Savings Groups: Integrative Services Spark Women’s Social Empowerment

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ABSTRACT

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Using the case studies of IRC’s EA$E program in Burundi, IRC’s adapted program in Côte d’Ivoire, Wellness and Agriculture for Life Advancement Program (WALA) in Malawi, and Intervention with Microfinance for AIDS and Gender Equity (IMAGE) in South Africa, this thesis sought to answer the questions: what are some of the program features that influence the success of savings groups in socially empowering women? Might such social empowerment pave the way for shifting gender norms? This thesis argues that savings groups programs designed with integrative services, which include men, are context-specific, and need-tailored, have great potential to socially empower women and transform gender norms into those that promote equality. By analyzing each program design, this thesis shows that joined together, these specific program features can transcend country and program differences and impact the effectiveness and success of savings groups socially empowering women and shifting gender norms. Women reported increased empowerment, which included reductions in economic abuse and intimate partner violence, and an increase in household decision-making, and social capital. Adopting this set of program features in savings group program design may prove to be critical in effectively socially empowering women.
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Chapter 1: Introduction
Savings Groups and Women’s Social Empowerment

Catalina Hernandez¹, a survivor of domestic violence and woman living in poverty in Guatemala, has had her life changed for the better through her participation in a savings group.² Hernandez is a member of Oxfam America’s Saving for Change, a community based savings group that has achieved not only economic but also social empowerment by affecting the lives of women inside and outside of their homes. Saving for Change became a platform for broader empowerment and community organizing around important social and political issues.³ Hernandez, a passionate advocate on behalf of indigenous people’s land rights and environmental justice, has developed skills to community organize through her savings group participation. She explains the transformative power of feminist organizing through Saving for Change:

'The thing is that there are a lot of men who do not let [women] participate ... The men are opposed to it because they say the women are going to go learn how to give them orders and tell them what to do. They believe they have to tell us what to do. The fear that they have is that the women will wake up and say that the men can no longer give them orders. That’s what they say in some cases [but] in others, there are men who have finally understood that saving is good, and they are doing it too. The situation has gotten better. Now some of the women say that they do not have to obey the men... Now [men and women] can be in communication, be at home and share the work.'⁴ Hernandez joined a Saving for Change group in 2011 and has served as an active and vocal member since. She was elected president of her group and volunteered to train more savings groups, assisting in the formation of about twenty-five groups. Using her organizing skills, she united all of the savings groups in her community into a women’s network.⁵

¹ Her name has been changed to protect her identity
³ Ibid, 115.
⁴ Ibid
⁵ Ibid
empowered individually, she further fostered the empowerment of women through the savings
groups. Saving for Change is a useful and good tool for engaging women despite a culture of
masculinity that discourages and denies women’s public participation. Based on comments from
women in the groups and program officers, gender roles appear to be shifting and women are
gaining greater say in community life. This is a significant example of empowerment and
supports the idea that savings groups have great potential to socially empower women.

Savings groups are considered an alternative to credit-based microfinance as they could fill the void where it is difficult to implement microfinance programming in hard to reach poor, rural communities. Savings groups directly engage participants in savings, a financial tool especially needed by poor people. Moreover, savings groups bypass the hurdle of answering to microfinance institutions and investors. What are the factors that might contribute to such the positive impact that Hernandez discusses?

This thesis answers this question by focusing on the social impact of savings groups on a marginalized group of participants – women. Social empowerment is defined as women acquiring the ability to actively participate and make choices that affect their lives and their families and communities, that is, increasing their household decision-making power and the accumulation of additional social capital. The key argument is that savings groups have the potential to socially empower the women who participate in them, which may in turn contribute in the long run to creating sustainable shifts in gender norms that promote equality. This thesis examines the extent to which women’s participation in savings groups addresses both their practical needs as well as strategic interests in sustainable and gender transformative ways. The study will seek to answer the following question: what are some of the program features that

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6 Ibid
7 Ashe, In Their Own Hands: How Savings Groups Are Revolutionizing Development
influence the success of savings groups in socially empowering women? Might such social empowerment pave the way for shifting gender norms? In order to achieve social empowerment there are key program features that are fundamental in savings groups programing: long-term, self-sustainable, and context-specific programming, integrative services, and the inclusion of men. Specifically, programs should be designed with integrative services that include men, are context-specific, and need-tailored.

A qualitative approach will be used to answer the questions previously stated. There hasn’t been a systematic, cross-cultural comparative study of the ways in which savings groups and microfinance programs contribute to women's empowerment. This thesis addresses the gaps in the literature and seeks to fill them by contributing a focused analysis of targeted program features that may increase the success of savings groups programs empowering women. The empowerment of women and girls (and gender equality) cannot be achieved without first considering the socio-cultural context in which women and men live. The social structure of a community should influence program design, which should be tailored to meet the needs of participants. With this as the foundation, program designers can move forward with a program aimed at empowering women.

The four cases have been closely analyzed for similarities and differences, and despite the various differences, women have been successfully empowered in each. They share features – long-term, self-sustainable, and context-specific programming, integrative services, and the inclusion of men – suggesting their importance to SGs’ effectively empowering women. These features are crucial, however the way in which they are designed is key to effectively socially empowering women. When integrative services include men, are context-specific, and need-tailored, the potential for socially empowering women is significant.
Chapter 2: Current Literature

Addressing the Main Arguments of Roodman, Ashe, and Mayoux

There are limited studies on microfinance and even fewer that specifically focus on savings groups (SGs) and the impact on women’s empowerment. In the latter group, there is agreement on a few key points: 1) less is more in that people need savings and that lending is not always a safe or viable solution to reducing the burden of poverty and empowering women; 2) program design should be community-based, with designers specifically asking people what they want and need from their savings group, and 3) life improvement is a more realistic goal than eradicating poverty.

In this literature, there is also disagreement on three key points: 1) whether savings groups empower women economically and socially or create a greater burden for women and disempower them, 2) whether savings groups reduce or increase intimate partner violence, and 3) whether savings groups truly increase women’s household decision-making power.

Important questions remain about savings groups that I seek to answer: given the documented success and failure, what are some of the factors that influence the success of savings groups in socially empowering women? Does designing a savings group program with these factors in mind increase SGs’ potential for success in socially empowering women? Might social empowerment pave the way for shifting gender norms?

“Less is More”: Start with Savings

Both Roodman and Jeffrey Ashe argue for a “less is more” approach, identifying the risk that too much money can lead to dangerous cycles of over-lending and over-borrowing. Under

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8 Roodman, Due Diligence, 4.
Oxfam America and Freedom from Hunger, Jeffrey Ashe helped create the program *Saving for Change*, a sustainable and adaptable savings group program that targets rural women living in poverty. Roodman and Ashe further agree that microfinance has the power to improve the lives of the poor in various ways. They stress the importance of measuring impact by looking at an improved quality of life, defined in a local context-specific community setting. In *Due Diligence: An Important Inquiry into Microfinance*, Roodman acknowledges the success of microfinance in poor people’s lives, but also notes the risks attributed to its global popularity. It is often assumed that giving money to poor people is a good thing because it is something they lack. The zeal for microfinance generally results in microcredit, which may undermine the power of the larger microfinance movement, which includes the creation of financial services beyond loans.

Microcredit often overshadows microsavings, which is an important resource and tool that all poor people can use and benefit from. Savings may be the most important financial tool they can utilize. In an article published in the Washington Post, Roodman describes, “Financial services are like clean water and electricity—they are essential to leading a better life.”9 People living in poverty have unstable income and need to be able to save money when they have an influx of cash, and they need to be able to have access to this money when their income flow is reduced. Taking a grassroots approach, savings can mobilize individuals to tap into what they already have, and build from the ground up. This is especially important when they do not have access to any other financial services.

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9 Roodman, *Microcredit doesn’t end poverty, despite all the hype*
Ashe argues that giving women savings mechanisms enables them to have more control over their finances.\textsuperscript{10} This is empowering to women economically, and has great potential to socially empower women. Savings groups can reach women who are overlooked by national banks, microfinance institutions, and other formal banking mechanisms, providing them with an opportunity to exercise their economic right to social security (based on standards of international human rights law). While they may not eradicate poverty, savings groups are a vehicle for women’s empowerment, and the potential for women to be economically and socially empowered is promising. In Ashe’s book, \textit{In Their Own Hands: How Savings Groups are Revolutionizing Development}, he shares numerous narratives from women in the program in El Salvador and Guatemala, detailing their experiences of social empowerment. Women shared stories of building social capital in their communities by increasing their public role, including running for government positions. Participants also reported experiences of having more of a say in financial decision-making in the home. Other women also shared stories of confronting husbands about violence in the home. Based on these authors, less is more when it comes to financial tools, and savings is the way to accomplish more with less.

