women's public participation.** A study that compares SGs in similar contexts and receiving all of the same support (e.g., trainings) with the only difference being the gender composition will lead to more conclusive insights about the most beneficial gender composition for SGs. Further, examine the impact on women's public participation of whether the SG was mixed gender from the start versus those who became mixed gender over time. A study of this type requires context-specificity, as some countries or contexts may introduce benefits or challenges for women depending on the gender composition of their group.
- Engage in longitudinal research to understand the **long-term impact of SGs on women's public participation and political empowerment.** Tracking SG women who become powerful (SG leaders, entrepreneurs, or public leaders) due to their economic empowerment gained through the SG, and how this leadership translates into influence over public decisions or obtaining political positions, will inform the strength of SGs' reach and influence.
- Examine the **influence of SG networks and coalitions of SGs and other community-based groups** and their ability to influence decision-making at higher government levels. Such a study would also shed more light on the collective actions and influence of SGs and community groups.
- Although it was apparent that economic empowerment helps women gain public influence, it was unclear through this study what (real or

perceived) threshold of income or wealth women needed to reach in order to become influential. Research into the **level of (real or perceived) income is needed by women to be able to have influence** over household and community decision-making is recommended.

CHAPTER 8: CONCLUSION

The study sought to answer the research question: "*To what extent does women's participation in savings groups affect their public participation in governance or decision-making processes?*".

Through the findings of this study, it can be concluded that indeed **women's participation in savings groups affects their public participation in community governance structures and decision-making.** The extent, though, is less certain and highly dependent on a variety of factors. Some factors include the support of family and community members, the support and resources contributed by programmes and partners, social norms and exclusionary practices within the communities, the will of the women members themselves, the structure of the group (e.g., gender composition), amongst other factors. Since women are – in most cases – members of both savings groups and CBOs, it is hard to say what the impact is of participation in a single group. Also, the study finds that savings group members are typically equally or less active, and more conservative in their beliefs about women's public participation, than women in other community groups (especially advocacy groups). Therefore, little evidence has been found that SGs provide a *more significant* entry point for women to improve their public participation than membership in other community-based organisations.

Savings groups help knock the structural barrier women often face of not having independent financial means. Being part of a savings group not only has an economic impact on the lives of the women members, it also has increased the status that they have in the household. With financial assets gained through the SG, women become leaders or role models in their community. Family, community members, and the women themselves feel they have a stronger voice and should have more influence over decisions; they are perceived as more responsible, capable, and powerful. Independent income also enables them to make their own decisions outside of the influence of their



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husbands or families and to contribute financially to the community initiatives of their choosing.

The findings point toward the most significant impacts of savings groups (as well as other community groups) on members' individual agency. Membership in groups improved women's confidence, particularly to speak in public, as well as their capacities on important topics (e.g., finance, savings, governance, women's rights, and more). Further, group membership inspired many to change their beliefs toward thinking women should have a bigger role in both household and community decision-making processes.

Importantly, membership in a community group such as a SG provides women with a social network that builds connections into other groups. They act as a means to bring diverse people together who were typically not used to interacting and to raise their awareness on the issues different people are facing. As a collective, many groups were able to come together to address community needs. The collective financial power of SGs in particular gave them the leverage to influence decision-making. Women felt supported by their fellow members. The encouragement of their group, in addition to their strengthened skills, enabled them to play a bigger role in community decision-making once they exercised their capabilities. Overall, the overlap between SG, CBO, and advocacy group membership is significant.

Few women perceive formal enablers or barriers that impact their public participation such as policies or laws. Although, practices such as lack of adequate education and literacy act as disabling forces. Despite these barriers, women have found enablers for their public participation including family and community support and support from civil society actors, which have had a tremendous impact on their public participation.

Although these findings are noteworthy, also important to recognise are the gaps in knowledge that still remain. Most notably, the membership across

groups is fluid. Understanding the influence of savings groups compared to other types of community groups is difficult to ascertain. Another element of uncertainty is whether the differences found across programmes can be attributed to programme interventions or to country contexts. Contextual differences were not a key feature of inquiry for the study. Although, all EVC country cases – despite their vast contextual differences themselves – typically still had more similarity in responses than those from respondents in the other programmes (LDS, WoM), which indicates some level of programmatic influence.

In conclusion, this study provides strong evidence that civil society, donors, policy-makers, and others must think beyond women's economic empowerment and into women's community leadership. Savings group women are capable of more than savings and starting small businesses. They are increasingly interested in and capable of using their skills gained through the savings group to influence their community and help address their community needs. While we do not know which women are going to be interested in becoming active in their communities and in governance decision-making, we do know that financial means, strengthened knowledge and capacities, networking, and brokered engagement with decision-makers will increase the likelihood that women can and will effectively act on their aspirations and be able to influence decisions that affect their lives.

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Annex 1: Research Framework

Research Objectives

1. To analyse the different enablers and opportunities of savings groups that affect the members' public participation and how such characteristics could be emphasised/replicated in other savings groups and community-based organisations (CBOs).
2. To analyse if participation in savings groups (regardless of the output of the savings groups) affects members' public participation differently than participation in other CBOs.
3. To identify specific recommendations related to savings groups interventions including: (a) types and content of capacity strengthening of members that support women voice and leadership; (b) recommendations around Agency, Structure and Relations¹⁶⁹ that support women's participation and influence in public spheres.

Research Scope & Questions

The main question that this research addressed was:

To what extent does women's participation in savings groups affect their public participation in governance or decision-making processes?

Related to the main research question are sub-questions that guided the development of country case study data collection tools and the report discussion. For each sub-question, the elements of agency, structure, and relations were investigated.

