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Every Voice Counts

Beyond Economic Empowerment

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

THE CASE OF PAKISTAN



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Glossary

CAG	Community Advocacy Group
CBO	Community Based Organization
CSO	Civil Society Organization
CWSA	Community World Service Asia
DEG	District Engagement Groups
EVC	Every Voice Counts
FCAS	Fragile and Conflict Affected Settings
FMA	Female Market Agent
KII	Key Informant Interviews
LGO	Local Government Ordinance
NGO	Non-Governmental Organization
VSLA	Village Savings and Loan Association
YMCA	Young Men's Christian Association



Executive Summary

As part of the Every Voice Counts (EVC) programme, this case study in Pakistan contributes to the knowledge gap on the impact of savings groups on public participation and will elaborate on the changes in the lives of these women in the home and in their community. This quantitative and qualitative study is conducted in two districts of the Sindh province of Pakistan, namely Dhoronaro and Kharoro Syed. A literature review was complimented by primary data collection through key informant interviews and a survey. The impact of women's economic empowerment on public participation is analysed through CARE International's Gender Empowerment Framework of Agency, Structure, and Relations.

Within the EVC programme women are economically empowered through technical trainings and providing them access to urban markets and income-generation opportunities. These women are organized 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 savings groups are complemented by community groups, steering committees, district engagement groups and a gender forum.

Savings groups established in Pakistan have become a common way for women to increase their income and their assets. The additional income that they contribute to their households is often invested in education and health. 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.

The main findings from this study are clustered around the main elements of CARE International's Gender Empowerment Framework: agency, structure and relations. First of all, when it comes to the *agency* of individual women, the main impact of the savings groups has been on their community engagement and their confidence levels. For example almost all women (in savings groups, CBOs, CAGs) reported that they had become more engaged in their community. With regards to their agency as a collective the results were mostly seen in their ability to raise their voices on certain issues and to share their experiences with others following certain events or exposure trips. The savings groups members did not report having organized any events themselves, such as the CBO and CAG members did.

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. Landlords, community male leaders and men in general were found to exclude women from decision-making. Some respondents believed that there is no place for women in public and there is no tradition of public speaking for women. No concrete examples were found of hindering laws or policies, or related implementation gaps.

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 in their area (CBOs and CAGs). Also, women 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). A great majority of the women stated also that a higher income leads to more decision-making power and increases public participation.

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 and a larger clientele and social network. 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 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.

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

impact on women's public participation, were that the CBOs and CAG members were more engaged in their communities. They were also more likely to organize events themselves, while the savings groups members only attended events and meetings. 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.

From this research, it can be concluded that being part of a savings group does not only have an economic impact on the lives of the women that have participated. Being part of the savings groups has 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; needs that were shared with the community leadership and were met thanks to their consistent advocacy.

The following recommendations can be drawn from this research:

Practitioners

- **Incorporate exposure visits, trips and events** into the programming.
- **Use savings groups as an entry point** to other public participation activities for women.
- **Incorporate intense training on community and conflict management and advocacy** for women in savings groups.
- **Engage with religious leaders** from the start and make sure that they are actively involved in the programme.
- Use **role models** (both elderly women leaders and progressive males) to **share success stories to a larger audience**.
- **Elementary education** (e.g., literacy, numeracy) should be incorporated into the programme.

National Policy-makers

- Reduce the **administrative hurdles** to register savings groups.

- **Institutionalise the savings groups** by complementing local decision-making processes with the input gathered from savings groups.
- Assist the savings groups in **linking with micro-credit institutions and banks**.

Donors and International Community

- Provide increased funding for programmes that incorporate **both economic and political empowerment components for women**.
- **Social norms should be given a central role** in policy frameworks on women's empowerment.
- Women's empowerment is a long-term process that requires **long-term programming and funding** (at least 5 years).

Introduction

Before the 1990s, Self Help Groups¹ or Savings Groups were rarely organized in rural areas of Pakistan. Recently, they have become more common and have led to improvements in the lives of many women, contributing to rural poverty alleviation. The impact of these savings groups on public participation, however, is still largely undocumented and under-researched. As part of the Every Voice Counts (EVC) programme, this research hopes to contribute to this particular knowledge gap and will elaborate on the changes in the lives of these women in the home and in their community.

This quantitative and qualitative study is conducted in two districts of the Sindh province of Pakistan, namely Dhoronaro and Kharoro Syed. A literature review was complemented by primary data collection through key informant interviews and a survey with savings groups members, community based organization (CBO) members, community based organization (CAG) members, families of the members and female market agents (FMAs). FMAs are the main focal persons for the savings group members at village level and have good communication, negotiation and numeracy skills, along with excellent embroidery skills.² Interviews were also conducted with staff of CARE and partners that are currently working on the EVC programme.

The impact of women's economic empowerment on public participation is analysed through CARE International's Gender Empowerment Framework of Agency, Structure, and Relations.

- Agency: women's individual and collective capabilities
- Structures: formal enablers and barriers, and enabling and disabling social norms
- Relations: impact of social networks and relationships, and impact of financial means

¹ Self-Help groups are made-up of primarily female participants that come together with a focus on women's empowerment. There is a great diversity of self-help groups, but the majority of these groups is part of some kind of economic intervention (credit, livelihoods and/or enterprise programme). The difference between self-help groups and savings groups is that self-help groups are linked to micro-credit institutions, while savings groups are not. Most of the literature in Pakistan is on self-help groups, rather than savings groups.

² FMAs are trained in marketing, taking orders and liaising with buyers on behalf of their savings group.

BACKGROUND

Key Concepts

Every Voice Counts (EVC)

The *Every Voice Counts* (EVC) programme aims to contribute to building effective inclusive governance efforts and processes in six fragile and conflict states (FCAS): Rwanda, Burundi, Afghanistan, Pakistan, Somalia, and Sudan. The programme targets women and youth in particular to increase their meaningful participation and influence in public processes regarding governance and decision-making. Since the programme began in 2016, local governments, civil society organisations (CSO), and community-based advocacy groups (CAG) have been successful in engaging women, youth, and local authorities in programme activities and advocacy efforts. EVC assumes that by economically empowering women, they will be able to better participate in - and contribute to - different community governance structures.

Savings Groups

Savings groups are self-managed groups of individual members from within a community who regularly meet to save their money in a safe space and access small loans or insurance.³ In savings groups, women in local communities organise themselves into groups in order to save and invest money in launching (small) economic enterprises.

The structure of a savings group is a membership of 15-25 local members, aged 18+, who are selected by the other group members on the basis of their motivation, socio-economic status and other pre-defined criteria. Each savings group agrees amongst themselves how much each member contributes to the savings box, which can be adjusted as needed, and they select an interest rate (typically 10%). The members identify and agree upon loan priorities; typically, business investments are highest priority, followed by education then health. Members who seek loans must defend their investment and discuss their risks and mitigation measures. Loan amounts are limited to only double the amount of his/her personal savings, so amounts are typically low.

Financially, Savings groups have a positive impact on savings and profits. The evidence is clear that savings groups with access to formal accounts save more and provide higher returns to members. These groups open up pathways for members to establish their own accounts and gain ownership over their own financial resources. The

³ <https://www.care.org/our-work/vsla-101>

returns on savings average around 35% for VSLAs in Africa.⁴ The benefit of savings groups economically on women is well-documented and validated by many external studies as well.^{5 6 7}

Further, beyond fostering women's economic empowerment, CARE's internal study also found that savings groups engage the **interpersonal, social, and structural** components of women's lives. At a community-level, there is mixed evidence whether women in VSLAs engage more in community events and in community-based organisations; some studies point to no effect⁸ whereas others find a marginal impact.⁹ Overall, there are very few studies on the impact of participation in savings groups on women's public participation; thus, there is a gap in the literature to which this study can contribute.

Savings groups predominantly for women have been operating in many of the same countries in which EVC operates¹⁰. EVC research and other supporting literature have found savings groups to also be one of the key pathways for greater public participation¹¹ of women.