\textit{“Programs Should Be Context-Specific & Community-Based”: Meet Participants’ Needs}

The foundation of Ashe’s \textit{Saving for Change} program is grounded in community needs and is adapted to meet those needs in a constructive and supportive way. Building a program around community context and needs assures that the program will be viable within the community.\textsuperscript{11} Discerning the local gender dynamics and social ties of community members will allow a program to better adjust implementation to suit the social environment. Identifying

\textsuperscript{10} Ashe, \textit{In Their Own Hands: How Savings Groups Are Revolutionizing Development}, 148

\textsuperscript{11} Ibid
participants’ skills level is also important as it informs the structure of the savings groups. For example, if literacy is low in a community the program should be adapted to fit the abilities of the group members. Various savings groups have done just that by creating a verbal record system so that all members can actively participate in group meetings.\(^\text{12}\)

Mayoux recognizes that a primary concern and goal of savings groups is to meet the needs of its participants, and if this goal is achieved empowerment is possible. The foundation of savings groups is grounded in the notion that they are designed and run by members from the ground up. This design fosters genuine empowerment, as the women are the key decision makers sustaining the group.\(^\text{13}\) Savings groups can function in many capacities. Most recognizable is the financial capacity in which savings groups may improve economic well being and lessen the burden of poverty. Furthermore, savings groups can build off of economic empowerment and foster social empowerment in which women may have an increase in household decision-making, greater community participation, and potentially shifting harmful norms that perpetuate intimate partner violence. “Savings and credit groups also provide an acceptable forum for women to come together to discuss gender issues and organize for change.”\(^\text{14}\) Savings groups create a safe space for women to question gender roles, something that does not happen automatically. If designed well, savings groups can support women by providing information, leadership and organizational skills. Empowerment is a long-term process and regular maintenance is required.

Echoing Roodman and Ashe, Mayoux’s *Micro-finance and the empowerment of women* argues that microfinance does not automatically empower women. Like Ashe, Mayoux asserts

\(^\text{12}\) Ibid
\(^\text{13}\) Ibid
that microfinance can empower, if programs are designed from the ground up. Programs that are designed from the ground up directly involve community members and program participants to gain greater access to community context. Taking it a step further, Mayoux asserts the importance that empowerment needs to be a key part of program design. Mayoux argues that microfinance networking and advocacy fail to directly address empowerment issues and in order to transform microfinance into a genuine gender strategy, women’s empowerment must be understood as more than a marginal increase in access to income, consultation in limited areas of household decision-making, and occasional meetings with a small group of other women.\(^\text{15}\) Programs that are context-specific and community based will foster empowerment and will go far in improving participants’ lives.

Women’s World Banking identifies one key aspect to successfully providing savings to women to improve their lives: listen to the women. WWB, in accordance with the previous scholars Roodman, Ashe, and Mayoux, asserts that the inclusion of women is necessary if programs are to be tailored to their needs. It is crucial to directly ask the women how they currently save and if there are services they do not have access to that would better serve them. Offering a service that improves on their existing options can only strengthen their ability to better save, potentially increasing their household stability and well being. Women’s active involvement is very important if savings groups are to adequately meet their needs, however as Mayoux argues, a program that is designed to meet their needs may not automatically empower them. Focused attention on program design, implementation, and targeted empowerment is needed. Women’s World Banking advocates for savings for women as a means for financial

inclusion. Financial inclusion is empowering, especially to women, however it must be calculated in order to increase the chances of empowerment. Zeroing in on and targeting the program elements that are need for empowerment will be explored in this thesis.

“Life Improvement Rather Than Eradicating Poverty”: Empowerment is Possible

In his book *Due Diligence: An Impertinent Inquiry into Microfinance*, David Roodman warns about the misconceptions of the impact of microfinance. Roodman recognizes the challenge of explicitly stating that microfinance reduces poverty, as there has yet to be definitive evidence. He asserts that microfinance does not eradicate poverty, however this does not mean that it can’t have a positive impact in peoples’ lives. Further, he argues that financial services inherently give people more control over their financial lives, and this can function as a catalyst for increasing agency and freedom. Using Amartya Sen’s theory that both the process and outcome of development increases freedom, Roodman notes that because freedoms can reinforce each other, any kind of freedom is a means and an end to other freedoms. Financial services are a freedom in and of itself, while also acting as a means to other freedoms such as increased decision-making, better education, and health care. Roodman identifies the importance of financial services in increasing agency and empowering poor people and advocates, “Financial services deserve a place in the portfolio of programs to help the poor.” Roodman presents microfinance as a useful tool for empowerment, but also acknowledges the increased risks and harm it can inflict on participants such as increased debt and violence. In light of the increased risks for poor people, Roodman asserts that savings is a simpler and more practical mechanism

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16 Ibid
17 Roodman, *Due Diligence*, 2.
18 Ibid, 54
19 Ibid
for poor people. He explicitly states that empowerment is possible, if programs are specifically designed to empower. His argument parallels Linda Mayoux’s thesis that microfinance does not automatically empower, but can, provided programs are designed from the ground up with empowerment as a key part.

The Saving for Change program in El Salvador and Guatemala became a platform for empowerment around important political and social issues and for broader community organizing. Regular group participation offers members the opportunity to foster social cohesion and develop social capital, building solidarity and trust. The Saving for Change program is a tool that fosters collective action and the empowerment of women, as evidenced by the numerous testimonies of program participants and program coordinators. In El Salvador, Blanca Miriam Ayala Mejía, the former president of the board of CCR recognizes the transformative impact the Saving for Change program has on women who participate:

For them, making a small decision such as deciding when to meet made them realize that they could build power from their organization. Some started reaching out and visiting the mayor’s office. Yes, the objective was financial, but the groups opened the political dimension.

The savings groups build confidence and courage, enabling the women to see new possibilities for community action. Organizational capacity, solidarity, and creativity between women have increased. Importantly, women find their voices and start to use them actively within their group as well as in the community. In this context, Saving for Change is a tool used to accomplish the goal of grassroots political organizing. These women’s associations are starting to establish formal and legal recognition with the municipal government, moving away from being informal organizations to ones with legal and municipal recognition.

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20 Ibid, 53.
21 Ibid
22 Ashe, In Their Own Hands: How Savings Groups Are Revolutionizing Development, 95.
23 Alas, Programa de Ahorro y préstamo comunitario El Salvador y Guatemala, 156.
24 Ibid
from the informal network. This strengthens the acknowledgement that these women’s groups receive from the government as being legitimate groups with agency.\textsuperscript{25}

Saving for Change in Guatemala also proves to be successful in empowering women participants in both the private and public spheres. Women who participate in Saving for Change groups in Guatemala appear to be more empowered than women who are not in groups. The women who are members of groups are more socially active and are less likely to need permission from their husbands or fathers to visit friends outside of their village, or partake in community events. These women also have more experience managing their finances.\textsuperscript{26} In Guatemala, one of the barriers to women’s participation in the savings groups are the husbands, who often prohibit their wives from partaking in collective action, sometimes threatening them with violence. In one case, a whole savings group united around one woman whose husband forbade her from participating in Saving for Change. The woman’s friends encouraged her to have the strength and courage to tell her husband that she has the right to participate and that the group is a beneficial opportunity. The woman’s conversation with her husband resulted in him sending her money to save.\textsuperscript{27}

Carmelina Chocooj, the Oxfam America program officer in Alta Verapaz, asserts that savings groups can be platforms for members to advocate for one another, “Now the women show solidarity to other women who are victims of domestic abuse, they bring them to court or have conflict resolution and accountability processes in their community.”\textsuperscript{28} Active participation in savings groups enables members to assert their human rights and challenge the status quo that discriminates against and marginalizes them. The savings groups provide a safe space for women

\textsuperscript{25} Ashe, \textit{In Their Own Hands: How Savings Groups Are Revolutionizing Development}, 106.
\textsuperscript{26} Devietti et al., \textit{Saving for Change in Guatemala Baseline}
\textsuperscript{27} Ashe, \textit{In Their Own Hands: How Savings Groups Are Revolutionizing Development}, 110.
\textsuperscript{28} Alas, Programa de Ahorro y préstamo comunitario El Salvador y Guatemala, 9-21.
to act for themselves and make decisions. They also function as sites of support, safety, and as previously mentioned, resistance to the status quo.\textsuperscript{29}

\textit{Proposed Mechanisms of Microfinance and Empowerment}

Mayoux highlights three mechanisms/paradigms linking microfinance to empowerment.\textsuperscript{30} All three paradigms have one or more elements that are in line with the argument of this thesis, and each support the use of microfinance and savings groups as a tool to empower women. While separate and distinct, each of the three paradigms asserts that increased access to microfinance will lead participants to various forms of empowerment.

The \textit{feminist empowerment paradigm} is closely connected to the development of some of the earliest microfinance programs in the South, including SEWA in India. This perspective currently underlies the gender policies of many NGOs and the perspectives of researchers and consultants looking at gender impact of microfinance programs. The key concerns here are women’s human rights and gender equality.\textsuperscript{31} Women’s empowerment is viewed as an inseparable and integral part of a wider process of social transformation. This paradigm targets poor women and women capable of providing alternative female role models for change. The involvement of men in challenging gender equality has gained increasing attention and has been viewed as a key component in promoting sustainable change for equality. The feminist empowerment paradigm promotes microfinance as an entry point in the wider context of strategy for women’s socio-political and economic empowerment, specifically focusing on feminist organization and gender awareness.\textsuperscript{32} This thesis borrows from this paradigm the insight of the

\textsuperscript{29} Ashe, \textit{In Their Own Hands: How Savings Groups Are Revolutionizing Development}, 112.
\textsuperscript{30} Mayoux. \textit{Rethinking ‘Best Practice.’} February 2006.
\textsuperscript{31} Ibid, 6.
\textsuperscript{32} Ibid
importance of the involvement of men. It is a potential key factor needed to increase the potential of savings groups socially empowering women, shifting gender norms, and the use of microfinance and savings groups as an entry point to empowerment.