Research Sub-questions

1. What are the enabling and disabling factors/characteristics of savings groups (especially VSLAs) that impact the public participation of their members?
2. What are the entry points within savings groups to initiate interventions aimed at increasing women's public participation?
3. Does participation in gender-segregated (women-only) savings groups vs. mixed-gender savings groups impact women's public participation differently?
4. To what extent does participation in savings groups affect women's public participation differently than participation in other community-based organisations?
5. To what extent do savings groups enable women to use their collective agency to influence compared to the individual agency of women? How do the women/girls in savings groups support each other in the public decision-making and/or political process?

In addition to the research questions for the study as a whole, the following sub-questions were unique to Sudan's comparative analysis between EVC and LDS:

1. Does participation in VSLAs affect female refugees and internally displaced groups' public participation differently than non-refugees and IDPs?
2. How do outcomes related to the public participation of women differ in EVC compared to LDS?
3. What components of EVC and LDS trigger differences in outcomes between the two programmes?

¹⁶⁹ CARE's Gender Equality Framework recognises that there are three dimensions affecting women's voice, leadership and representation: **structure, relations, and agency**. Change needs to occur in each of the three domains in order for women and youth to be active and influential agents in governance processes. Each domain, therefore, has a role in the pathways towards increased social inclusion and offers a useful analytical framework for assessing change in this study. In addition to considering the roles of institutions, power holders and civil society, this study must recognise and seek to investigate the roles of women and youth themselves *as active agents in their own empowerment pathways*.

Analytical Framework

The research framework was guided by the CARE International Gender Empowerment Framework, focused on the three pillars: Agency, Relations, Structure. The framework guided the development of the data collection tools and the study findings.



Agency refers to individual beliefs, expectations and capacities, as well as the collective capacity of women and youth to drive their meaningful participation and influence over public decision-making.

Structures (formal & informal) affect the capacity of women and girls to participate effectively in local governance processes. Structures address the beliefs, attitudes and norms held by others within a social system (e.g. men, families), as well as the formal policies and structures that shape local governance systems and processes.

Relations (external & internal support) refer to the relations that women and girls have with support structures and systems, which could be both local and global in scale. In this study, this primarily includes savings groups/VSLAs and other community-based organisations. These might also include formal NGOs like CARE, or informal networks and groups. In terms of women and youth-led groups, there is crossover between ‘agency’ and ‘relations’ because agency is also reflected in the *collective capacity* of women and youth to secure their own participation in local governance processes.

Annex 2: Methodology

The study investigated the research question and sub-questions (Annex 1) through both qualitative and quantitative analysis.

Secondary data: A literature review was conducted of CARE-specific literature as well as external documents. The literature was identified through searching of the CARE International files, recommendations by colleagues and experts, as well as general internet-based searches. It was not guided by a strict meta-analysis framework.

The findings for the study relied upon the five country-level case studies (Burundi, Mali, Niger, Pakistan, Sudan) conducted in association with this study. The data that was collected for those countries was analysed and written into a report for each country. Those reports – particularly the data arising from the key informant interviews in each country – were analysed and synthesised to develop the findings and discussion sections of this study.

Primary data: Primary data was collected for the five country-level case studies (Burundi, Mali, Niger, Pakistan, Sudan). Using key informant interviews (KII) and surveys, data was collected from women participating in savings groups, different types of community advocacy groups, and other community-based organisations, as well as with women holding government leadership positions currently who were savings group members, and husbands/fathers of women in savings groups. Also, KIIs with EVC, LDS, and WoM programme staff implementing savings groups occurred. The primary data was collected in two to four villages per programme. The villages were selected by the country-level programme staff members at their discretion.

Data Collection Plan

The research questions were addressed through the perspectives of the following stakeholders:

- Savings groups (VSLA) members: young women 18-34, women 35+
- Community Advocacy Groups (EVC) or Mother's Support Group (LDS) members: young women 18-34, women 35+
- Other community-based organisation members: young women 18-34, women 35+
- Women in leadership positions who were SG members: any age
- Husbands/fathers of SG members: any age
- EVC, LDS, and WoM programme staff implementing SGs

In the case studies, all primary data was collected by phone to ensure that participation in the study posed *no physical harm* to participants. By limiting the contact between enumerators and participants, we aimed ensure that the study did not contribute to the spread of COVID-19. The participants were reached on their personal mobile if they had one. Otherwise, a location in each village was identified to house a study phone and community-based programme associates were hired to sanitise the shared phone between each use.

The data collection tools were designed by CARE Nederland and validated by CARE country office staff. Then, the CARE country office staff translated the tools to local language for use by the enumerators.

Key Informant Interviews

In the country case studies, KIIs were held with savings group members, community advocacy groups, other community-based organisation members, and women holding community leadership positions currently who were SG members.

The structured KIIs were between 30-45 minutes depending on the type of informant. All KIIs with the exception of some programme staff KIIs were conducted in local language by enumerators hired by CARE. When language allowed, some staff KIIs were conducted in English by CARE Nederland staff. In the EVC and LDS countries, the KIIs were audio recorded and transcribed, then translated into English for analysis. In WoM countries, the KIIs were conducted in French and notes were taken directly during the KII for analysis; no audio files were collected.

Survey

Surveys were delivered to SG members, advocacy group members, other community-based organisation members, and husbands/fathers of SG members in 9 EVC villages, 3 LDS villages, and 6 WoM villages.

12-15 question multiple choice surveys were delivered by phone and submitted via Kobo Toolbox directly by the enumerators. The surveys were conducted by enumerators hired by CARE and based in-country.