Public Participation

As CARE notes in its own gender frameworks: 'citizen participation is a right to be involved in society and its activities, including public and political life. However, not all participation is equal or meaningful' (CARE, 2019). Following Goetz (2003: 39-40), CARE distinguishes between access, presence and influence.¹²

- **Access** 'involves opening arenas to women (or other socially excluded groups) for dialogue and information sharing, and can vary in form' (e.g., from one-off exercises to institutionalised/regularised fora, or from tokenistic consultation to substantive opportunity to participate, obtain information, exercise voice, hold powerholders to account).
- **Participation**¹³ 'involves institutionalising women's participation in decision-making (for instance, through quotas in local government). Here the focus is on a numerical presence of women, but variations in approaches in bringing more women into office can strongly influence the capacity for this numerical presence to translate into a more meaningful representation of gender equity interest in decision-making.'
- **Influence** 'brings women's engagement with civil society, politics and the state to the point where they can translate access and presence into a tangible impact on policy-making, the operation of the legal system and the organisation of service.'

These distinctions are useful for understanding and identifying the *quality* of public participation in this study. For instance, whilst 'access' to governance spaces for planning and budget processes may include substantive opportunities to participate and voice interest/opinions, unless the participation has had a tangible impact (e.g., on policy, legal frameworks, quality of service delivery) then 'influence' has not been achieved. It is therefore possible to say that all three levels reflect *degrees of public participation*.

CARE Gender Empowerment Framework

The research framework will be guided by the CARE International Gender Empowerment Framework, focused on the three pillars: Agency, Relations, Structure.¹⁴ The framework will guide the development of the data collection tools and the later analysis.

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

⁴ Roberts, J. (2017). "Savings and Self-Help Groups Internal Literature Review Synthesis." Confidential Paper. CARE.

⁵ Kesanta, J. and Andre, B. (2015) "Impact of Women Empowered through Community Savings Groups on the Wellbeing of their Families: A Study from Mbugwe, Tanzania," *Interdisciplinary Journal of Best Practices in Global Development*: Vol. 1: Iss. 1, Article 4.

⁶ 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.

⁷ Ksolla, C. 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 <https://doi.org/10.1016/j.jdeveco.2015.12.003>

⁸ Beyene, N. L. (2018). "Assessment on the Effects of Village Savings and Loan Associations (VSLA) on Poverty Reduction in Hawassa, Ethiopia." Institute for Social Development, Faculty of Economic and Management Sciences, University of the Western Cape.

⁹ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." *Campbell Systematic Reviews* 2015:1

¹⁰ VSLAs in Burundi and Sudan; entre Pakistan.

¹¹ Public participation will be defined making processes and public spaces issues are discussed.

¹² CARE. (2019). "Women's Voice and

BUILD AGENCY
Building consciousness, confidence, self-esteem and aspirations (non-formal sphere) and knowledge, skills and capabilities (formal sphere).



CHANGE RELATIONS
The power relations through which people live their lives through intimate relations and social networks (non-formal sphere) and group membership and activism, and citizen and market negotiations (formal sphere).

TRANSFORM STRUCTURES

Discriminatory social norms, customs, values and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere).

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.



Context in Pakistan

Savings Groups in Pakistan

Only 2% of the poor population of Pakistan has access to formal credit providers, such as banks and saving houses, even though there is a great need for credit and saving options.¹⁵ Informal saving groups are increasingly popular in rural Pakistan, due to three main reasons. Firstly, the rural population has very limited transportation options to travel to the city to visit the formal institutions. Secondly, the predominantly Muslim population is hesitant to use banks, due to the interest that is charged, which is considered *haram*¹⁶. Thirdly, the educational level of the rural population is low, and they are therefore not familiar with how banks operate. Also, formal credit institutions have trouble accessing the most marginalised, since the population is spread out thinly, the transaction sizes are small, and the facilities are inadequate for the needs of the poor.¹⁷

To address the poor access to loans and credit, Self-Help groups have been launched.¹⁸ A Self-Help Group in Pakistan comprises of approximately 25 members and they usually function for about two years., after which they disband¹⁹ The members come together weekly to discuss community projects, acquiring possible bank loans, and repayment of collective loans and savings.²⁰ Members of a Self-Help Group make small regular savings contributions over a few months until there is enough capital in the group to begin lending to group members for business and emergencies. Savings Groups, are a variation of the Self-Help groups that are (usually) not linked to micro-credit institutions and banks. In the EVC programme these have been called artisan groups, due to the nature of their enterprise (embroidery). The artisans were chosen based on the following pre-defined criteria:

- Those who qualify based on the skills test conducted by the project team

¹⁵ <http://www.sbp.org.pk/MFD/FIP/index.htm>

¹⁶ Forbidden by Islamic Law

¹⁷

Saqib M. & Amad S. & Nazir N. (2017). "Informal Saving Organizations in Pakistan," International Journal of Academic Research in Business and Social Sciences, Human Resource Management Academic Research Society, International Journal of Academic Research in Business and Social Sciences, vol. 7(8), pages 388-397, August.

¹⁸ The Self-Help model was initiated by the National Bank for Agriculture and Rural Development (NABARD) through the SHG-Bank Linkage Programme in the early 1990s.

¹⁹ Herani, G. M., (2010). "Microfinance And self-help finance system to reduce poverty from Pakistan: an it-based solution," MPRA Paper 35629, University Library of Munich, German

²⁰ Jamal, E. (2015) "Women Empowerment through self-help groups", p. 291.

- 75% of participants fall within age bracket of 15-29 years
- Women belonging to destitute families
- Female headed households, widows of age 15-29 are esp. encouraged
- Women with prior traditional embroidery/ vocational skills.
- Willing to work in groups as well as individually to enhance her household income
- Supportive family
- Interested to spare time for other activities related to the project

Table 1: Savings Groups in Pakistan and the study focus regions

Location	Number of savings groups	Total Number of Members	Percentage Female
Pakistan	#	#	%
Dhoronaro	5	100	100%
Kharoro Syed	11	230	100%

Women's Public Participation in Pakistan

The gender gap in political participation has not become much smaller over the last few decades, unlike other countries in the region, such as India for example. Among the countries surveyed in the most recent World Values Survey, Pakistan has the largest gender gap (19.5 per cent) in self-reported voter turnout, whereas the gap in India was close to zero.²¹ Although the problem is recognised by donors, civil society and government actors alike, the implementation of interventions has been challenging, mostly due to patriarchal norms that hamper women from participating in politics and due to women's limited knowledge of politics²²

²¹ <https://www.worldvaluessurvey.org/wvs.jsp>

²² Cheema, A.; Khan, S.; Liaqat, A.; Khan Mohmand, S. and Kuraishi, A. (2019) 'Women's Political Participation in Pakistan's Big Cities: Evidence for Reform', IDS Policy Briefing 166, Brighton: IDS

²² NOREF. (2013). "The evolving role of women in Pakistani politics", p. 2-3.

In 2001, the Local Government Ordinance (LGO) was introduced, which established local government at district, subdistrict and union council levels. At this last mentioned level the 33% quota for women was announced. This quota encouraged many women to become politically active and to run for office. Still, however, the percentage of women in office remained below the so called 'critical mass' of 30%. Nevertheless, the reserved seats in parliament are believed to have led to a wave of gender equality legislation on sexual violence and harmful cultural practices. Unfortunately, political parties were barred from participating in these local government elections, which meant that all candidates (including women) had to enter as independent candidates. Because they have no influence on party politics, these locally politically active women are therefore not able to climb the political ladder.²³

According to Khan and Naqvi (2020) women have used their increased voice effectively, but the environment is simply not enabling enough.²⁴ An important factor that is inhibiting women from becoming politically engaged is that of patriarchal social norms. Men are the gatekeepers of women's political engagement, as (most) women need to seek permission for any activity outside of the home. Household dynamics are therefore much more formative in shaping women's engagement with the public space and politics than the community in which they live.²⁵

EVC in Pakistan

The *Every Voice Counts* (EVC) programme in Pakistan is funded by the Dutch Ministry of Foreign Affairs and implemented in two rural districts of the Sindh province since 2018. This program aims to enhance women's voice in local governance and ensure authorities' accountability for the implementation of government policies. Even though the legal framework in these provinces are favourable to women's public participation, the reality is that they are mostly excluded from formal and informal governance structures. As part of the programme, women and girls are empowered to engage with government actors and to speak out about their needs. Authorities are supported with technical assistance and capacity building. Finally, spaces for dialogue and negotiation are created to bring authorities and vulnerable groups together to discuss and solve issues.