Women’s World Banking report *Savings: A Gateway to Financial Inclusion* recognizes the importance of savings in the improvement of women’s lives and its research shows that poor women are inherent savers who often lack the mechanisms to safely save.\(^{33}\) Women’s World Banking has helped financial institutions develop savings products since 2004 because of its significance in women’s lives. Although poor women’s incomes are often unpredictable and low, they still need savings mechanisms to safely save money. They manage to save an average of 10 to 15 percent of their income and are forced to save informally in unreliable ways. Some methods include buying excess stock for their businesses, using a local moneylender, and tucking money away at home.\(^{34}\)

The *poverty alleviation paradigm* views women’s empowerment and poverty alleviation as two sides of that same coin. The term ‘empowerment’ is used in general terms and is often considered synonymous with a multi-dimensional definition of poverty alleviation. The term ‘women’s empowerment’ is considered very political and controversial, and is often avoided.\(^{35}\) It is assumed that increasing women’s access to microfinance, in addition to other interventions to improve household well being, will in itself increase women to bring about wider changes in gender equality. This is empowerment in action. This thesis builds off of and further develops this idea by specifically identifying program features that may increase the potential of savings groups socially empowering women. While gender inequality is recognized as an issue, the focus

\(^{33}\) Women’s World Banking. *Savings: A Gateway to Financial Inclusion*
\(^{34}\) Ibid
\(^{35}\) Ibid
is on assistance to households. There is a tendency to see gender issues as cultural and not subject to outside intervention.\textsuperscript{36}

The \textit{financial sustainability paradigm} assumes that increasing women’s access to microfinance services will in itself lead to individual well-being, social and political empowerment, and economic empowerment.\textsuperscript{37} This empowerment can be achieved through the enabling of women’s decisions about savings and credit use, increasing incomes under their control, and enabling women to set up microenterprises. This paradigm recognizes the power that comes with access to microfinance, however it assumes that access is enough. This is a dangerous assumption to make and it assumes that giving money is adequate in meeting people’s needs. This thesis challenges this notion and asserts that there are certain program features needed to promote and guarantee empowerment. The financial sustainability paradigm underlies the microfinance models promoted since the mid-1990s by the Best Practice guidelines promoted in publications by CGAP, UNDP, World Bank, and USAID.\textsuperscript{38} The main focus of this approach is large programs, which are fully self-supporting and profitable. The main target group is the ‘bankable poor’: farmers and small entrepreneurs, despite claims to reach the poorest. The paradigm’s emphasis on financial sustainability is considered necessary to create institutions, which reach a significant amount of poor people in a climate of redistribution in macro-economic policy, opposition to welfare, and declining aid budgets.\textsuperscript{39}

Mayoux argues that creating a “gender policy for empowerment” would make microfinance more empowering for more women. Empowerment is a multidimensional process and operates at different interlinked levels, based on an analysis of power relations. Due to its

\textsuperscript{36} Ibid
\textsuperscript{37} Ibid
\textsuperscript{38} Ibid, 7.
\textsuperscript{39} Ibid
multidimensional process, there will be trade-offs for individual women between the different dimensions and levels.\(^{40}\) Mayoux views the complex and potentially conflict-ridden nature of empowerment as limiting. Any one intervention, whether microfinance or other, will have only a limited contribution in isolation. There are some empowerment strategies that produce ‘win-win’ situations in which all concerned benefit. Aside from this, there are often conflicts of interest between women, as well as between women and men.\(^{41}\) If empowerment strategies address entrenched inequalities in power and resources, it is inevitable that they will be contested by different interest groups. The disempowerment of current vested interests will most likely occur if there is a shift in power.

**Disagreements on the Impact of Microfinance**

There are disagreements to the statement that savings-led microfinance and savings groups empower women. Like Roodman, some argue that microfinance does not eradicate poverty. Microfinance is also very limiting for the poorest and most disadvantaged women. The poorest women are the most likely to be explicitly excluded by programs because they are high risk for loan repayment and may be difficult to physically get to.\(^{42}\) Microfinance is increasingly questioned for its lack of proven development outcomes and poverty reduction. Further, it is argued that microfinance has negative impacts on program participants and can cause significant and detrimental harm.\(^{43}\) These harms include creating dependencies and barriers to sustainable local economies and social development, increased poverty and indebtedness, the exploitation of

\(^{41}\) Ibid
women, and increased child labor. Over-indebtedness threatens people’s livelihoods and communities and can make people worse off than before they started the program.  

Beyond these harms, another counter opinion argues that microfinance runs the risk of disempowering women. Some caution that microfinance can disempower women by increasing intimate partner violence, increasing work burden, and reinforcing harmful gender norms that promote inequality. There is a risk that microfinance may exacerbate intimate partner violence by challenging established gender norms and provoking conflict in the household. Some women have been positively disempowered by microfinance and have experienced an increased pressure to save, which may mean women forgoing their own necessary consumption. Women’s incurred debt via credit may lead to abandonment and may put serious strains on social networks with other women.

In addition to the unintended harms that microfinance may pose to program participants, the increase in the commercialization of the microfinance industry has been met with concern and suspicion surrounding the ethics of making money from the poor. Traditional microfinance institutions charge an interest rate to help cover the cost of implementation and management. It is questioned whether it is appropriate and ethical to charge interest to the individuals who are receiving microfinance, as these people are poor and run a high risk of falling into indebtedness if they cannot pay the loan back. Depending on the specific program design, savings groups may have a lending mechanism with an interest rate, however the money goes back to

44 Ibid
46 Bott et al. Preventing and Responding to Gender-Based Violence in Middle and Low-Income Countries
48 Hashemi et al. Rural credit programmes and women’s empowerment in Bangladesh, 635-653.
51 Rooyen et al. The Impact of Microfinance in Sub-Saharan Africa, 2250.
52 Ibid
participants, unlike with microfinance where the interest goes to a MFI. While there is a risk of harm and potential disempowerment with any program intervention, it may be avoided and overcome with savings groups programs that are designed with specific program features that aim to meet the needs of women participants. With these features included in design, there is great potential for disempowerment to be avoided and empowerment to flourish.

*Unintended Harms of Savings Groups*

While savings groups help avoid some of the issues that arise in microfinance, they have their own flaws that may induce harm on program participants. Savings groups require members to devote time and energy to them, which can increase the work burden on an already time-poor woman. Women usually carry the bulk of the household duties and adding savings group participation may take away from this duty. The increase in work burden may cause conflicts within the household. Women participating in savings groups may have less time to complete their home duties, which can add pressure to the family dynamics. The increased work burden on women may force parents to involve their children in household duties more often, at the price of pulling them from school and potentially increasing child labor.

Another possible cause of conflict in the home is the introduction of additional money into the household. This raises questions about who has control over the money and may challenge existing gender norms. This can threaten the established decision-making processes couples use when dealing with money. The tension created by this influx may increase violence within the home as men attempt to reassert their authority. Another issue that may arise with savings group participation is an increase in social pressure from other members in the group.

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55 Ibid
Collectively the group works together to save and build a fund for loans and if a member struggles to pay dues at a meeting, there could be serious social repercussions that extend beyond the savings group and into daily life.

Additional unintended harms associated with savings group participation include the safety of storing large sums of money. When members receive a loan or lump sum of money from the savings group, it can threaten the safety of the participant and her family. Also, in some savings groups the loan fund has grown so large after a few cycles that the group is concerned about the security and safety of their funds as a group. Participating in savings groups also runs the risk of increasing debt within families and adding to the burden of poverty that people are already living in. If not managed or trained properly, participants may be at risk of falling into cycles of debt that are hard to get out of. Although savings groups address some of the needs of poor people, they do not meet all the financial service needs. Some members who have successfully participated may want linkages to formal savings accounts in banks, larger loans, mobile money accounts, and other financial services.

Program Features Mitigate Risks of Savings Groups

The unintended harms that may arise with savings group participation are a sound threat, however they can be mitigated through the inclusion of the proposed program features in program design. By designing a savings group program with long-term, self-sustainable, and context-specific programming, integrative services, and the inclusion of men, the risks associated with savings groups can be diminished. Collectively, the program features function to serve the best interests of the participants and community. This means that participants’ needs are a

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56 Ibid
57 Ledgerwood, Joanna et al. “Savings Groups.”
58 Ibid
primary concern in design, which helps prevent any potential issues. If the program is designed based on community context then it will adapt to the lives of participants and should not add any additional work or time burden to their lives. It will be organized in a way that best suits the group and its members. The adaptability of savings groups enables members to readjust programming if it is needed. Inevitably, the needs of participants will change over time and the flexibility allows the program to shift as these needs change. This helps avoid dangerous cycles of debt because the group can work with struggling members and assist them in finding a better-suited payment plan. If there is an unexpected event like a death in the family, a flexible savings group will adjust and work with the participant to help them and not penalize them.