Sampling Framework

Research participants for the KIIs and surveys were selected through stratified convenience sampling. Sub-groups (strata) were established based on gender, age, and group type to enable the analysis between different stakeholders. The CARE Country Office staff were responsible for identifying and inviting the research participants. They were chosen based on their group affiliation and availability to participate in the study. The group stratification also assisted with custom tailoring data collection tools by group.

The following people were reached in the data collection:

KEY INFORMANT INTERVIEWS		BURUNDI (EVC)	MALI (WoM)	NIGER (WoM)	PAKISTAN (EVC)	SUDAN (EVC)	SUDAN (LDS)	TOTAL
Programme staff	any gender, any age	4	4	4	4	5	2	23
Savings members	Group women 18-34	9	9	8	4	9	7	46
	women 35+	9	9	8	4	6	11	47
Advocacy Group / CBO members	women 18-34	6	6	5	8	8	6	39
	women 35+	6	6	6	8	13	6	45
Women in leadership positions who were SG members / Marketing Agents (Pakistan)	any age	3	3	7	2	4	3	22
TOTAL		37	37	38	30	45	35	222
SURVEY								
Savings members	Group women 18-34	28	30	18	22	32	31	161
	women 35+	44	33	59	22	32	30	220
Advocacy members	Group women 18-34	30	28	16	21	31	29	155
	women 35+	34	32	39	23	39	32	199
CBO members	women 18-34	39	28	24	24	18	26	159
	women 35+	37	31	31	23	21	33	176
Husbands / fathers of SG members	men, any age	30	30	26	20	31	30	167
TOTAL		242	212	213	155	204	211	1237
TOTAL KII + Survey		279	249	251	185	249	246	1459

Analysis

Key Informant Interviews

The analysis was conducted by the case study authors. The KIIs were coded according to the research framework of Agency, Structure, and Relations. Findings were analysed by group type and location and then across groups and locations. The findings from the KIIs were written into the case study reports and synthesised for this study.

Survey

First, the survey data from all five countries was compiled into one Excel document and cleaned. To clean the data, the responses were all translated into English and reviewed to ensure consistency across countries. Further, any unanswered questions were addressed to reduce statistical error.

Surveys analysis was conducted using both Excel and jamovi. Excel was used to conduct descriptive analyses of the multi-select responses. The jamovi software was used to complete basic descriptive analysis as well as the contingency analyses. Contingency analyses tested if there was a relationship between different questions at the 95% confidence interval. Thus, significance was determined for p-values of less than 0.05. The analysis was validated by CARE country office staff and peer reviewers.

Limitations

- **Connectivity:** The enumerators experienced challenges with connectivity to reach the participants by phone. At times, this forced the enumerators to call participants back when the connection was lost to complete the KII or survey. Such disruptions and poor connection could have influenced the depth and quality of the answers given by respondents.
- **COVID-19:** The study was designed to be completed in person but was adjusted at the onset of the COVID-19 epidemic. Many plans had to be put in place that were new to enumerators, study participants, and study organisers. This may have negatively impacted the quality of data since new procedures and tools were introduced for the first time. Further, respondents may have been affected because they were not accustomed to talking to programme staff by phone. Finally, the psychological impact of the uncertainty of COVID-19 and its resulting lockdown measures may have impacted responses of participants.
- **Sample bias:** The participants were all selected through programme staff. Thus, the participants were likely more informed about and/or engaged in the elements of focus in this study. Thus, the findings likely skew toward more awareness of the elements in the study and acceptance of women's public participation than what would be found if the entire population were randomly sampled.
- **Response bias:** It is likely that the participants did not always readily express their full opinions and skewed toward giving answers that they felt the enumerators wanted to hear.
- **Translation:** The data collection tools were written in English and translated into local languages after being reviewed by country staff. Despite the review, there may have been some translations that led to confusion or misinterpretation by participations. Also, the data required translation back into English for analysis (EVC and LDS only). Some contextual or language-specific details may have been lost during the translation process.
- **Overlapping sample groups:** Participants were selected for SG, advocacy groups, and CBOs; the sampling design was meant to identify members of each group who were not members of another. However, many CBO and advocacy group members stated that they were part of SG and vice versa. Also, the advocacy groups selected in Mali and Niger were actually SG network and federation members that were engaged more heavily in advocacy. Thus, very concrete differences between the groups could not be identified as the respondents were members of multiple groups.
- **Lack of counterfactual:** The study did not include a control group. Instead, differences were assessed by comparing across programmes (EVC, LDS, WoM) and community group types (savings group, advocacy group, and other). Yet, because a control group was not sampled, it is not possible to determine impact or extent savings groups influence on women's public participation quantitatively.

- **Differences in programmes:** The study did not deeply analyse the differences between the programmes as it was outside the scope of the study. Thus, there may be many other factors influencing the differences found across programmes rather than the programmes themselves.

Annex 3: Burundi Summary

VSLAs in Burundi were set up in 2005 by CARE at the end of the civil war to bring women and girls together for peacebuilding and social cohesion, through economic empowerment. CARE's VSLA network in Burundi includes 25,739 groups, with 491,534 women and girls out of 603,279 members (81%). As VSLAs grew, women's demands for inclusion increased and programming by CARE Burundi and partners also adapted to focus on women's public participation.

This study investigates the influence of VSLAs on women's public participation in Gitega, Muyinga, and Kirundo, in comparison to that of community advocacy groups and other community-based organisations.