23 NOREF. (2013). "The evolving role of women in Pakistani politics", <https://www.files.ethz.ch/isn/164192/c832356e4ede2cff568363e27b152b0.pdf>

24 Khan, A. & Naqvi, S. (2020) *Dilemmas of Representation: Women in Pakistan's Assemblies*, p.1

25 IDEAS. (2019) "Women's political participation in a Pakistani metropolis: navigating gendered household and political spaces", p.19

As part of the program, women are economically empowered through technical trainings and providing them access to urban markets and income-generation opportunities. These women are organized 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.

200 women artisans were trained by the EVC programme in 2017 by the Community World Service Asia (CWSA) and have been functioning consistently up to now. CWSA has been working with some of these artisans since 2015. Gradually throughout the course of the programme 130 extra artisans joined. 70% of the artisans are between 18-34 of age, and the other 30% are 35+. Young women were predominantly chosen because they are believed to learn quicker. Artisan groups are generating revenue from the production work and receive orders as they have been linked with urban markets. On average an artisan is saving PKR 10,000 per month. Artisan groups received (life) skills development training (e.g., colours, use of colours, working in a group, negotiation, how to deal with clients, time management, importance of design, literacy). Next to skills training there were social trainings, such as on gender laws and specifically child marriage. The community groups in the villages that the artisans are from were sensitised on gender related issues as well. The artisan groups will be referred to as savings groups for the remainder of this report.

The savings groups are complemented by community groups, steering committees, district engagement groups and a gender forum. 220 community groups have been formed at village level. Each group consists of a married pair (one woman and one man). In total there are therefore 440 individuals in these groups. Per village there are 20 groups. The purpose of community groups is further disseminating and imparting training (mostly gender related training) to their respective five household members whom they are representing. Each group has made a specific action plan and monthly reports on it.

Steering Committees are supervisory bodies at each village level. Within EVC, 22 of these groups have been set up with 15 people per group. Their primary tasks have been to facilitate and supervise the project activities at the village level and to support the community groups in their work. They take the lead in advocacy (e.g. on education, health and gender issues) in the village as well as at district and provincial level. They comprise of influential people from the village such as religious leaders, teachers and social workers. The groups consist of an equal number of women and men. Some of the most outspoken artisans are part of the steering groups. They attend the meetings and raise issues there related to women empowerment, such as child

marriage, enrolment of girls, women decision-making and mobility issues.

The two District Engagement Groups (DEG) that were formed are comprised of district-based CSO members, representatives of community groups and members of steering committees. At least 20% representation is ensured from religious minority communities. These groups are in charge of district level advocacy based on the inputs from the steering committees and community groups. These groups are also responsible for networking, coordination, and advocacy with provincial and national level stakeholders and structures.

Building an Understanding of Economic Empowerment and Public Participation

Impact of savings groups on women's economic empowerment

An assessment from the Community World Service Asia in 2017 states that taking part in savings groups increases the income of women. In the second year of being part of the groups, household income was raised to \$1758 annually, an increase from the target of \$1047, the amount that was planned. With comparison to the baseline report, \$936 was earned by sampled household during the start of the project. The household annual income increased 87% from the baseline.²⁶

Similarly in CARE's CIIP²⁷ project that strategically involved women in road maintenance and assisted them in forming savings groups, the women were economically empowered due to their participation in the groups. The formation of the groups improved saving habits among women. Women reported that this had helped them in saving on household level also. Women were expected to invest their savings in starting up small-scale businesses. Some women invested their savings together into group businesses because they believed that they could maximize their profits and share the risks of failure through joint investments. A small number of women also started multiple businesses simultaneously. Women would take collective loans for their group businesses from the savings group and return it with pre-defined terms and conditions. The women interviewed indicated that the group businesses were

supportive to all members and they facilitated making bigger investments and hence making larger profits.²⁸

Additionally, savings groups established by YMCA and CWSA in Umerkot became a common way for women to increase their assets. The additional income that they contributed to their households was invested in education and health. Many of the women mentioned saving money for future security or investment. Additional assets help to increase personal resilience during times of emergency or shock. Many of the women bought jewellery for themselves that could easily be sold in times of need.²⁹

Impact of women's economic empowerment on women's public participation

The literature on the relationship between women's economic empowerment and public participation carefully suggests that some small effects can be noticed in rural areas of Pakistan. For example, a case study from Akhuwat that studied the effect of micro-credit on the empowerment of women, reveals that next to an increase in authority on spending with regards to household items, the women had an increased status in the household. This increase in status resulted in them taking more decisions in the household, as well as more freedom to attend certain local meetings and social gatherings independently. However, the study also revealed that women were still limited in their ability to politically express themselves due to various social norms that discriminated against them.³⁰

Kabeer (2012) states that in general women that contribute to the family income have more decision-making power and the capacity to exercise choice and agency in key areas of their lives.³¹ This has proven to be true in Pakistan as well. A study in 2019 concluded that women that add into the family income have higher decision-making power among their families and have more spending freedom. The study reveals, however, that the contributions to the income only empowers them, when women add a substantial amount to the income (more than half).³²

²⁸ CARE International in Pakistan (2015). "Impact of CIIP on women's empowerment", p. 32.

²⁹ YMCA and CWSA (2017). "Improving financial resilience and promoting gender equity of disadvantaged young women in marginalised communities of Umerkot, Pakistan". Midterm review, p.5.

³⁰ 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.

³¹ Kabeer, N. (2012). Women's economic empowerment and inclusive growth: Labour markets and enterprise development. *International Development Research Centre*, 44(10), p.50

³² Abrar ul Haq, M., Akram, F., Ashiq, U. & Raza, S. | Michael William Scott (Reviewing editor) (2019) *The employment paradox*

²⁶ Formula applied (Different of current and baseline figure/baseline figure*100=percentage increase)

²⁷ Community Infrastructure Improvement Programme

Impact of savings groups on women's public participation

So far, 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.

An assessment from the Community World Service Asia in 2017 states that taking part in savings groups increases the decision-making power of women in the household. The assessment finds that 85% of the respondents said they partake, influence or take household decisions, compared to 20% at the start of the project. Those decisions were mostly about utilization of the household income and food preferences. 41% of the women claimed to partake or influence decisions regarding consumption of the household income. This is comparatively a big change and an achievement compared with the initial stage of the project, where more than 80% of the women reported not having access to their own earned income from seasonal harvesting labour and indicates that the status of the women in the household increased due to their increased income as a result of their participation in the savings groups.³³

According to a midterm evaluation of a joined YMCA and CWSA programme working with women artisans in Umerkot, women that have increased their income due to their enterprise as an artisan, have influence on the household income as a whole and not just on the part that they contributed to, indicating their increased influence on household decision-making.³⁴ The evaluation also suggests that the social norms change in early cases where women have increased decision-making in the household is starting to spread to other households. Because the communities are close-knit, the good example of some households is noticed and leads to norm change within the community.

improve women's empowerment in Pakistan, Cogent Social Sciences, p.14.

³³ Community World Service Asia. (2017) "Enterprise and Employability Impact Assessment", p.9.

³⁴ YMCA and CWSA (2017). "Improving financial resilience and promoting gender equity of disadvantaged young women in marginalised communities of Umerkot, Pakistan". Midterm review, p.7

Methodology

The study investigated the research question "To what extent does women's participation in savings groups affect their public participation in governance or decision-making processes?" and five sub-questions (see Annex 1) through both qualitative and quantitative analysis.