Building off of the long-term, self-sustainable, and context-specific program features, integrative services, and the inclusion of men help address any issues that may arise with the addition of money to the household and any shift in power dynamics that may occur. The addition of money may increase tension in the household and may lead to an increase in violence. Together the integrative services and the inclusion of men help open up a conversation about the importance of communication, while training participants in conflict management and negotiation. Further, these features hone in on issues in gender roles and equality in interactive sessions, engaging participants to think about their actions. These sessions can also impact the dynamic of decision-making in the household, by making it more equitable. The integrative services feature also helps prevent cycles of debt because it provides training in financial skills that will help participants better manage their money. The self-sustainable feature allows participants to fully run the group and determine what their group rules and guidelines will be. While this is empowering, it is also smart because it encourages participants to determine top needs and how best to address them while being active agents of change in their lives.
Together, all the program features foster an atmosphere of critical thinking and problem solving, encouraging participants to discover answers to their problems. This enables participants to navigate any issues regarding safety and security of storing money and helps them devise a plan that is ideal for them. It also helps them think about how to meet the growing needs of the group. If the group needs different services, together they can brainstorm ways of fulfilling these needs.

*Defining Empowerment in the Context of Savings Groups*

The term empowerment lacks a clear definition\(^5^9\) and it does not have a single explanation that can be applied to any given context. Empowerment has been associated with terms like agency, autonomy, self-determination, self-direction, liberation, own decision-making, capacity to fight for one’s rights, control, own choice, capability participation, self-confidence, mobilization, and independence.\(^6^0\)\(^6^1\)\(^6^2\) The original definition of women’s empowerment was meant to provide a framework to and assist in the struggle for women’s equality and social justice through a transformation of social, economic, and political structures at the international and national levels. This is called the transformative approach.\(^6^3\) UNIFEM asserts that the crucial components of women’s empowerment include the right to control one’s life, developing a sense of self-worth, gaining the ability to exercise bargaining power and generate choices, and a belief in one’s ability to secure desired changes.\(^6^4\) The empowerment process takes place in the public

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\(^{60}\) Narayan. *Empowerment and poverty reduction: A sourcebook.*


\(^{63}\) Bisnath et al. *Women’s Empowerment Revisited.*

\(^{64}\) UNIFEM. Progress of the World’s Women 2000, Biennial Report.
and private spheres and the process entails removing any obstacles in both spheres through equal share in social, cultural, economic, and political decision-making.\textsuperscript{65}

All of these definitions point to the notion that power, choice, and change are fundamental elements of empowerment. It is about improving individual capabilities to be able to make strategic choices in life, changing the perception of the community, and causing personal transformation. Connecting this notion to women’s empowerment means that poor women should be able to create and define their own choices and self-interests. The idea of choice is not simple. How can one truly claim agency of choice when there are numerous competing factors in one’s life? Context is imperative to understanding the dynamic of empowerment and choice. The variety of choices a woman can make fills a spectrum. Choices include: family healthcare, children’s education, distribution of money, visitation of family, how much to save and when etc. Knowing the context of a given situation will better frame the notion of choice and empowerment and will create a lens through which one can determine the level of change and empowerment.

Those who have deemed empowerment measureable have assigned indicators for its measurement. Some of these include: ability to make purchases, involvement in major household decisions, mobility, and participation in community organizing and politics.\textsuperscript{66} For the purpose of this thesis, empowerment will be defined as women gaining greater control over their lives and acquiring the ability to actively participate and make choices that affect their lives and their families. The following indicators will be used to measure empowerment: household decision-making, social capital, and increased confidence and self-efficacy. Intimate partner violence also

\textsuperscript{65} United Nations. \textit{The Millennium Development Goals.}\n
\textsuperscript{66} Ackerly, B. \textit{Testing the Tool of Development}, 56-68.
plays an important role as an indicator in the case selection and will be noted in the evidence section.
Chapter 3: Case Selection
Program Features Transcend Country Differences

A qualitative study was conducted using the most different method. The most different method is a type of small-N analysis. This research approach compares cases that are maximally different on all but the variable of interest. The four countries in which each program takes place have distinct cultures and histories and differ in economy, poverty, and gender gap, and in-country conflict. The programs also have different designs. However, they all share the success of savings groups programming. The programs share similar program features: long-term, self-sustainable, and context-specific programming, integrative services, and the inclusion of men. When joined together and designed with integrative services that include men, are context-specific, and need-tailored, the programs succeed in socially empowering women.

Country Differences

Burundi is a resource-poor country with an underdeveloped manufacturing sector. It relies heavily on agricultural production despite its lack of resources. Burundi is a low-income country with 66.9% of the population living under the poverty line, and the country relies heavily on external aid, with the 2nd highest rate in Sub-Saharan Africa. The 2014 Global Gender Gap Index ranks Burundi 17/142. The Gender Gap Index compiles data pertaining to gender equality in the following categories: economic participation and opportunity, educational attainment, health and survival, political empowerment, employment and leadership, marriage and childbearing, and rights and norms. A 12-year ethnic civil war between Hutus and Tutsis

68 The World Factbook: Burundi.
69 The World Bank. Burundi: World Development Indicators.
70 The World Factbook: Burundi.
ended in 2005, amounting to over 200,000 deaths, 48,000 refugees, and 140,000 internally displaced persons.\textsuperscript{72}

Côte d’Ivoire is a resource-strong country and is the world’s largest producer and exporter of cocoa beans, and is a significant producer of coffee and palm oil. Despite its rich resources, it is highly sensitive to international price fluctuations and climate conditions, and relies on external aid to relieve high debt. In 2012 the IMF and the World Bank announced $4.4 billion dollars in debt relief under the Heavily Indebted Poor Countries Initiative.\textsuperscript{73} Côte d’Ivoire is a lower middle-income country with 42.7% of the population living below the poverty line.\textsuperscript{74} The 2014 Global Gender Gap Index ranks Côte d’Ivoire as one of the worst countries at 136/142.\textsuperscript{75} Côte d’Ivoire has experienced over a decade of civil-military conflict, which ended in 2011 with the forced removal of President Gbagbo from office, with the assistance of UN Peacekeepers and French forces. Gbagbo is awaiting trial for crimes against humanity at The Hague.\textsuperscript{76}

Malawi ranks among the world’s least developed countries and is one of the most densely populated. The country’s economic performance has been constrained by macroeconomic instability, limited labor productivity, and limited connectivity to the region and world.\textsuperscript{77} Its economy relies heavily on substantial inflows of assistance from the IMF, the World Bank, and donor nations. In 2006 it was approved for relief under the Heavily Indebted Poor Countries Initiative.\textsuperscript{78} Malawi is a low-income country with 50.9% of the population living below the

\textsuperscript{72} The World Factbook: Burundi.
\textsuperscript{73} The World Factbook: Côte d’Ivoire.
\textsuperscript{74} The World Bank. Côte d’Ivoire: World Development Indicators.
\textsuperscript{75} World Economic Forum. Côte d’Ivoire: Gender Gap Index 2014.
\textsuperscript{76} The World Factbook: Côte d’Ivoire.
\textsuperscript{77} The World Factbook: Malawi.
\textsuperscript{78} Ibid
poverty line. The 2014 Global Gender Gap Index ranks Malawi 34/142. Unlike the other countries, Malawi has not had overt conflict take place, however a flood in 2015 resulted in over 107,000 IDPs.

South Africa has an abundant supply of natural resources and has well developed legal, financial, energy, and communication and transport sectors. It has Africa’s largest stock exchange and is top 20 in the world. Despite being an upper-middle income country, 53.8% of the South African population lives below the poverty line and the country experiences a wide gap in wealth and income equality. The 2014 Global Gender Gap Index ranks South Africa 18/142. South Africa has experienced decades of racial inequality, civil strife, and violence. In 1948, the Afrikaner-dominated National Party was voted into power and instituted a policy of apartheid, which favored the white minority at the expense of the black majority. The 1994 multi-racial elections followed the end of apartheid and ushered in majority rule under and ANC-led government. Since then, South Africa has struggled to address apartheid-era imbalances and injustices.

Program Differences

Of the 4 case studies, 3 have a Village Savings and Loan Association (VSLA) program design and the fourth is a microfinance-based poverty alleviation program based on the Grameen Bank model. VSLA is a community-based savings and loan program designed to reduce the burden of poverty and empower program participants. In 1991, CARE International developed

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79 The World Bank. Malawi: World Development Indicators
81 The World Factbook: Malawi.
82 The World Factbook: South Africa.
83 The World Bank. South Africa: World Development Indicators.
85 The World Factbook: South Africa.
the Village Savings and Loan (VSL) model in Niger, and since then the program has spread to at least 61 countries in Asia, Africa, and Latin America, with over 6 million active participants globally.\textsuperscript{86}

CARE International saw the need to reach the very poor people that weren’t being reached by traditional banks and MFIs and developed its microfinance program by using the community context in a village in southern Niger in 1991 to build off of what the local people already knew and used. CARE developed a way to harness an ancient African practice of group savings where community members pooled their money together and created a sustainable system of microfinance. Currently, only 10\% of people in Africa have access to banks and financial services. In particular, African women lack access to these services.\textsuperscript{87} CARE sought to design a new model of microfinance aimed at removing barriers, creating opportunities, and meeting the poor’s needs through economic empowerment.\textsuperscript{88} The program is self-managed and self-capitalized and seeks to help millions of poor people access basic financial services that are reliable, profitable, and safe. VSLA stresses the importance of saving to its clients and aims to provide millions of poor households with a secure place to save. VSLA has its members actively mobilize and intermediate local pools of investment finance, allowing for insurance, credit and savings services in markets outside the reach of formal institutions.\textsuperscript{89} The program provides members with the means to build capital, foster social capital that promotes self-reliance, and cope with emergencies. Together, those three factors are meant to promote empowerment among women participants. CARE notes that VSLA may be transformative, and may enable women to create and form their own savings groups. The savings groups are meant to create an economic

\textsuperscript{86} VSL Associates
\textsuperscript{87} Issue Brief: From Aid to Impact, Microsavings: Pathway to Financial Opportunities for Women.
\textsuperscript{88} Ibid
\textsuperscript{89} VSL Associates
ladder for women to climb over time, potentially advancing their financial resources and skills and improving the quality of life and standard of living.