Agency

Individual beliefs and capacities

Membership in VSLAs, CBOs, and CAGs increases women's confidence and self-esteem. Almost all women respondents stated that they are able to speak in public without fear and are encouraged to do so by their group members. The capacity strengthening trainings in VSLAs and CAGs also lead to an improvement in women's individual capabilities across various aspects of their lives, such as IGA, or participating in community meetings. Women gain economic standing and feel more empowered, making them more independent. Trainings on peaceful conflict-resolution, inclusive governance, and GBV help women develop confidence and participate in public processes. Participation in VSLAs also leads to a change in beliefs about women's role in decision-making; most (96%) women across all regions believe that they should play a bigger role in public decision-making and women must be consulted during community decisions, and a higher proportion (7%) of women in Kirundo believes women should play a smaller role in decision-making.

VSLA groups are provided with capacity-strengthening trainings and coaching sessions by CARE on savings and loans, income-generating activities (IGA), life skills, peaceful conflict-resolution, gender-based violence (GBV), among others.

Collective capacities



VSLA in Burundi. Source: CARE Burundi

Membership in VSLAs, CAGs and CBOs help women's collective capabilities. Only 6% women surveyed reported that do not encourage each other to run for election or support each other in community meetings, with a higher proportion in Kirundo. More than 80% of members of all groups advocate for their groups' needs to local authorities and organise meetings between powerholders and community members. 85% of all VSLA members, in particular, support each other by lending money for personal and business purposes, with the fewest (70%) doing so in Muyinga.

VSLAs encourage women to connect with other stakeholders to access financial services, combat GBV, and resolve community conflicts. VSLAs also advocate to improve women's public participation by establishing a legal framework for gender equality and women's political participation; for example, advocating for the implementation of the GBV law, encouraging women to contest elections, and pushing for the 30% quota for women's representation at the colline-level.

Individual VSLAs also elect a pillar as a representative of the VSLA, who in turn connects to other pillars of VSLAs in the region, forming a network. These pillars provide support in setting up and running new VSLAs. Multiple VSLAs in a province are often connected to each other through the pillar, which can play an important role at a communal level where various VSLAs come together to negotiate and advocate for their members' needs across various institutional structures. This support for each other helps women develop their skills of negotiation and peaceful conflict-resolution.

Structure

Formal enablers and barriers

Although the study found that public spaces for women are increasingly opening at the community level, and women participate in community meetings and electoral processes, there are still discriminatory legal provisions causing under-representation of women in decision-making bodies and leadership positions. The 30% quota for women at the parliamentary level does not lead to substantive representation; positions initially secured by women tend to be replaced by men.

Membership in VSLAs, CAGs, and CBOs is encouraged by the community; particularly for VSLAs because the community sees the economic advantage of being a VSLA member. As women gain money, their husbands and communities accept their participation and influence in the public sphere more. Trainings through VSLAs and CBOs enable women to participate in public life. VSLAs also receive institutional support from some authorities due to the positive economic outcomes for women. The respondents reported that some members of all groups also get leadership opportunities within their groups, and for political positions; once these members get a leadership or political position, they influence and mobilise other women.

Enabling and disabling social norms

Burundian social norms remain a barrier to women's public participation, as they are expected to focus on domestic duties as their priority or have sufficient income to hire others to fulfil household chores. Further, men's attitudes towards women's roles can be obstacles for women's participation, where many women are expected to ask for their husbands' permission before attending public meetings. In political life, women typically have fewer financial resources to offer incentives to their constituency to vote for them, which are usually offered by men. Further, Burundi's political party culture is not conducive to women's active participation, and women are more inclined to support the general male dominated party line, and do not put gender equality on the agenda.

Relations

Influence of social networks

Due to membership in VSLAs, CAGs, and CBOs, women build stronger relationships within the community.

Women engage more in their communities, and VSLA members particularly invest more in education or community development. Women leaders are also more respected in the community due to their role in resolving conflicts. Further, VSLA women find a lot of support in women-only VSLA groups, as they find them to be safe spaces. However, mixed-gender VSLAs can also create a space for women and men to dialogue, as both groups share their interests and problems and lend money to each other.

Influence of financial means

Financial autonomy through VSLAs increases women's confidence and helps them make independent financial decisions. An increased income can also lead to more support from husbands, and men can more open to jointly make decisions at the household level. Women are able to pay for support in their domestic responsibilities, freeing them to increase their personal participation in community processes. Women's increased access to finance helps them generate income for other women as well, by providing employment opportunities, or by lending money. This further strengthens women's role in the community. Additionally, women are able to procure items important for their family like clothes and soap, making them look presentable, which enables them to access public spaces with more confidence and respect. Since the community also recognises the economic benefit of being in a VSLA, witnessing women's increased incomes, the community also respects VSLA members more and values their opinion in community decisions.

Conclusion

This study in Burundi shows that membership in VSLAs and other community-based groups encourages women to participate in public processes. The collective support they gather from each other is particularly key toward increasing their confidence and self-esteem. However, the economic independence gained through VSLAs sets them apart from CAGs and CBOs; VSLAs help increase women's income, which is recognised by husbands of the women and other community members, garnering more support for membership in VSLAs. Thus, VSLAs in particular combined with support from other CSOs, help make public spaces more accessible for women, strengthen their social networks, and create strong entry points for women's public participation.



Source: CARE Mali

Annex 4: Mali Summary

CARE Mali began experimenting with the VSLA approach in 2000, following the results of a study conducted on support to community associations. “Musow ka Jiguiya Ton” (MJT) are Mali’s version of the VSLA; they are self-managed savings groups of individual members of a community who meet regularly to save their money in a safe and secure space to grant small loans and social insurance.

In 2001, the MJT approach was integrated into other projects of the country office in order to facilitate the participation of women and help them strengthen their financial autonomy. Until now, the approach has continued to develop and make progress. Today the approach is the entry point to all CARE’s interventions in Mali. CARE and partners have been able to set up more than 20,000 MJT groups in Mali.