Using key informant interviews (KII) and a survey, data was collected from women participating in savings groups, community advocacy groups, and other community-based organisations in EVC regions, as well as with women holding economic leadership positions currently (Female Market Agents) who were savings group members, and husbands of women in savings groups. Also, KIIs with EVC programme staff were conducted. The data was disaggregated by gender and age (18-34, 35+). All data collection was completed by phone by local enumerators due to COVID-19 movement restrictions and the principle to do no harm through the data collection. The KIIs were audio recorded and transcribed then translated into English from Sindhi. The surveys were submitted via Kobo Toolbox directly by the enumerators. The analysis was conducted by a CARE USA staff using Dedoose for the KIIs and a combination of Excel and Jamovi for the surveys. The data was further validated by CARE country office staff. For complete details on the methodology, see Annex 2.

Limitations

- **Trust:** Since all interviews were conducted over the phone and the interviews of the staff over skype, it is likely that interviewees might have felt hesitant to fully trust the enumerators, compared to a normal situation, where the interviews are conducted face-to-face.
- **Connectivity:** Phone connectivity issues were common. Communities have very limited access to the cellular net and land line phone facilities don't exist in the area.
- **COVID-19:** Due to the COVID-19 pandemic the research plans were adjusted. Many elements of the research were new to the enumerators, data collection coordinators and the research coordinators. This might have negatively impacted the quality of the data.
- **Sample bias:** The participants were all selected through EVC partners. 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.

- **Translation:** The data required translation from local language into English. The level of comfort with transcription and translation of the enumerator assigned limited the amount of data that was transmitted for analysis.
- **Response bias:** Some of the CSO staff that were interviewed needed translation, which was provided by a senior staff member. Although this translation service was suggested by the CSO staff themselves and they confirmed that they were comfortable with having a senior staff member present during the conversation, it could have influenced the answers provided.

frequently, while savings group members mentioned 'giving money to help others' the most.

Changed beliefs due to participation. 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. This relationship was found to be significant ($p < 0.001$). The percentage of women that changed their beliefs for the better (believing that they should participate) was lowest in the savings groups (only 77%). Women in the savings groups that participated in the survey were also more conservative than the others, as 26% of them (compared to 11% of CAG and 2% of CBO members) believed that women should only be allowed to make decisions in the home. The relationship between the importance of women to make decisions and the type of group was found to be significant ($p = 0.004$), with savings groups being least and CBOs being the most accepting of women taking public decision-making roles.

KEY FINDINGS

Agency

The CARE International Gender Equality Framework consists of three domains of change. The first one is about agency, which refers to building consciousness, confidence, self-esteem and aspirations (non-formal sphere) and knowledge, skills and capabilities (formal sphere).

Individual Beliefs and Capacities

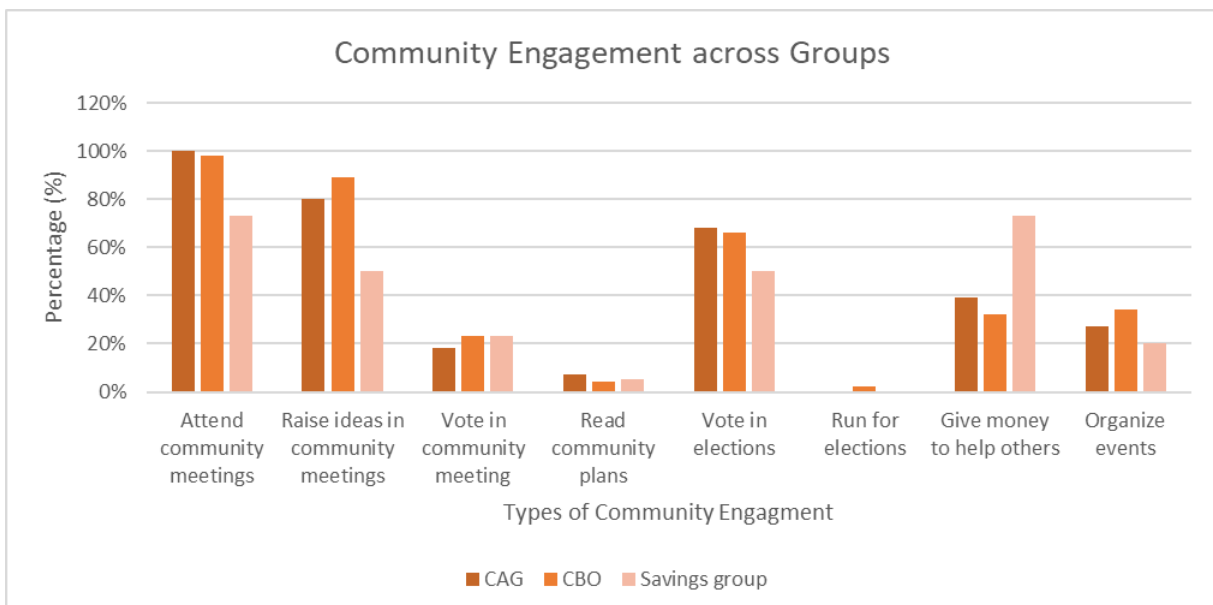
Increased community engagement = overall most significant change. All members of the savings groups, the community advocacy groups (CAG) and the community-based organizations (CBO) that were interviewed **report an increase in their community engagement** due to their participation in those groups. 90% of the women surveyed answered the same. Staff interviews add 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.

The table below presents the different types of community engagement activities women were involved in. Overall 'attending community meetings' was mentioned most

Increase in confidence greater in CBOS and CAGs. Interestingly, **participation in savings groups has less frequently led to an increase in confidence** than the participation in community advocacy groups and other community-based groups. 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.

"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. When we meet, we get know household issues, then discuss and make solutions on those. For example, there is conflict in the family, we discuss how to resolve that. 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 member in Kharoro Syed

Capacity strengthening leads mostly to more knowledge of community issues Various capacity strengthening



initiatives (events and trainings e.g. advocacy and conflict management trainings) provided the members of community advocacy groups and community based organisations **more knowledge of community issues** (especially on child education and child marriage), which was echoed by (a fewer amount of) women in the savings groups. Savings groups members received training mostly on enterprise related topics, complemented by training on gender laws, while CBOs learned about community and conflict skills and CAGs focused on gender law, child marriage and child education.

Involvement in household decision-making, an increase in training opportunities, and increased comfort with public speaking were reported only by a few members of the CBO and CAG. More members of the younger age group (18-34) reported positive changes in individual capacities (such as conflict management and public speaking) than the 35+ age group.

Collective Capacities

Trainings, events and exposure trips are a big deal. Being part of a savings group has given the members the possibility to participate in trainings and events. Of this, some members reported the opportunity to **travel to different cities**, but almost exclusively amongst married women located in Dhoronaro. These trips gave the women exposure to other markets, higher quality standards, different product styles and a larger clientele network. The staff interviews confirm the importance of exposure trips to the city and the attendance of some women to (advocacy) events that were also attended by government officials. The staff revealed that the women were asking for more exposure visits and visits to the city.

CAG and CBO participation contributes to solving community issues. The CAG members focused on the **supportive environment** that the groups create to **make community level decisions and create solutions**. Of this, some members specifically mentioned the ability to make decisions directly with men (not clear about what), but it was only reported in Kharoro Syed by women aged 18-34. Examples of the support provided were trainings on solving community conflict and issues. A few CBO members also mentioned the supportive environment that was created, but the savings groups members did not specifically call their groups a supportive environment.

Savings groups provide both individual and collective financial support. 25% of those interviewed reported that the savings groups allowed for members to financially support each other (in Kharoro Syed). This financial factor was not mentioned in the other groups. When asked how the savings group members support others in the survey, 43% *collectively* gave members money for personal use (43%) and business purposes (39%).

Participation helps to raise their voices. In all groups, some women mentioned that their participation had helped them as a group to **raise needs in community meetings to influential persons (local leaders) in the village**. This ability was mentioned most frequently by members of the savings groups. In staff interviews, examples were given related to domestic violence. Before sensitization (as part of the trainings that they received), the women thought that domestic violence was a household matter and should not be discussed outside the household. But after becoming part of the savings groups, there have been instances that women go out as a group to advocate that domestic violence is wrong.