The Grameen Bank model is grounded in the voluntary formation of small groups of five people to provide mutual and morally binding group guarantees in place of collateral required by conventional banks.90 GB is different from commercial banks because the borrowers own it and it is based on trust. It does not require any collateral from its borrowers and does not require borrowers to sign any legal instrument.91 The program began in Bangladesh and has since been adapted and implemented in other countries, like it has been in the IMAGE program in South Africa. Women were initially given equal access to the program, and through their participation proved to be reliable borrowers and incisive entrepreneurs. GB has focused on women because they are neglected in Bangladesh society and it was thought that through access to money and the opportunity to self-employment, women could be empowered.92 Grameen Bank has developed a banking system based on accountability, participation, creativity, and mutual trust.93 By doing so, GB has reversed conventional banking practices and has created a system that is reasonable and appropriate to the needs of poor people. As of 2011, GB has 8.349 million borrowers, 97% of whom are women. GB financial services include savings accounts, pensions plans, loan insurance, and loans.94

Each country and community context is unique and when program design is grounded in this context and made context-specific, it will indicate best methods for how a program can be designed to be long-term and self-sustainable. These features are closely connected to each

92 Ibid
program’s respective VSLA and Grameen program design. The differences in long-term, self-sustainable, and context-specific programming influence and inform the program design of the integrative services and the inclusion of men in each program.

Each program has an integrative services feature that is designed to meet the needs of program participants, and since each program has a specific social-cultural context, the integrative services feature vary in design. The Burundi program’s integrative services include a 6-session discussion series that implicitly addresses women’s empowerment and fosters discussion about communication skills, financial skills, and conflict management. The Côte d’Ivoire program’s integrative services include an 8-session discussion series, which explicitly addresses household inequalities and addresses topics of communication, respect, and negotiation between partners. Unlike Burundi and Côte d’Ivoire, the Malawi and South Africa programs did not have discussion series. The Malawi program’s integrative services indirectly address gender inequality through educational training in communication and conflict management, good group dynamics, and leadership. The South Africa program’s integrative services include ten training sessions on gender equality, communication, relationships, domestic violence, and HIV infection. Each integrative service is different, however they all share similar discussion/training topics. Also, whether initially designed to have discussion or not, each integrative services fosters discussion among participants.

Each of the four programs has a component that aims to include men and each was designed to fit the context and culture of each respective community. Because of that, the four programs have different methods for the inclusion of men. The Burundi and Côte d’Ivoire programs directly engage men in discussion group sessions, the Malawi program engage men in the VSLA and educational training sessions, and the South Africa program engage men through
community engagement run by women participating in the Sisters-for-Life program. While it cannot be definitively stated which method of inclusion of men is most effective, it is likely that the inclusion of men in discussion group sessions has the greatest impact as it has the potential for bridging the gap between public and private space. Engaging women and men in discussion group sessions in a public space may foster transference of learned skills into the private home space. The discussion group sessions opens a space for dialogue and creates a new platform in which women and men can address topics and issues that may be rarely discussed in the home, such as power dynamics and gender roles. Normalizing these topics in the discussion group sessions may encourage continued discussion of these topics in the home, which may have an impact on shifting gender norms to those of equality.

IRC’s EASE Program in Burundi

The International Rescue Committee’s EASE (Economic And Social Empowerment for Women) program was conducted in Burundi between January 2008-April 2009. With this program, IRC sought to determine the most effective way to support women’s empowerment in conflict-affected settings. Based on its extensive field experience, the IRC designed a program in Burundi aimed at actively involving both women and men in an economic program and discussions series centered on household finances. IRC’s EASE program ultimately strove to increase women’s household decision-making and decrease intimate partner violence.

Since September 2007, the IRC has been establishing VSLA in southern Burundi. Previous experience and research indicated that having women participate in VSLAs could possibly put them at a higher risk of violence because women’s participation threatened the

95 IRC. Getting Down to Business: Women’s Economic and Social Empowerment in Burundi, 1.
96 Ibid
power dynamics in the household causing men to respond with violence. In addition, programs that involve only women may unintentionally place the burden on women to decrease the violence they experience rather than placing the responsibility on the men who perpetrate it. In an attempt to mitigate these risks, IRC added a six session discussion group series called Talking about Talking (TaT) to the VSLAs, providing opportunities for dialogue about joint economic decision-making between men and women in the household.

The program did not explicitly focus on women’s empowerment for fear of backlash in the home and community and an increase in women’s vulnerability to violence in the short-term. Instead, the program addressed issues of empowerment and gender-based violence discretely by encouraging discussion among partners to analyze how women and men relate to one another within their homes in negotiating control over and access to household resources.

**IRC’s Adapted Program in Côte d’Ivoire**

After the IRC’s EA$E program was launched and evaluated in Burundi, the IRC modified the program and launched a second evaluation in Côte d’Ivoire in partnership with Innovations for Poverty Action and Yale University. It combines a VSLA program with Gender Dialogue Groups (GDG). For this program the IRC is using VSLA methodology along with business skills training as the economic component. This is meant to increase women’s income and savings opportunities. GDGs, which include women’s spouses, comprise the social component. It aims to increase women’s control over financial resources in the household. The GDGs encourage and challenge participants to explore and reflect on the characteristics of...
successful household. The groups advise participants on the steps needed to develop mutually respectful and nonviolent spousal dynamics.\(^{101}\)

The GDGs were developed for women and their male partners and sought to address household gender inequities. The 8 GDG sessions were spread out over a 16-week period, where meetings were held once bi-weekly.\(^{102}\) These GDG sessions met in addition to the weekly VSLA sessions. Both groups met once a week for the VSLA only sessions, while groups receiving the treatment also met bi-weekly for GDG sessions. GDG sessions were designed to last between 1.5–2.5 hours and two IRC field agents, one male and one female, facilitated sessions. One was a gender-based violence field agent while the other was an economic recovery field agent. A pair of facilitators was assigned to each group.\(^{103}\)

The IRC field agents were trained on the basics of facilitation, focusing on active listening skills, effective questioning, and creating a respectful and safe environment. The sessions usually started by reviewing themes from the previous session, then moved on to the current session’s goals, followed by group learning exercises, skits, discussions, and homework.\(^{104}\) The GDG session topics varied, however there were targeted messages underlying each. These include respect, communication, and negotiation between women and men, recognition of the important contributions women make to the household well-being, and the importance of non-violence.\(^{105}\)

\(^{101}\) Ibid
\(^{102}\) Gupta et al. *Gender Norms and Economic empowerment intervention to reduce intimate partner violence*, 3.
\(^{103}\) Ibid
\(^{104}\) Ibid
\(^{105}\) Ibid
Wellness and Agriculture for Life Advancement Program (WALA) in Malawi

This program is about women’s participation and leadership in savings groups in the context of an integrated five-year USAID-funded Development Food Aid Program (DFAP), entitled Wellness and Agriculture for Life Advancement (WALA) (2009–2014) in the southern region of Malawi. WALA’s program design takes into account how gender inequality and household food security is hindered by women’s lower economic and social decision-making power and access and control of resources. The VSLA component of this program has been adapted to function as a platform for improving women’s decision-making power, economic status, and the ability to control productive resources for their well-being and that of their households. It strives to do so by combining the VSLA with educational training in communication and conflict management, good group dynamics, and leadership. Differing from the other three programs, this program has educational training, which may foster discussion, rather than deliberate formal discussion groups at the onset of implementation.

Mostly women and a few men, who were the most resource-poor, were the first to join the savings groups. After learning about the potential economic benefits of group savings from the initial WALA community mobilization meetings and campaigns, people were motivated to join. For several women, it was the first opportunity where they had access to flexible, hassle-free loans that they could use to help their families. The second and third waves of women and men joined the groups after seeing the material benefits their friends and neighbors received through their participation in the SGs. As of 2013, three-quarters of the SG members were women. Most of the groups were either all women or mostly women with a few men. There were

107 Ibid, 16.
a few all-male SGs that coexisted because the men wanted to avoid female-dominated groups and believed that male members would bring in more money for bigger loans.\textsuperscript{109}

The framework of analysis used to measure and assess the processes and outcomes of women’s participation in SILC/VSLA groups adapts CARE’s Women’s Empowerment Framework and CRS’ framework of analysis to support gender considerations.\textsuperscript{110} This framework has three mutually connected domains of change that must be achieved for substantive women’s empowerment and more equitable gender relations. This framework differs from the other three program studies in the measure of empowerment. The other three programs use the following indicators of empowerment: decision-making in the household and intimate partner violence, and HIV reduction. Presenting a more holistic approach, this study places empowerment in context by using a more structured framework and a broader spectrum of indictors. The framework looks at women’s empowerment from various dimensions, focusing on women and their internal relationship, their relationship with others, and their relationship within their respective environment. \textit{See Figure 1}. 