Agency

The MJTs have supported women to access knowledge and strengthen their capacities in matters of (women’s) rights, duties, local policies, and literacy. Thanks to the knowledge gained, the women who participate in CARE Mali’s MJTs have strengthened their individual and collective agency and succeeded in influencing decisions in the household and in the community.

Individual beliefs and capacities

Although, only 21% (Timbuktu), 44% (Mopti) and 34.7% (Segou) are literate, through capacity strengthening (training and awareness-raising) provided in the MJTs, 64% of the women members who participated in the

study say that they have regained self-esteem. MJTs allow women to develop their access to learning and discussion spaces, which strengthens their self-esteem and self-confidence. Once in the groups, they forge links, they become aware of their capacity to manage and generate resources. With their improved confidence and self-esteem, they are imposing themselves in family expenses and taking collective actions such as in the recent response to COVID-19.

Collective capacities

Between 2004-2016, women’s accompaniment focused on structuring MJTs into networks from the village, communal and local levels. During this period, women expressed the desire to strengthen their relationships with other women’s umbrella organisations and administrative authorities up to the national and sub-regional levels. To strengthen their collective actions, several regional and national conferences were organised and resulted in new opportunities for them.

Since the beginning of the networking actions, women groups have started collective actions not only economically, but also at the social and political levels. MJTs are supported to increase their social and economic capital, and therefore their power, to collectively negotiate better access to resources and opportunities in their communities. MJT women have become more involved in broader coalitions of civil society movements at local, regional and national levels.

CARE supported the MJT networks at regional level to organise regional conferences lead by women with keys power holders (Ministry of Women, Children and Family, Welfare Regional Department, Governor, Head

of District, mayors, municipalities, CSOs, CBOs, financial institutions, women's umbrella organisations, etc.). In order to garner support from authorities in the MJT approach implementation, CARE Mali organised joint high-level Ministry delegation field visits. Those activities resulted in the adoption of the MJT approach in the national policies and strategies.

MJT model has demonstrated that networks are a powerful force for social change. They provide groups with the necessary legitimacy and credibility to develop strategic alliances with local and national civil society organisations in order to make women and girls' voices heard and to fight for gender justice

Structure

Formal enablers and barriers

There are numerous laws to support the participation of women (gender law, agricultural orientation law, family code, etc.) but the implementation and enforcement of these laws remain a challenge. Thanks to the training offered by MJT, women acquire knowledge and shake up structures to claim their rights, emancipate themselves and assert themselves in the public arena.

Through the training received and the influence of women's organisations, women have the capacity to change structures in their favour. Some ministries have already integrated the MJT approach into their strategies. Advocacy by MJT networks, CARE and partners continues to influence the implementation of these strategies by the State and stakeholders in the field.

Enabling and Disabling Social Norms

In general, social norms are hostile to the promotion of women in public life. Patriarchy is very pronounced in Mali and women spend most of their time on housework, they are poor and financially dependent on the husband. Almost half of our sample say their first investment was made by the husband or father.

Women entering the MJT are subject to paternal authority or that of the husband, they are poor and depend on the authorisation of the husband or father to participate in the MJT. Indeed, all women's initiatives depend on the authorization of men, fathers or husbands. The study shows that most men are opposed to women taking leadership positions.

Relations

Impact of social networks

The fact that women are more "educated" through the group membership and acquire knowledge is not the only necessary ingredient for women's empowerment. The relationships maintained with husbands and other community organisations also help to strengthen the capacities of women as well as to multiply their access to information and resources.

The relations of MJT women with other women's organisations, local authorities, field agents and men are very important to catalyse their participation in public life. Indeed, the relationships maintained with the women of women's organizations have enabled the women of the MJT to acquire more knowledge and to participate in advocacy in favour of women's rights. Through women's organisations, they are part of the national and international debate in favour of gender equality.

The women of the MJT also rub shoulders with female political leaders who were in the MJT. These share their political experiences and inspire them. This helps the women of the MJT to better understand the functioning of political parties, to join and to be elected.

Women in MJT have a special relationship with young women from groups that are quite vulnerable and having them in these groups allows women to be trained early enough to strengthen their leadership and increase their chances of investing in public life. Women form strong bonds in groups and create a mentoring system with young women.

In addition to the "Men Engaged" approach, participation in mixed gender savings groups allows men to change their outlook on women's leadership capacities. They become aware of the progress made by women and this encourages them to support women more.

Influence of Financial Means

The study shows that "money" the economic power of women is decisive for the participation of women in public life. Thanks to the savings, they participate in family expenses and begin to participate in decision-making.

Conclusion

Women, once empowered socially and economically, can change socio-cultural constraints and make their voices heard in public life. There are certain regional disparities that can serve as a basis for developing good practices to be duplicated in other regions, notably the case of Timbuktu.

Annex 5: Niger Summary

Since the holding of the National Sovereign Conference in 1991, Niger has experienced a tumultuous political and institutional life. Despite rapid change and development, Nigerien women are under-represented in the political sphere and in the decision-making bodies of political parties. By way of illustration, from the 1st Transitional Government of 1993 to the 2nd Government of the 7th Republic of 2011, only 16.43% ministers are women.

It is also since 1991 that CARE in Niger under the support and the technical advice of CARE Norge initiated the VSLA approach commonly called Mata Masu Dubara (MMD) in Niger. This study explored the influence of MMDs, MMD federations, and other CBOs on women's public participation in Maradi, Niamey, and Zinder.