CBOs and CAGs members are collectively organizing events, campaigns and meetings. Half of the interviewed women in the CAGs mentioned that they collectively organized meetings, events or campaigns on child marriage and gender based violence. One women also mentioned a theatre show that the group had set up (theme was unclear). Three (out of 8) CBO members also mentioned organizing events and meetings on child marriage and girls education. Two mentioned also specifically the organization of an election within their organization to elect the leadership. Savings groups members only mentioned attending meetings. They did mention that they supported each other collectively in their embroidery work.

Structure

The CARE International Gender Equality Framework defines structures as discriminatory social norms, customs, values and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere).

Formal Enablers and Barriers

No clear recognition of Laws/Policies. CAG members reported **that women are not allowed outside of the village**, while CBO members shared that women are **not allowed to make final decisions** at community meetings. It was not clear whether these statements referred to actual policies and laws or that the women were mentioning community laws. The EVC programme staff clarified that these were not policy issues, but rather community issues.

Lack of education is a barrier. Overwhelmingly, across all groups, members report that **lack of education** is a major barrier for women in decision-making. CBO members (mostly in Dhoronaro) reported that there is no education facility for women. Basic literacy and numeracy trainings was provided as part of the capacity strengthening programme. Communities were also made more aware of the need for girl education through theatre performances, meetings and brainstorming exercises.

EVC staff confirmed that where there are schools and the enrollment rate is high(er), women are more empowered.

The presence of teachers in a community also make a difference. Male teachers are very often in favor of women's public participation and function as role models to others.

Enabling and Disabling Social Norms and Practices

Landlords, community male leaders and men in general exclude women from decision-making. All savings group members reported that the **landlords hold the decision-making power** in their communities. Two unmarried savings group members aged 18-34 in Kharoro Syed reported that male family members do not allow them to go to markets. One member in Dhoronaro also reported that women are not allowed to communicate with outsiders (people outside the family) and male community members conduct meetings with outsiders separately from women.

75% of CAG members report that **men restrict women in the decision-making process**. In the husband survey a majority of the men admitted that they had become more favourable towards women's public participation due to their wives' participation in the savings groups. Married women aged 35+ reported that **elders** restrict women in decision-making.

CBO members reported that **only community male leaders make decisions**. These leaders would only consult with male family members before making decisions. The CBO members did not mention landlords specifically like the savings group members did.

Staff interviews confirmed that there are norms and values that hamper women's public participation. The staff added that the strength of these norms varies per area and sometimes even per community. Some communities are very patriarchal and others less, depending on an interplay of factors such as religion, caste/class, income-level and educational level. Which religion, caste or class is more or less patriarchal is context-specific and hard to say.

Women have no place in public decision-making. Savings groups members report that there is **no tradition for women to publicly speak**; members aged 18-34 specifically describe this restriction as a community tradition. Three members report that women have no right to make community decisions.

50% of CAG members reported that women are thought to have **no place in decision-making in their communities because women are for household chores**. One reports that since becoming involved in the group, neighbors taunt her as she goes about doing awareness raising activities. Female market agents (FMAs) also state that **men believe women are for household chores, should be restricted to homes, and should not participate in politics**.

One FMA states that she believes there is a lack of women's personal interest in decision-making, which is in direct

contrast with the sentiments from the majority of the community group members' interviews, since they show a great interest in decision-making.

Relations

According to the CARE International Gender Equality Framework, this dimension of the theory of change relates to the power relations through which people live their lives through intimate relations and social networks (nonformal sphere) and group membership and activism, and citizen and market negotiations (formal sphere).

Impact of Social Networks and Relationships

Family and elders' support is crucial for community participation. A great **majority of the women interviewed enjoyed family support** for their participation in the respective groups. 100% of the CAG member interviewed and surveyed experienced family support in joining the group.

Seven out of 8 CBO members interviewed and 96% (45) of the ones surveyed had family support in joining the group, majority specifically from the husband. Two respondents reported being supported by the community, and a respondent from Dhoronaro reported of less supportive neighbours.

Seven of 8 savings group members interviewed and 100% (44) of those surveyed had family support in joining the group. However, there were multiple reports of lack of support from the community, mostly from women aged 18-34 in the Dhoronaro region.

Another very important support structure was the steering group. The EVC staff indicate that **the first step to increasing community participation was increasing mobility**, which happened as a result of the group formation and the introduction of the steering group. The steering group comprised of the elders of the community (including religious leaders) and once they were on board and gave their blessing on the project, the women could comfortably leave their houses and mobility increased.

Savings Groups form social network with other groups and amongst themselves. The interviews reveal that there are a lot of **linkages between the savings groups and the CAGs, CBOs and FMAs**. Most savings group members are part of a social network that **assist them in their business** as well as **links them with the public arena**. In the survey, 100% of the savings group members stated that they were also active in a CBO/CAG.

100% of interviewed CAG members report working directly with savings groups in their communities to help each other

solve problems, prepare for big orders, and gain some income.

Five of the 8 CBO members reports working with savings groups to help with embroidery work, earn money, and assist savings group members with community issues.

Both FMAs work directly with savings groups to help their embroidery work and teach them about community issues.

The savings group women also formed a social network 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.

“Women have come together, they listen to each other’s issues, if one women is facing and issue, then two or three women of the group try to talk about it and find a resolution, so that kind of support system was developed.”
– EVC staff member

There are specific examples where women stopped coming to the group and the others advocated with her family members for her to resume her activities. Or where the women advocated collectively against an alleged child marriage.

EVC staff noted that the savings groups members were able to attract more buyers and could increase the quality of their products thanks to being part of the collective, due to both the trainings and learning from others. The group provided them also more security when travelling and provided them with a larger clientele.

EVC staff emphasized also the role of older women in the savings groups as well as in the CAGs and CBOs that have functioned as a role model. These women were often already more active in their communities before participating in the groups and have subsequently taken leadership roles in these groups, inspiring others to take action.

Impact of Financial Means

Income increase is not inevitable. Only 50% of the members of the savings group members that were interviewed report that they have seen their income increase. The EVC programme records show an increase in income for most of the women. Staff interviews reveal that the increase in income was significant for most women and that there are a few women who now even own property (which was very rare previously) and that some have re-invested their money into life-stock. It is not clear why some of the respondents didn’t indicate an income increase.

In general, the women who were interviewed agree that **earning an income gives them more decision-making power.**

Six of the 8 savings group members interviewed say that earning money increased their importance and ability to give advice/participate in decisions. The remaining two members stated that earning money does not impact women’s ability to make decisions, because tradition does not allow for it and one cannot change that the landlord makes decisions.

All of the CAG members interviewed agree that earning income positively impacts women’s lives because it enhances confidence, allows women to make decisions, and they can spend money on health and children.

Seven out of 8 CBO members agree that earning money allows for women to better participate in decision-making. Also, the FMAs agreed that women who earn money can better make decisions. Women have also used financial means to support each other.

“Financially they also support each other. Once one of the artisans wasn’t well. If men are not in the house, when they are in the city, women on their own cannot go to the hospital. But in this case the artisan group arranged a vehicle and took her to the hospital and talked to the doctor.” – EVC staff member

The EVC staff members indicated that the **economic nature of the activities of the savings groups often worked as an entry point** to other types of women empowerment activities. Families rather appreciated the additional income of the women in the savings groups and therefore started to get more faith in NGO activities, which made them more open to other types of activities (such as on public participation).

DISCUSSION

Savings Groups' Impact on Women's Individual and Collective Public Participation

Agency: Individual Impact

1. **Community engagement** Almost all women (in savings groups, CBOs, CAGs) reported that they had become more engaged in their community. The EVC staff added that most older women were already active before their participation in the groups and so they showed less improvement. This conclusion can however not be drawn from the other interviews.
2. **Confidence** Especially the participation in CBOs and CAGs, and to a lesser extent participation in the savings groups, has led to more confidence and knowledge about community affairs.