\textsuperscript{109}Ibid  
Intervention with Microfinance for AIDS and Gender Equity (IMAGE) in South Africa

The Intervention with Microfinance for AIDS and Gender Equity (IMAGE) was conducted in South Africa between September 2001 and March 2005. The IMAGE intervention combines community level access to a poverty targeted micro-lending scheme (TCP) with a two phase Participatory Learning and Action Curriculum for loan recipients ("Sisters-for-Life"). The program joins together an adapted Grameen Bank model of microfinance with integrative services that focus on understanding HIV infection, domestic violence, sexuality, and gender norms. A South African NGO, Small Enterprise Foundation (SEF), implemented the microfinance component of the IMAGE program. Program participants were selected through SEF’s participatory wealth-ranking criteria. This identified women aged 18 or older who lived in the poorest households in each village.\textsuperscript{112}

Unlike the previous three VSLA-based programs, this program is based on the Grameen Bank solidarity group methodology. Credit is provided through the solidarity groups of five women, with the intent to develop income-generating activities. The group members function as

\begin{figure}[h]
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\caption{Women’s Empowerment Framework}
\end{figure}

\textsuperscript{111} Waller. Empowering women through savings groups
\textsuperscript{112} Kim et al., 1795.
guarantors for each others’ loans\textsuperscript{113} and all 5 must repay their loans before the group qualifies for more credit.\textsuperscript{114} Eight groups of five women comprise a centre. SEF promotes savings, through the post office, and facilitates learning and information exchange between members. The centres meet every two weeks to deposit savings, repay loans, apply for new loans, and discuss experience and provide mutual support.\textsuperscript{115}

The Sisters-for-Life program adds a gender-focused training component to the financial dimension of the microfinance program, seeking to catalyze broader empowerment and reduce the risk of gender-related conflict. Sisters-for-Life is a participatory training program that was integrated into loan center meetings.\textsuperscript{116} The program has two phases: Phase 1 involves ten 1-hour training sessions covering the topics such as cultural beliefs, gender roles, communication, relationships, domestic violence, and HIV infection. These sessions aimed to strengthen leadership, communication, and critical thinking. Based on the belief that group-based learning fosters collective action and solidarity, Phase 2 focused on wider community mobilization to engage men and youth in the intervention communities.\textsuperscript{117}

\textit{Program Feature Similarities}

The authors of each of the studies claim that each respective program was successful in empowering women through savings group participation. Each of the authors suggest that joint programming in which savings is combined with some sort of training or discussion series is critical to each programs’ success. It is important that each series covers communication, conflict management, negotiation skills, and gender equality (directly or indirectly).

\textsuperscript{113} Simanowitz, 5.
\textsuperscript{114} Kim et al., 1795
\textsuperscript{115} Simanowitz, 5.
\textsuperscript{116} Kim et al, 1795-1796.
\textsuperscript{117} Ibid
Each of the four programs shares features: long-term, self-sustainable, and context-specific programming, integrative services, and the inclusion of men, suggesting their importance to savings groups effectively socially empowering women. Specifically, when the integrative services include men, are context-specific, and need-tailored, the potential for effectively socially empowering women is promising.

Regardless of the overall structure of each of the four programs, either a VSLA or Grameen bank model, each strives to empower women and each share the long-term, self-sustainable, and context-specific program features. These three features serve as a foundation for each program and together these features strengthen each other as they become increasingly intertwined. The combination of integrative services including men, being context-specific, and need-tailored, enables discussion and training in similar topics, which promote women’s social empowerment.

While the integrative services have different designs in each program, they each cover similar topics: communication skills, conflict management, negotiation, and gender inequality (whether implicitly or explicitly, it was addressed). Discussion of these topics fostered conversations about decision-making in the household and control over finances. The shared topics appear to transcend the structure of the integrative services in each program, and succeed in engaging participants in active dialogue about gender roles and duties. These topics were deemed important for helping build good leadership skills at the individual level, group conflict management, and respect among members. Both the VSLA training group and the educational services fostered social cohesion and improved gender relationships between and among women and men.\textsuperscript{118} This educational integrative services component created a safe space for program

\textsuperscript{118} Ibid
participants, fostering discussions organically in the sessions. While the sessions were not specifically intended to be discussion groups, they evolved into a safe space where discussion could flourish.

Despite the different delivery of integrative services, each of the four programs addresses gender inequality. Gender inequality and norms were directly addressed in the integrative services in Côte d’Ivoire and South Africa, and indirectly addressed in Burundi and Malawi. It was deemed culturally and socially appropriate to directly address gender issues of inequality in Côte d’Ivoire and South Africa, and it appears doing so had positive impacts. In Burundi and Malawi, confronting gender norms and inequality indirectly by approaching couples and individuals from a position of helping them talk through issues they encounter daily (that are affected by implicit or invisible traditional gender norms/roles) were beneficial in strengthening the impact of savings groups with integrative services on women's social empowerment. In both cases, gender inequality includes gender norms, roles, shared responsibility, and navigating joint-decision making in the household.

*Long-Term Programming*

Program duration is crucial if substantial change and empowerment is an aspiration of savings groups or savings-led microfinance. The longer the programing, the greater potential there is to empower women and shift gender norms into norms promoting equality. Gender norms do not change overnight and need regular maintenance and conditioning over time in order to change into norms that are sustainable. To address this, it is important for programs to be designed in such a way to promote longevity. Ideally, a long-term program is designed to run beyond the initial intervention and carry on into the future. A program that persists long after
outside agents leave and that spreads from village to village without outside staff can be considered a success in long-term programming design. A program that is long-term may lay a foundation in which norms can begin to shift, and truly have transformational power. Ideally a long-term focused program becomes embedded in participants’ lives and functions consistently into the future.

*Self-Sustainable Programming*

Self-Sustainable programing is important in program design if a program seeks to empower women and continue to be run after program trainers leave. Creating a self-sustainable program means that the program creates a stand-alone lasting mechanism in people’s lives that they can rely on and use long after the program implementers have left. It is not a simple one-time intervention, but rather it can be a mechanism that serves as a foundation and vehicle for change for women’s empowerment. In order to have a self-sustainable program it is imperative to have savings groups capitalize on participants’ strengths and skills sets so the program is feasible and the skills are properly utilized for self-management. Participants must also have the means to adequately run the program and must be compatible with the resources they have access to. Otherwise it will be very challenging to self-sustain and manage a program that is well beyond one’s means.

*Context-Specific Programming*

A context-specific program is fundamental to the success of any program design that seeks to adequately meet the needs of program participants and the community, and ultimately empower participants. Program designers must build on what is already in place and what is

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120 WRC. *Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings*, 171.
already widely understood.\textsuperscript{121} In order to achieve this, a participatory approach in which program participants are actively consulted and involved in decision-making is needed.\textsuperscript{122} Taking this approach ensures the development of a program that is viable because program participants’ needs are being met and it is in their best interest to take ownership of it and dedicate themselves to it. Context-specific programming should be based on a community’s complex culture. This may include social norms, gender norms, roles, and responsibilities. Discovering the cultural and social make up of a community is crucial if a program is to function smoothly. Understanding how women and men interact with each other and amongst themselves on a daily basis is particularly important because it sheds light on social hierarchy and can inform best practice methods. It is also necessary to ascertain participants’ skills sets, strengths, and weaknesses, so the program design can build up from that foundation of knowledge and skill. A context-specific program may have a greater chance of being accepted in a community and has the potential to become a foundational need of community members. This feature is a crucial component as it informs what empowerment may look like and how it may best be achieved.

\textit{Integrative Services}

Integrative services, in the form of discussion groups or educational training groups are vital to the success and sustainability of savings groups and microfinance programs because they affect people’s lives beyond the financial mechanism that microfinance/savings groups offer.\textsuperscript{123} Increasing assets and income alone is an insufficient and slow strategy for improving women’s decision-making power, education, and health. Savings groups and microfinance are not a panacea, however they offer a solid platform for the delivery of complementary services that are

\textsuperscript{121} Ibid
\textsuperscript{122} WRC. \textit{Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings}, 171
\textsuperscript{123} WRC. \textit{Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings}, 174.
needed by program participants. Financial services can help empower individuals to a certain extent, however they do not fully address issues in the home and in the community that may prevent the full participation and support of such programs. Existing social and cultural norms that reinforce gender inequality may limit the impact of savings groups. Integrative services may help overcome this challenge because they can provide a safe space in which participants can develop communication and negotiation skills, discuss social norms and community issues and how to address them. Whether the discussion groups and training sessions are designed to directly address inequality and social norms or indirectly in a round about way, there is great potential for such topics to develop organically.