MMD in Niger

The MMD is a solidarity group (or VSLA) based on voluntary participation from around 20 women (and sometimes men) from the same village who support each other and contribute to a savings fund and make joint decisions on the fund operations. The members of the groups usually have a cycle of 8-10 months after which they are free to renew their membership or open it up to new members. A network is a union of on average three or more MMD groups who cooperate freely by affinity and geographic proximity. A federation groups together three or more networks from different villages in the same municipality. Membership varies from 5-18 network members, indicating strong variation in the size and constitution of federations.

Agency

Individual beliefs and capacities

Survey respondents from the MMDs reported that their group supported its members in the following ways:

1. Provide funds for commercial investment (64.3%)
2. Capacity building to members (53.5%)
3. Provide cash support to women to face basic needs (41.1%)
4. Encourage people to vote for MMD members in elections (39.5%)
5. Encourage peers to express their needs in MMD meetings (32.1%)

Women's engagement in the community significantly increased both overall and within each region after they joined the MMD. The highest improvement was found Maradi region followed by Zinder. Overall, women's public engagement across all categories was typically lowest in Niamey.

The training package delivered to MMDs focused on MMD management, governance, gender-based violence, income generation activities, female leadership, child marriage, maternal health. Other topics covered were climate change, risk management, market linkage, advocacy techniques, women's participation in politics, women's rights, conflict management, and other gender related topics. The capacity trainings for MMDs are facilitated by various stakeholders including CARE staff, local NGOs, local actors, and consultants.

According to women leaders who were prior MMD members, the MMDs benefitted them primarily by providing capacity building, but also by providing supporters for their election campaign and access to finance. The leaders interviewed have all continued to participate in MMDs since their election.

Collective capacities

MMDs support their members on access to finance (investment 64.3% and social 41.1%). MMDs also encourage members to express their needs in meetings, to stand for elections, and to vote for their members. Few differences are apparent between MMDs and other CBOs in terms of the support to members that they provide.

However, MMD federations are significantly more engaged in collective action than MMDs and CBOs. For example, MMD federations more often collectively raise needs in community meetings, meet directly with local authorities to express their needs, organise



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awareness raising campaigns sessions, and undertake actions of communication to higher levels (Regional/National). The types of actions differ by region, though. For instance, although federations in Niamey typically have the lowest rate collective action of the three regions, they have the highest rate of meeting directly with local authorities. There are some federations who stand out for their collective actions toward influencing decisions in favour of the rights of women and girls, girls' education, access to water, access to land, amongst other topics.

Structure

Formal enablers and barriers

Few people – regardless of group type – felt that formal structures such as inadequate laws were a barrier to women's empowerment. However, other studies show that there are implementation gaps and informal barriers that make gender-supportive legal frameworks insufficient.

Enabling and disabling social norms

The main barriers to women empowerment were found to be social norms. Harmful social norms limiting women's public participation were mentioned by one-third to one-half of respondents across all groups. Husbands' say their beliefs about women's role in public decision making have changed since their wife joined the MMD, too: 90.0% in Maradi, 62.5% in Niamey, and 55.6% in Niamey. Also, according to the endline report of the GEWEP program released in 2018, on average, 91% of women participate in decision-making within the community structures which they are members compared to 33% in 2010 at the baseline. Almost all of these women (91% on average) are members of MMD groups.

Relations

Influence of relationships

Overall, women are supported by their family to participate in community groups (94.2%). Although, 5.4% of women from MMD federations are getting support from other family members, but not from their husbands; 3.8% of MMD women are not at all supported by families; 5.1% of CBO women are supported by husband, but not the rest of the family.

Influence of social networks

Women are more and more engaged in community decision making since joining a community group, regardless of the group (MMD, MMD federation, or

other CBO): for 88.7% of women in all groups, women engagement in public processes had increased. The rate of public participation in community meetings was highest for MMD federation members (82.9%). This rate fell to 60.9% among the CBO and MMD group members.

Members of groups are affiliated with several other groups. For example, 12.8% of women in the MMD, MMD federation, and even other CBOs were also members of women's groups. Another important type of group that MMD and MMD federation members were engaged in were farmer organisations, but this was not as common for CBO members.

Influence of financial means

More than half of respondents in all groups stated that their husband is the primary income earner of the household. Women being the primary income earner is more frequent among CBO members (27.1%).

Women agreed that their economic empowerment could increase women's participation in community decision-making. Women's economic empowerment leads to her independence, so she can support who she wants. Financial means also give her more influence, access to more finance, and more consideration from the community. CBO respondents also said that women economic empowerment lead to access to resources that will change her position/status in the community. She can also become more active with financial resources, more listened to, more powerful, and more involved.

Conclusion

The study aimed to better understand to what extent women's participation in savings groups affected their public participation in governance or decision-making processes. There are some MMD federations who stand out for their collective actions as influence decision in favour of the rights of women and girls. Participation in MMD federations especially increased women's participation in public decision-making process. But, women are more and more engaged in community decision making since joining groups regardless of the group in which they are a part.

Women's economic empowerment could increase women's participation in community decision-making in a variety of key ways, though. Despite certain discriminatory practices and disparities between men and women that often relegate women to second place, the study shows that MMDs have an influence on both public and private participation of women at the household level and in their communities.

Annex 6: Pakistan

Summary

Within the EVC programme in two districts of the Sindh province of Pakistan, namely Dhoronaro and Kharoro Syed, women are economically empowered through technical trainings and access to urban markets and income-generation opportunities. These women are organised in artisan groups, which are savings groups that consist of skilled craft workers that come together to save and support each other in the development of their businesses. The SGs are complemented by community groups, steering committees, district engagement groups and a gender forum.