Agency: Collective impact

3. **Attending trips and events** Exposure trips and other events were deemed very important in the success of the programme. According to EVC staff, women who participated in those 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 inspiring stories.
4. **Organizing events** Savings groups members did not indicate that they organized any events, meetings or campaigns, such as the CBO and CAG members. From this we can conclude that participation in the savings groups leads to increased attendance of events, but not the organization of the events itself.
5. **Raising voices** Participation in savings groups has enabled the women to collectively raise their voices for certain issues in their community at various community meetings and events.

Relations

6. **Support** Family support has been very important for the women artisans as well as for the CBO members. Support from the husband was essential, but also support from community members contributed to their participation. Support from the elders and religious leaders (in the form of the steering committee) was crucial to provide legitimacy to the programme and ensured that the women could start venturing out of the house.
7. **Role models** Inspiration played an important role in this work. There are very strong and vocal

women who inspired especially young women. Women in strong leadership roles have said to have taken initiative for their households and for their communities.

8. **Social network** Before this programme the artisans did not have a platform to share issues and were not connected, but having a network has made a big difference. There are examples in which the group has taken initiative, such as where there were rumours of a child marriage. Or when some women were not coming to the group anymore, the group as a collective went to advocate for them.
9. **Finance** Interestingly only 50% of the savings group members reported having increased their income. This is not in line with the literature or conversations of the EVC staff that indicate that savings group membership leads to significant income growth. A great majority of the women stated however that a higher income leads to more decision-making power and increases public participation. Also, women 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). Individually women in savings groups have financially helped others, while as a group both savings group members and CBO members have helped each other financially.

Enabling and Disabling Factors of Savings Groups Impacting Women's Public Participation

- **Education** In places where there is a school and many children are going to school, women are publicly more active. When women (and also their husbands) have some skills (basic literacy, numeracy, public speaking etc) that give them the confidence that they can understand and contribute to community meetings, then they become more active in the community.
- **Patriarchal norms** Social norms can either hamper or promote women's public participation. Some communities were identified as very conservative/patriarchal due to religion or tribal or ethnic values. During the staff interviews, it was mentioned that results on women empowerment were very hard to achieve in those communities.
- **Caste and class** Whether or not women participated was also due to their caste and/or class. Women in certain communities who are share croppers, did not participate due to the

influence of landlords (that were not in favour of the project). In those areas, mobility of women was very restricted. Interestingly, during one of the staff interviews, it was mentioned that some of the poorer communities (not the share croppers) were actually very receptive, but it is not clear why.

- **Legitimacy from leaders** Buy-in from the leadership or elders of the community was found to be imperative. Especially religious leaders were found to either make or break the programme. Including these religious leaders in the steering group of the programme was seen as a best practice, because that provided legitimacy to the programme from the start.
- **Benefits of being part of a group network** The collectivity of the group was seen as a big benefit to the women. Before the project, the artisans were getting some orders and getting a small income, but when they were organised and started working as a group, things started to get better. In terms of skills and quality of work, the platform provided a big 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 and a larger clientele and social network. Villages might seem close together, but women hardly meet each other. Through the platform they were able to make more friends that proved to be supportive in their businesses and beyond.
- **Income-generating nature of the savings groups** The increased income of women often functioned as an entry point for other activities. According to the EVC staff 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 and 'not about bashing your husband or the men in the family'.
- **Inspirational female leaders** The presence of elderly women who are role models and are already living out the exemplary behaviour made women of all ages (and their families) more comfortable to join the savings groups.

Entry Points in Savings Groups to Support Women's Public Participation

Building a support system One of the main entry points to supporting women's public participation is to make sure that the women have a support system around them that

starts with her direct family members (husband foremost). The savings group members revealed that 75% of them have support from their husbands and families. Programming therefore needs to focus on getting the husbands (and families) on board. Making sure that they are sensitized and feel ownership of the programme.

Role models Secondly, there is a role to play for certain role models in the community, such as progressive males (mostly teachers) and (elderly) women activists/leaders.

"Elderly women may be the gatekeepers of gender and social norms, but they can also be game changers." – EVC staff member

These role models can be used in (social media) campaigns and other communication methods to increase the impact of a certain message and make it seem more reliable and more feasible to copy the exemplary behaviour.

Religious leaders When religious leaders are convinced of the rationale of the programme, they can be very strong allies in the programme and it becomes a lot easier to work in those communities. In the EVC programme, the religious leaders were taken up in the steering group, which ensured that they were actively involved and gave a certain stamp of approval that made others follow their lead.

Key Differences in Impact of Savings Groups vs. CBOs on Public Participation

Community engagement is higher amongst CBO members

Overall being part of a CBO/CAG seems to be more transformative in terms of changing the level of activeness of the members in the community, as compared to being part of the savings groups. Overwhelmingly, CAG and CBO members that were surveyed report an increase in community engagement after joining their respective groups, while 86% of savings groups members reported that they are more engaged in their communities since joining the savings group. 7% stated that their engagement has remained the same while 4.5% report being less engaged. Also, women in savings groups were less convinced of the importance of taking part in decision-making, compared to CBO and CAG members.

CBO and CAG members are organizers, savings group members (only) attendees

CBO and CAG members reported having organized various events, meetings and even campaigns themselves. This was not found in the savings groups.

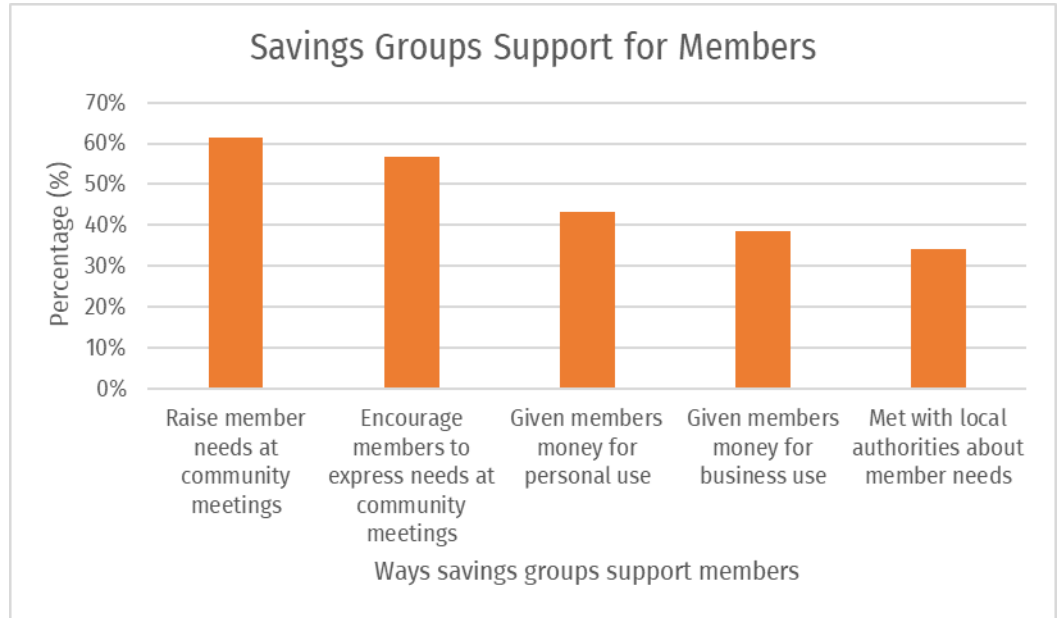
Savings groups have more of a financial function versus the CBO and CAGs who focus on community advocacy If we

look at the ways in which the members of the CBOs and the savings groups have been active, the **savings groups serve a more financial purpose, while the CBOs are very active in the public arena**. Across both CBOs and CAGs, members reported high rates of attending community meetings and raising ideas in these meetings. 75% of savings groups members surveyed give money to help others and 73% attend community meetings. 50% also reported raising ideas in community meetings.