Savings groups and savings-led microfinance programs that are coordinated with integrative services can be vital to the empowerment of women and are an important feature in program design. Integrative services can come in a variety of forms and offer many different services to program participants. It does not necessarily matter if the services are training or discussion groups. What is most important is the topics covered in the services. Integrative services may include education, vocational training, business development training skills, legal support, psychological services, health and reproductive health care, child and dependent care. There are two main approaches to service integration with microfinance: unified approach and parallel approach. In the unified approach staff members within the MFI provide the services. In the parallel approach MFIs foster partnerships with external service providers that deliver social services to their clients. Freedom from Hunger’s Credit with Education program unifies microfinance and dialogue-based education for self-help groups of women and demonstrates the

126 Ibid
success that is possible through integrative services. This program includes training on communication, financial topics, health, and business.\textsuperscript{128} Studies on the program have documented statistically significant impacts of the program on women’s empowerment, economic status, and the nutritional and health status of children whose mothers participate.\textsuperscript{129} This evidence suggests that programs may be able to achieve social empowerment when they are designed with integrative services that address topics of communication, negotiation, conflict and financial management.

Each of the four programs has an integrative services component in addition to the savings group/savings-led microfinance component. While the integrative services may take different forms, at the heart of each are three factors that are shared across each program. The first factor included in the integrative services feature is discussion groups or educational training. Two of the programs have discussion-based groups as their integrative services, while two have educational training as theirs. This difference in program structure appears to be less important than the content that is provided within the integrative services. Despite the two structural differences of the integrative services features, each program shares similar focus topics, which is the second shared factor. The shared topics appear to transcend the difference in structure and succeed in generating transformative discussion and empowering women. These topics include communication skills, conflict and financial management. The topics appear to help develop fundamental skills necessary for participants to constructively engage with one another and evoke change in their lives that foster equality. The third shared factor is addressing gender inequality, whether directly or indirectly. Each integrative services feature in each program confronts gender inequality in a way that is appropriate to the context.

\textsuperscript{128} Freedom from Hunger. An MFI Tests a Multifaceted Approach to Addressing Clients’ Healthcare Needs.
\textsuperscript{129} Ibid
The integrative services component of each of the four programs meets an important need for its participants by expanding beyond the financial component and reaching into the social and cultural lives of people. This feature is important because it helps participants develop skills beyond financial and enters into the realm of everyday life where communication and negotiation skills, and mutual respect are crucial for harmony. Adding integrative services, whether educational training or formal discussion groups, is an important component to program design and achieves a more holistic balance that cannot be reached with a program comprised of only a financial mechanism. Having a balance of both financial and social training strengthens participants’ skills set, constructing a solid foundation for empowerment. Seemingly more important than the structure of the integrative services component are the topics covered and addressing of gender inequality.

*Inclusion of Men*

The inclusion of men in program design is important for various reasons that cannot be overlooked if women’s empowerment and gender equality is a goal for savings groups/savings-led microfinance. A delicate balance is needed when including men in programs. Involving men in gender-related programming and policy can run the risk of compromising services and resources exclusively directed at women.\textsuperscript{130} In order to minimize this risk, it is important to have interventions be sensitive to the diversities among men, be supportive of men’s positive contributions, and program design must be framed in a pro-feminist way striving for gender equality.\textsuperscript{131}

\textsuperscript{130} *Critical Half: Bi-Annual Journal of Women for Women International*, 9-10.
\textsuperscript{131} Ibid
There are, however, significant reasons for including men in program design. Men are unavoidably involved in gender issues and (most) control the resources, which are required to implement women’s claims for justice. Gender inequalities are grounded in socially constructed gender relations of male identity and masculinity.\textsuperscript{132}

Addressing men’s roles and attitudes is imperative in reconstructing gender relations and equality. Many men maintain gender inequality by following their local community norms and culture and in order to achieve women’s empowerment and gender equality men’s attitudes and behaviors must change. Generally, although not absolutely, men are the “gatekeepers” and are the leaders and decision-makers in their families and communities.\textsuperscript{133}

Working with men and boys to understand the importance of girls’ education, and women’s empowerment and career aspirations, for example, is fundamental to bringing about sustainable and transformational social change. At the same time, men and boys are faced with different challenges and vulnerabilities imposed on them by rigid definitions of masculinity.\textsuperscript{134} Men have a positive role in fostering gender equality and there is growing recognition that gender inequality is an issue of concern to both women and men. Men have a stake in fostering gender equality as they as well as their families can benefit.\textsuperscript{135}

Excluding men from savings groups/microfinance programs may run the risk of provoking retaliation and male hostility and intensifying gender inequalities.\textsuperscript{136} It can also lead to vicious cycles of indebtedness, exploitation and abuse, cause increases in domestic and gender-based violence, and escalate pressures on women to access loan money.\textsuperscript{137} This could in turn push more work onto women in an atmosphere of patriarchal power relations and

\textsuperscript{132} Flood, \textit{Involving Men in Gender Policy and Practice}, 9-10.
\textsuperscript{133} Ibid, 10.
\textsuperscript{134} \textit{Gender Equality and Female Empowerment Policy}. USAID Policy, 11
\textsuperscript{135} Flood, \textit{Involving Men in Gender Policy and Practice}, 10
\textsuperscript{136} Ibid
\textsuperscript{137} WRC. \textit{Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings} 172.
unsympathetic men.\textsuperscript{138} Including men in the renegotiation of gender relations and roles may make interventions more workable, relevant, and create long-lasting changes. By including men, they are being held accountable and are responsible for change. Men believing that they too will gain from gender equality may address men’s fears and anxieties as their traditional roles and masculinities are undermined.\textsuperscript{139}

While it may be possible to increase women’s social, economic, and political opportunities without engaging men, it will be very challenging to achieve women’s empowerment and gender equality without partnership between women and men.\textsuperscript{140} Women for Women International Sudan Country Director Judithe Registre explains, “Women are not islands; they do not exist independently of their families and communities and do not want to exist apart from them.”\textsuperscript{141} When men are included, there is a greater chance that they will not resent the women for participating and they will be able to see the benefits of their wives' participation. Programming must be designed in such a way that encourages men to view the intervention as an opportunity to improve their own and their families’ lives rather than a threat to their status.\textsuperscript{142} Inclusion can hopefully encourage men to support the empowerment of women and help them understand that they too will benefit when women do. This feature proves useful in savings groups/savings-led microfinance programs that aim to empower women.

While the programs all had different methods for the inclusion of men, they all share similar topics that are carried out in the integrative services. The amount of men included in program design is not as important as the types of activities in which they are involved. The way

\textsuperscript{138} Ibid, 11.
\textsuperscript{139} Ibid
\textsuperscript{140} Morris. \textit{Women Are Not Islands: Engaging Men to Empower Women}, 38
\textsuperscript{141} Ibid, 39.
\textsuperscript{142} Johnson. \textit{Gender and Microfinance: Guidelines for Good Practice}, 8.
in which men are engaged may influence the impacts on women’s social empowerment. Involving men in regular discussion groups and training sessions in which certain skills are developed and topics are openly discussed may compound the effects of the integrative services that are provided. These topics include communication, respect, gender roles and norms, conflict management and negotiation. The integrative services may socially empower women, however including men in discussion groups or training sessions in which the aforementioned topics are discussed, may further increase the potential for long-lasting sustainable social empowerment for women and a potential shift in gender norms.

Despite their structural and programmatic differences, the presence of a feature aimed at including men is strengthened by the fact that it is designed specifically to fit the cultural and social context in which it takes place. In Burundi, men are included in both the VSLA and the TaT discussion groups. After engaging with community members, program designers determined that it would be beneficial to have men actively involved and engaged in both program components.\textsuperscript{143} In Côte d’Ivoire, men were involved in gender dialogue groups with their spouses and attended all sessions. Program designers determined that this dynamic would be important in developing strong communication skills and respect between women and men.\textsuperscript{144} In Malawi, men participated in the VSLA groups along side women. The gender strategy of the Malawi program aimed at achieving equality of opportunity for women and men, focusing on reaching participants’ full potential and to reduce power imbalance and disparities. It used a gender-sensitive approach to achieve this, which informed the program structure.\textsuperscript{145} In South Africa, Phase 2 of the SFL focused on community engagement and targeted men and youth. Men

\textsuperscript{143} Iyengar et al. \textit{Discussion Sessions Couples with Microfinancing}.
\textsuperscript{144} Gupta et al. \textit{Gender Norms and Economic empowerment intervention to reduce intimate partner violence}, 46.
\textsuperscript{145} Waller. \textit{Empowering women through savings groups}, 82-83.
were included in this phase of programming because it was determined through observation and community cooperation, that involving men at this point in time would be most beneficial to women’s empowerment.