Agency

Individual beliefs and capacities

The main influence the savings groups has had on women has been increasing their community engagement and their confidence levels. For example, almost all women (in SGs, CBOs, CAGs) reported that they had become more engaged in their community due to their participation in those groups. Programme staff elaborated that the older women were already more vocal than the younger ones, and the younger women only started becoming more active in the community once they became part of the savings groups. Considering the different types of community engagement activities women were involved in across all groups, ‘attending community meetings’ was mentioned most frequently, while savings group members mentioned ‘giving money to help others’ the most.

Also, 85% of the women (across all groups) who were surveyed indicated that their beliefs about women’s role in decision-making had changed since their

participation in the respective groups. Most changed their beliefs toward women playing a bigger role in public decision-making.

Interestingly, participation in savings groups has less frequently led to an increase in confidence than the participation in CAGs and other CBOs. 100% of the members of the CAGs and CBOs interviewed mentioned that they felt more confident thanks to their participation in these groups, while only 75% of the savings group members said so.

Collective capacities

A large enabling factor to women’s public participation was found to be the benefit of being part of a collective. In terms of skills and quality of work, the platform provided a learning opportunity for the women. As a group, they learnt from trainings and were able to attract buyers more easily. The group provided them with safety to travel, a larger clientele, and a social network. Further, women in savings groups (as well as CBOs) have stated that they have both individually and as a group supported each other financially and that this is a great benefit of being part of a savings group (and CBO).

With regards to their agency as a collective to influence public decision-making, the results were mostly seen in their ability to raise their voices on certain issues and to share their experiences with others following events or exposure trips. The savings groups members did not report having organised any events themselves, though, such as the CBO and CAG members did. Half of the interviewed women in the CAGs mentioned that they collectively organised meetings, events or campaigns on child marriage and gender-based violence. This suggests that SGs in Pakistan may not exercise their collective capacities to impact their communities whereas CBOs and CAGs do.



Source: CARE Pakistan

Structure

The main structural barriers for women to participate in public were first of all a lack of education and secondly certain social norms and practices. CBO members (mostly in Dhoronaro) reported that there is no education facility for women. Basic literacy and numeracy trainings was, however, provided as part of the capacity strengthening programme through EVC. Communities were also made more aware of the need for girls’ education through theatre performances, meetings, and brainstorming exercises.

Formal enablers and barriers

No concrete examples were found of hindering laws or policies, or related implementation gaps. However, the likelihood of implementation gaps and restrictive social norms that limit the full implementation of gender-supportive policies certainly exist.

Enabling and disabling social norms

Landlords, community male leaders, as well as men in general were found to exclude women from decision-making. For example, 75% of CAG members report that men restrict women in the decision-making process. It was found that there is no place for women in public and there is no tradition of public speaking for women. The existence of these harmful social norms restricts women's likelihood to engage in public spaces and processes.

Relations

Influence of social networks

When it comes to the relations (intimate relations, group membership) in the lives of empowered women, the main contributing factors to their empowerment were family support, encouragement from role models (such as women leaders, but also men in favour of women's empowerment), as well as their social network. This network consisted of the other members of the savings groups as well as members of the other community structures (CBOs and CAGs).

The main entry points to women's public participation that were identified in this study are to make sure that women have a support network around them, consisting most importantly of their family members. Secondly, role models in the community, such as progressive males (mostly teachers) and (elderly) women activists/leaders are instrumental to inspire others about the importance of women's public participation. Thirdly, religious leaders can be strong allies in the process and can give legitimacy to women empowerment activities.

The main differences that were found between the savings groups and the CBOs and CAGs, when it comes to their influence on women's public participation were that the CBOs and CAG members were more engaged in their communities. This is most likely due to CBOs and CAGs receiving more training on community affairs and influencing on particular themes. Participation in savings groups also stimulated less confidence in its members compared to the women in the other groups (potentially also due to receiving fewer capacity strengthening opportunities). Additionally, the savings groups were

reported to have a larger financial function than the CBOs and CAGs, with women supporting each other in individual and collective capacities, while the CAGs and CBOs were largely focused on supporting each other to do community advocacy.

Influence of financial means

A great majority of the women stated that a higher income leads to more decision-making power and increases public participation.

Savings groups established in Pakistan have become a common way for women to increase their income and their assets. The income-generating nature of the savings groups also enabled their public participation. The increased income of women often functioned as an entry point for other activities. The additional income that they contribute to their households is often invested in education and health. The mobility of women increased when the community started to see the value of the women bringing income into the household. This proved to the families that being part of a savings group was worth the invested time and they saw that the trainings were effective. Next to the economic impact of savings groups, according to the literature, the influence of savings groups on women's lives in Pakistan has mostly manifested itself in their decision-making power within the household. Economic empowerment increases their household status and gives them more say about spending.

Conclusion

From this research, it can be concluded that being part of a savings group not only has an economic impact on the lives of the women that have participated, but has also increased the status that they have in the household. Especially regarding decisions related to education, health and their children, women's decision-making power increased after they became part of the savings groups. A higher income has also led to women's increased mobility. They have started to venture out of the house and have engaged in community activities such as attending community meetings and advocating on behalf of their fellow group members. This was especially made possible due to the collective nature of the groups. The women enjoyed support from each other financially, but coming together as a group also boosted their confidence and provided them with a social network to share ideas, problems and needs.

Annex 7: Sudan Summary

This study investigated the differences between women who participated in VSLAs under the Every Voice Counts (EVC) and Latter Day Saints Charities (LDS) *Recovery Support for Vulnerable Households* programmes as well as the differences from participation in different community groups (VSLAs, community advocacy groups, and other community-based organisations). This mixed methods study is conducted in EVC regions (four villages in two states of East Darfur and South Darfur) and LDS regions (three villages in South Kordofan).