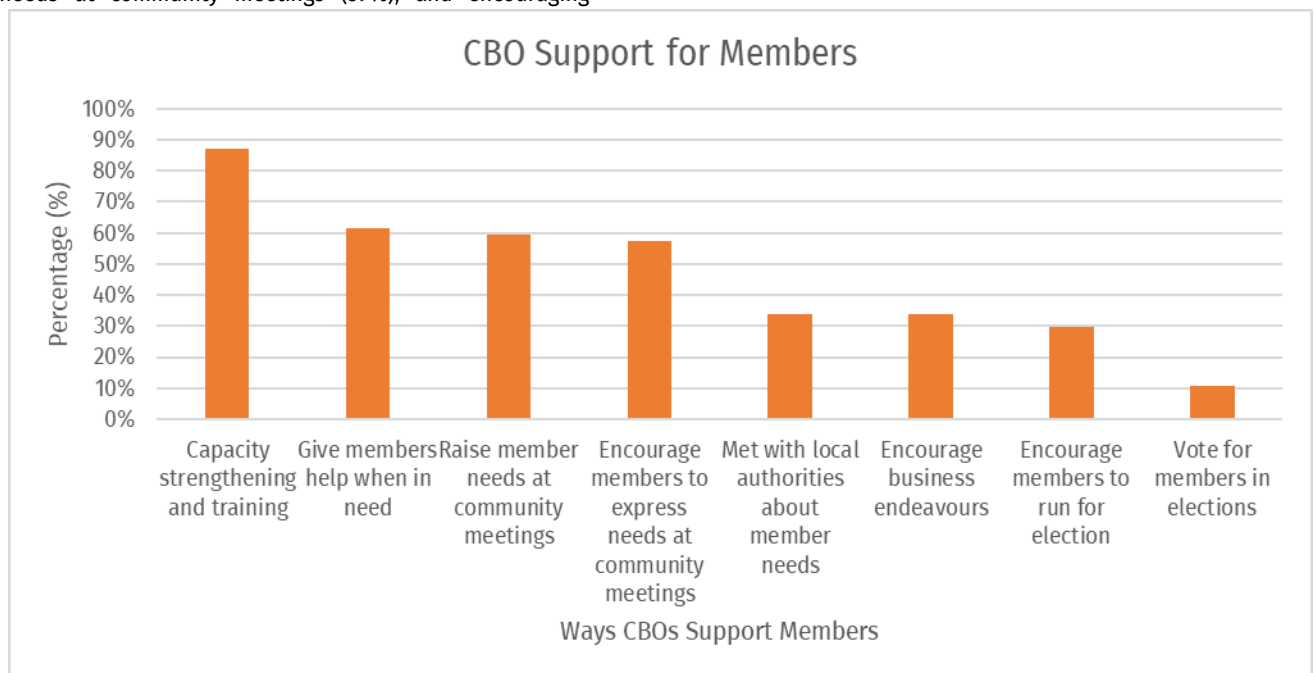
If we look at the ways that the members say they support each other collectively, then the picture becomes murkier. 61% of savings groups members reported that the group raised member needs at community meetings, and 57% also encouraged members to express needs at community meetings (57%), while only 43% collectively gave members money for personal use (43%) and business purposes (39%).

87% of CBO members reported that the organisations provided capacity-strengthening and trainings. The next three reported methods of CBO members support included giving help to members in need (61%), raising member needs at community meetings (59%), and encouraging

members to raise needs themselves at meetings. From these findings the difference between the savings groups and the CBOs is not so clear. **When asked about their individual activities the savings group members emphasize the financial character of their participation, but collectively as a group they give more advocacy support than financial support.** Please see below tables that include all ways that savings group and CBO members



support each other.



RECOMMENDATIONS

The following recommendations can be drawn from this research:

Practitioners

- **Incorporate exposure visits, trips and events** into the programming, to ensure that the women broaden their social network and are introduced to influential people (such as government officials), to open up doors for future advocacy. Also, find ways for women to share their findings/experiences of these trips and events with other women.
- **Use savings groups as an entry point to 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 participation activities.
- **Incorporate intense training on community and conflict management and advocacy** for women in savings groups (similar to the training package for the CBOs and CAGs) in order for them to be able to not only attend meetings and events but start organizing them as well.
- **Engage with religious leaders** from the start and make sure that they are actively involved in the programme. If possible, incorporate them in an advisory board type structure to provide legitimacy to the programme. Religious leaders can be especially instrumental in legitimizing public participation activities that might not seem to have such a clear benefit to the household as economic activities do.
- Use **role models** (both elderly women leaders and progressive males) to **share success stories to a larger audience.**
- **Elementary education** (e.g., literacy, numeracy) is a basic requirement for the women to be able to participate in savings groups and public meetings and should be incorporated into the programme.

National Policy-makers

- Reduce the **administrative hurdles** to register savings groups. For example in order to register a rural women's association at the chamber of commerce, an email account, bank account and tax registration of the members needs to be conveyed. For women who are hardly literate and

come from a very rural background these conditions are very hard to fulfil.

- **Institutionalise the savings groups** by complementing local decision-making processes with the input gathered from savings groups. Women in the savings groups have valuable ideas about the development of their communities, which can be gathered and used for local planning purposes.
- Assist the savings groups 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.

Donors and International Community

- Provide increased funding for programmes that incorporate **both economic and political empowerment components for women**, since these components can strengthen one another and economic activities can serve as an entry point.
- **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.
- Women's empowerment is a long-term process that requires **long-term programming and funding** (at least 5 years). In the EVC programme for example you can see that after three years the women have only started to venture out of the house and have begun advocacy initiatives, but have not started organizing events and meetings themselves.

Possibilities for Further Research

In the literature review, evidence is presented that show that women need to have a certain amount of income (compared to that of their spouse) in order to increase their decision-making power in the house. In this research no such evidence was found. It would be interesting to conduct deeper research into how household decision-making power relates to the height of the income and how household decision-making can influence public decision-making.

This research revealed that there are strong norms present in the communities that hamper women's public participation. It is imperative to monitor these social norms

to be able to track changes and adjust programming accordingly. What would be especially important to research further is the norms around the decision-making power of landlords that seems to hamper especially the savings groups members.

It would also be valuable to conduct a comparative research between women who are only part of savings groups and those who are only part of a CBO to get a better understanding of the particular impact of the economic aspect of savings groups on public participation. Unfortunately this was not feasible in this particular research, because the importance of identifying women who were only part of one type of group was not emphasized enough in the sampling.

Conclusion

From this research, it can be concluded that being part of a savings group does not only have an economic impact on the lives of the women that have participated. Being part of the savings groups has 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 (although only reported by half of the surveyed women) has also lead 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; needs that were shared with the community leadership and were met thanks to their consistent advocacy. Some of the women have travelled further to cities for other businesses, as well as attended events with government officials. Those occasions have made a big impact in their lives, by introducing them to new business contacts and exposing them to higher quality standards, which they have shared with their group members and communities to multiply that impact.

Little evidence has been found that savings groups provide a unique environment for women to improve their public participation that cannot also be found in community advocacy groups and community-based organisations. More so, the members of the CAGs and CBOs showed slightly more confidence and community engagement. However, since these women are in most cases members of both savings groups and CBOs, it is hard to say what the impact was of the participation in either group. It is probably more likely that the improvements were a combination of participation in both or potentially that those in community groups outside of the savings group already had reached a sufficient level of economic empowerment. The EVC staff interviews revealed that the income generating nature of the savings groups changed the minds of certain family members and proved to them that the group processes were valuable. Also, a majority of women in all of the groups mentioned that they felt that earning an income has increased their decision-making power in the household and community. It can be concluded therefore that there are linkages between the economic empowerment of women and their public participation.

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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 organizations (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 Relations³⁵ that support women's participation and influence in public spheres.