The EVC programme in East and South Darfur is a five-year programme focused on women's participation in governance and decision-making. It uses VSLAs to bring women together to offer a platform for socio-economic empowerment, building social cohesion, awareness raising on women's rights, and capacity-strengthening trainings. The primary aim of the LDS programme, on the other hand, is women's economic empowerment. The LDS programme empowers female refugees, female internally-displaced persons (IDPs), and women from the host communities through VSLAs.

Agency

Individual beliefs and capacities

Membership in any type of community group improved individual and collective agency, especially women's confidence, particularly to speak in public. VSLA members, especially in EVC-affiliated regions, felt that they received capacity strengthening on a variety of topics such as financial skills, leadership skills, women's rights, and governance. The most significant finding, as echoed in the literature, is that every interviewee reported improved confidence as a result of the VSLA (or CBO or CAG), including more confidence to speak in public.

All respondents (except one in Aldylibat) from VSLAs, CBOs, CAGs, and female community leaders said that their membership in their group has given them increased access to information about their community and different knowledge about community issues than they had prior to joining their group. Having not only more personal knowledge due to their skills trainings received, but the ready access

to diverse viewpoints from members of the community.

The findings show that at least 94% of women across both EVC and LDS regions, feel that **women should be involved in community and/or household decisions**. Although the extent and quality of public participation varies across programmes and villages, it is resounding that women believe they have a critical decision-making role to play. Every EVC region KII respondent and 90% of survey respondents said that the VSLA has made them believe women should have a bigger role in public decision-making, however just 51% of survey respondents (and only 38% VSLA respondents) in LDS regions felt the same.

Collective capacities

Additionally, women felt supported by their fellow members. The encouragement of their group, in addition to their strengthened skills, enabled them to play a bigger role in community decision-making once they exercised their capabilities. Women learned to speak directly to community and traditional leaders.

As a collective, many groups – mostly VSLAs in EVC regions – were able to come together to address community needs. Their collective financial power gave them the leverage to influence decision-making. For instance, 54.9% of EVC region respondents collectively raised each other's needs at community meetings (compared to 38.7% in LDS regions).

Structures

Formal enablers and barriers

Few women perceive formal enablers or barriers that impacted their public participation such as policies or laws. Practices created critical barriers to women's



Source: Bushara El Shareef, AAO

public participation, though, including poor educational systems and illiteracy and language barriers (particularly for refugees). Further, EVC and LDS programme staff have found that women actively participating in their communities and those who are more empowered in VSLAs are located in big villages or nearby to the locality. There are challenges integrating host community, refugees, and IDPs into one VSLA group. This challenge could be overcome in two villages through the LDS programme (Abunowara and Aldylibat) because they are villages physically located closer to more diverse convening points; both are located near a bigger town where people come together for the market.

Enabling and disabling social norms

Social norms led to exclusionary practices (for women, IDPs, and/or refugees) related to women's public participation and even exclusion from SG membership in some cases for refugees and IDPs. Cultural norms, particularly those related to religious beliefs preventing women from taking loans, also disabled women's participation.

Important enablers outside of their skills and capacities include family support (of the entire family, not just husbands), community leadership encouragement, financial assets, strong VSLA/group leadership and proximity to larger towns or markets. The gender composition of the VSLA may also play an important role. Women who are participating in mixed gender VSLAs tend to engage more in their communities, though other factors including influence of the EVC programme or social norms within the specific villages may contribute to this outcome for women. Gender-segregated VSLAs provide women with a safe space to speak freely, but mixed gender groups enable women and men to exchange opinions between each other and make collective decisions.

Relations

Influence of social networks

VSLAs and other community groups provide women with a social network that builds connections into other groups and within their community. They act as a means to bring diverse people together who were typically not used to interacting and to raise their awareness on the issues different people are facing. This improves the social cohesion in Sudan, especially amongst groups that have been traditionally been in conflict. Being a part of community groups, regardless of type, could be one of the most important catalysts for women to feel they are able to influence the decisions taken in their community.

The influence of civil society is an enabling factor for women's public participation. EVC and LDS have both been delivering capacity strengthening, awareness raising, and campaigns to change harmful social norms and promote women's inclusion in governance processes. The scale and duration of EVC, though, have been wider than LDS. This may help explain some of the differences seen between the EVC and LDS regions. For instance, 76.4% more women in EVC regions reported changing their beliefs toward women having a bigger role in public decision-making than in LDS regions, and 54.7% more EVC women than LDS women said they have become more active in their communities.

Influence of financial means

The economic empowerment women gained through the VSLAs impacted both their individual and collective agency. *Individually*, women felt they were better able to influence decisions in their households due to financial independence from their husband or family, which also gave them greater access to participate next in community decision-making and contribute to the community initiatives of their choosing. Also, their status in the community increased as they gained access to increased income and wealth and they were perceived as more responsible, capable, and powerful. *Collectively*, VSLAs were able to come together and decide on how to spend their resources in the community.

While income and wealth enable women to gain a seat at the table and to be heard, economic empowerment alone is not enough to make transformative changes regarding women's inclusion in governance and decision-making. Complementing economic empowerment of women through VSLAs with other community-based activities promoting the role of women in decision-making is more likely to result in more significant shifts for women in a shorter period of time.

Conclusion

Through the findings of this study, it can be concluded that indeed women's participation in VSLAs affects their public participation in community governance structures and decision-making. The extent, though, is dependent on a variety of factors including the gender composition of the VSLA, the support of family and community members, the support and resources contributed by programmes and partners, social norms and exclusionary practices within the communities, and the will of the women members themselves.



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Every Voice Counts

CARE Nederland

Parkstraat 19

2514 JD Den Haag

The Netherlands