Research Scope & Questions

The main question that this research will address is:

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 will guide the development of country case study data collection tools. *For each sub-question, the elements of agency, structure, and relations must be investigated as described in the following section of the Analytical Framework.*

Sub-questions:

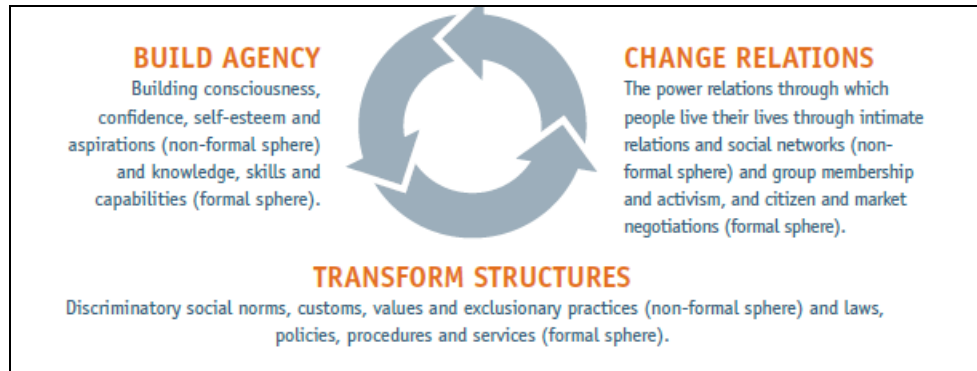
1. What are the enabling and disabling factors/characteristics of savings groups (especially VSLAs) that impact the public participation of their members?
2. What are the entry points within savings groups to initiate interventions aimed at increasing women's public participation?
3. Does participation 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?

Analytical Framework

The research framework will be guided by the CARE International Gender Empowerment Framework, focused on the three pillars: Agency, Relations, Structure.³⁶ The framework will guide the development of the data collection tools and the later analysis.

³⁵ 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*.

³⁶ <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>



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 will investigate the research question and sub-questions through both qualitative and quantitative analysis.

Secondary data: A brief, country-specific literature review on the linkages between savings groups / women’s economic empowerment with women’s public participation should emphasize findings from literature and documents relevant exclusively to the case countries.

Primary data: Using key informant interviews (KII) and a brief survey, data will be collected from women participating in savings groups, community advocacy groups, and other community-based organizations in EVC regions, as well as with women who are market agents currently who were savings group members, and families of women in savings groups. Also, KIIs with EVC programme staff will occur.

Data Collection Plan

The research questions will be addressed through the perspectives of:

- Savings groups members: young women 18-34, women 35+
- Community Advocacy Groups: young women 18-34, women 35+
- Community Based Organizations: young women 18-34, women 35+
- Female market agents
- Family members (including husbands/fathers) of savings group members
- CSO programme staff implementing savings groups programmes

Key Informant Interviews

The KIIs will occur by phone. This is to ensure consistent methodology across countries, but most importantly, it is to ensure that participation in our study will pose *no physical harm* to participants. By limiting the contact between enumerators and participants, we can better ensure that our study does not contribute to the spread of COVID-19.

The KIIs will last between 30-45 minutes depending on the type of informant.

The KIIs will be conducted by enumerators hired by CARE and based in CARE Offices. The participants will be reached on their personal mobiles.

Survey

A 10-15 question multiple choice survey will be delivered by phone. Again, this will prevent possible harm and contamination by participants.

The surveys will be conducted by enumerators hired by CARE and based in CARE Offices. The participants will be reached if they have a personal mobile. Otherwise, a location in each village will be identified with a phone.

Sampling Framework

Research participants for the KIIs and surveys will be selected through purposeful, stratified sampling to isolate participants for in-country engagement in the study. Sub-groups are established to enable the analysis between different stakeholders. This stratification also assists with custom tailoring data collection tools by group. The data collection tools will be designed by CARE NL at the global level and the country teams will be responsible for translating the tools to local language for use by the enumerators. See Sampling framework below. The Country Office staff will be responsible for identifying and inviting the research participants.

		EVC		
		Dhoronaro	Kharoro Syed	TOTAL
PHONE KII				
Savings Group members	young women	2 KIIs	2 KIIs	4

	18-35			
Savings Group members	women age 35+	2 KIIs	2 KIIs	4
Community Advocacy Groups	young women 18-35	2 KIIs	2 KIIs	4
Community Advocacy Groups	women age 35+	2 KIIs	2 KIIs	4
Community Based Organization	young women 18-35	2 KIIs	2 KIIs	4
Community Based Organization	women age 35+	2 KIIs	2 KIIs	4
Marketing Agents	any age	1 KII	1 KII	2
	TOTAL	13	13	26
PHONE SURVEY				
Savings group members	young women 18-35	11	11	22
Savings Group members	women age 35+	11	11	22
Community Advocacy Groups	young women 18-35	11	10	21
Community Advocacy Groups	women age 35+	12	11	23
Other community-based organization	young women 18-35	12	12	24
Other community-based organization	women age 35+	11	12	23
Family members (husbands/fathers) of savings group members	any age	10	10	20
	TOTAL	78	77	155

Analysis

The analysis was conducted by a CARE USA staff using Dedoose for the KIIs and a combination of Excel and Jamovi for the surveys. The data was further validated by CARE country office staff. 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.

Annex 3: Descriptive Statistics

Across all surveys

Group Type	Number of Respondents	Age n (%)		Region n (%)	
		18-34	35+	Kharoro Syed	Dhoronao
VSLA	44	22 (50%)	22 (50%)	22 (50%)	22 (50%)
CAG	44	21 (47.73%)	23 (52.27%)	21 (47.73%)	23 (52.27%)
CBO	47	24 (51.06%)	23 (48.94%)	24 (51.06%)	23 (48.94%)
Male Family Members	20	N/A		10 (50%)	10 (50%)

Savings Groups survey

	Overall	Dhoronao	Kharoro Syed
Age Group			
18-34	22 (50%)	11 (50%)	11 (50%)
35+	22 (50%)	11 (50%)	11 (50%)
Marital Status			
Married	34 (77%)	17 (77%)	17 (77%)
Not married	10 (23%)	5 (23%)	5 (23%)
Primary Income-Earner			
Self	2 (5%)	1 (5%)	1 (5%)
Husband	30 (67%)	15 (68%)	15 (68%)
Equal income (self + husband)	2 (5%)	0 (0%)	2 (9%)
Other	10 (23%)	6 (27%)	4 (18%)

CBO and CAG survey

	Overall	Dhoronaro	Kharoro Syed
Age Group			
18-34	45 (49%)	23 (50%)	22 (49%)
35+	46 (51%)	23 (50%)	23 (51%)
Marital Status			
Married	78 (86%)	39 (85%)	39 (87%)
Widowed	6 (6%)	4 (9%)	2 (4%)
Not married	7 (8%)	3 (6%)	4 (9%)
Primary Income-Earner			

Self	3 (3%)	2 (4%)	1 (2%)
Husband	74 (82%)	35 (76%)	39 (87%)
Equal income (self + husband)	1 (1%)	1 (2%)	0 (0%)
Other	13 (14%)	8 (18%)	5 (11%)
CBO/CAG Membership Years			
Less than 1	3 (3%)	2 (4%)	1 (2%)
1 year	16 (18%)	10 (22%)	6 (13%)
2 years	48 (53%)	21 (46%)	27 (60%)
3 years +	21 (23%)	11 (24%)	10 (23%)
N/A	3 (3%)	2 (4%)	1 (2%)
VSLA Membership			
Currently	16 (18%)	8 (18%)	8 (18%)
Previously	18 (20%)	9 (20%)	9 (20%)
Intend to join	51 (56%)	27 (58%)	24 (53%)
No membership	5 (5%)	2 (4%)	3 (7%)
N/A	1 (1%)	0 (0%)	1 (2%)

Male family members survey

	Overall	Dhoronaro	Kharoro Syed
Age Group			
18-34	4 (20%)	3 (30%)	1 (10%)
35+	16 (80%)	7 (70%)	9 (90%)
Primary Income-Earner			
Self	18 (90%)	10 (100%)	8 (80%)
Wife	1 (10%)	0 (0%)	1 (10%)
N/A	1 (10%)	0 (0%)	1 (10%)



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