Regardless of all the country and program differences, the four programs have similarities and share program features and when joined together, these features have demonstrated success of social empowerment in each respective context, transcending all the differences. The shared program features, long-term, self-sustainable, and context-specific programming, integrative services, and the inclusion of men, are interconnected and work together harmoniously and strengthen each other when grouped together. When integrative services include men, are context-specific, and need-tailored the impact of these features is compounded and enhances the potential for successful social empowerment. The five features are complementary to one another, elevating the success of each and creating a solid holistic program that can socially empower women. Savings groups and savings-led microfinance have the potential to economically empower women. When paired with the aforementioned program features, savings groups have the potential to go beyond economically empowering women and socially empower them. Even with the structural differences, program evidence from each case indicates that the impact of effectiveness is strong, and perhaps the program activities and content that make up the design are more important than the overall structure. There is no one-size-fits all program design that will serve as a silver bullet for women’s empowerment, however, together these program features increase the potential of savings groups/saving-led microfinance on women's social empowerment.
Chapter 4: Evidence

Key Program Features Socially Empower Women

The authors of the study in Burundi suggest that the program’s success is from the addition of a tailored discussion group series that addresses communication skills and gender equity to a savings and loans program. Further, the authors argue that the program can improve women’s empowerment outcomes through the strategic involvement of men in a tailored discussion series.\(^{146}\) The authors of the study in Côte d’Ivoire claim that the program’s success comes from the addition of an intervention for women and their male partners that promotes gender equitable norms, rather than economic programming alone.\(^{147}\)

The author of the study in Malawi argues that the most significant activities that influenced positive outcomes of empowerment were the self-sustaining, self-governed, community-based structures and regular group meetings of VSL that have a group-designed constitution. Waller argues that this enabled women to develop skills used to negotiate decision-making and power within the household. The group-created constitution also helped establish a code of conduct for members, which fostered respect between women and men.\(^{148}\) The authors of IMAGE in South Africa suggest that the program was successful because they were able to gain access to a particularly vulnerable target group and maintain sustained contact for more than a year by addressing the immediate economic priorities of participants. It is the joint programming of microfinance and integrative services that enabled the success of reducing HIV and intimate partner violence, and empowering women.\(^{149}\)

\(^{146}\) IRC. *Getting Down to Business: Women’s Economic and Social Empowerment in Burundi*.

\(^{147}\) Gupta et al. *Gender Norms and Economic empowerment intervention to reduce intimate partner violence*, 10.

\(^{148}\) Waller. *Empowering women through savings groups*, 80.

\(^{149}\) Ibid, 1799.
All of the program features are important in their own right, however when united, their strength and effectiveness amplifies. While the union of all of the program features is the crux of successfully socially empowering women, it is important to note that the specific arrangement of features is important to achieving women’s social empowerment. Designing a program in such a way that enables integrative services to include men, be context-specific, and need-tailored enables this complementary melding that promotes social empowerment. The long-term, self-sustainable, context-specific program features are at the heart of each program design. They lay a solid foundation for program success and enable the integrative services and the inclusion of men features to thrive. Having this set of features as a foundation of program design is crucial and enables the other program features to be more effective. Without these three features guiding program design from the start, it would be incredibly difficult to develop a program that adequately and appropriately addresses the needs of program participants and the community. These features are the backbone of program design and inform program structure, implementation, and content. Together, these features create an atmosphere where participants’ and community needs are the primary concern. This informs how the integrative services and the inclusion of men can best be adapted to fit the given context and enables the argument to be made that when integrative services include men, are context-specific, and need-tailored, socially empowering women is a solid prospect.

A program that focuses on integrative services that include men, is context-specific, and need-tailored builds a strong and durable program because it is exclusively tailored to meet the needs of program participants and the community. This provides a solid and well-informed structure for the program to begin with and enables and encourages program viability and acceptance. Together the features complement one another, strengthening each other and
enhancing the collective impact on women’s social empowerment. Combined together, there is a compounded effect that increases the effectiveness of programming. The combination of program features allows the intersectionality of women to be confronted and supports empowerment from various entry points. Integrative services and the inclusion of men are both important features that address different concerns in women’s lives. Integrative services provide women (and men) with a safe space where they can engage with one another and discuss topics that may usually be taboo. They also foster the development of skills needed to address issues of inequality. Bringing men directly into this process may prove to be more effective because it is a more holistic and interactive engagement that can extend beyond the public sphere and into the private sphere.

*IRC’s EASE Program in Burundi*

This targeted intervention focuses on the dynamic between couples and builds off of the long-term, self-sustainable, context-specific program features and merges the integrative services and the inclusion of men in discussion group sessions. This union compounds the effects of each feature, increasing the potential success of savings groups socially empowering women. The features are complementary to one another and this dynamic has proven to be successful in socially empowering women in a variety of ways. Results of the evaluation indicate that adding the discussion group series, Talking about Talking, resulted in small but significant decrease in the incidence and acceptance of intimate partner violence, an increase in couples’ negotiating skills, and an increase in women’s decision-making in the household.\(^\text{150}\) The discussion series also positively affected attitudes towards violence against women, as well as brought about

\(^{150}\) IRC. *Getting Down to Business: Women’s Economic and Social Empowerment in Burundi*, 5.
relatively significant and positive changes in household decision-making and negotiation between couples.\textsuperscript{151}

The integrative services, Talking about Talking (TaT), is a discussion group series which joins women and their partners in challenging gender norms about financial decision-making (money and assets) using non-threatening entry points focusing on improving overall household well-being and participatory methods. This feature was shaped by the foundational features, long-term, self-sustainable, context-specific programming, which indicated that the inclusion of men in discussion groups was not only a viable option, but also one that could prove to be successful in socially empowering women. The inclusion of men in the discussion groups is significant and contributed to the success of the groups. Without directly engaging men in the groups, it would be very challenging to confront issues of communication and negotiation in the household. Consistent, direct communication between women and their partners in the discussion groups fosters mutual learning and respect and develops the skills needed to manage conflict. It is more beneficial to have both women and men involved in this process, as they will both be key players in the home and they will both need to have the skills to navigate conflict. Men and women who participated in discussion groups negotiated resolutions more often than individuals who were in the control group. Male discussion group members reported an 11% significant increase in the use of negotiation skills during disagreements about the number of children to have.\textsuperscript{152} The results of the EA$E$ program in Burundi highlight the importance of addressing both gender norms and economic well-being in increasing women’s decision-making in the home and reducing intimate partner violence.\textsuperscript{153} The inclusion of men in the integrative

\textsuperscript{151} Ibid
\textsuperscript{152} IRC. \textit{Getting Down to Business: Women’s Economic and Social Empowerment in Burundi}, 6.
\textsuperscript{153} IRC. \textit{Measuring Impact: Economic Empowerment & Intimate Partner Violence}. 50
services helps confront this issue and such positive results may not have been achieved if men were not included.

By holding a lottery where members drew numbers out of a hat, IRC randomly assigned half of the participants from the VSLA groups into the Talking about Talking (TaT) discussion series. Half of the participants drew winning numbers, giving them the opportunity to participate in the discussion groups with their partner. The other half was told that they would be given the same opportunity at a later time. Two groups were formed: 1) those who participated in the VSLAs only; and, 2) those who participated in the VSLAs plus the TaT discussion series. Participants were randomly assigned in order to ensure that the two groups were the same across all dimensions. This enabled program evaluators to be confident that it was the program that caused the changes rather than other characteristics that may make participants join a discussion group (i.e. more interested, worse relationship with partners, etc.).

Compared to the control group, intervention participants reported a shift in household decision-making patterns and described reaching resolutions through joint discussion and decision-making instead of a man making a unilateral decision without consultation with his wife. Women participants taking part in the TaT discussion series reported statistically significant increases in three of the eight major decision-making areas. 26.6% more women reported an increase in deciding how to spend their own earnings and 14.7% reported an increase in deciding what major household purchases to make. This shift in decision making directly impacts household consumption with women reporting a more than 11% increase in household

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154 IRC. *Getting Down to Business: Women’s Economic and Social Empowerment in Burundi*, 1.
consumption. Women who participated in TaT recorded an increase of 0.36 points over women in the control groups at baseline regarding the decision of how many children to have, recording 14.12% increase from 2.542 (p<0.05).

Men in the control group reported an increase in the level of violence imposed on their partners with respect to the levels control women reported at baseline. Across the participants in TaT, there was an overall decrease in violence against women. Some men in the intervention group reported an increase in violence, however it is much lower than the increase in the control group and not statistically significant. This result suggests that the discussion groups including women and men that are designed to increase awareness of the importance of negotiation, encourages men to resort to violence less frequently that they would otherwise do. The integrative services and inclusion of men fosters conversation that can lead to shifts in behavior and norms regarding gender and household decisions. The development of communication and negotiation skills empowers women (and men) to address issues in the household. The involvement of men in discussion groups is crucial because it creates a standard for actions and opens a channel for regular, constructive communication.

The other five decision-making categories, visiting friends and family, when to have sex, alcohol and cigarette purchases, daily household purchases, and how the household’s income is spent, also showed increases, however they were not statistically significant. While these outcomes are not statistically significant, they are still important to recognize because they indicate that the potential for change is there and with further program implementation and evaluation, it may be possible to determine how best to adapt the program to achieve significant

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158 Ibid, 19.
159 Ibid, 21.
160 Ibid
measured change in these areas. Women participating in the VSLA + TaT group generally reported large increases in their roles in household decision-making, whereas those in the control group were not as significant. Men who also participated in the VSLA + TaT group reported very small decreases in their own decision-making roles,\textsuperscript{161} ranging from .03\%-6\%.\textsuperscript{162} This report may imply that TaT empowered women and made them more involved in household decision-making, while men continued to feel involved.\textsuperscript{163}

The inclusion of men in discussion groups is important for numerous reasons. Men develop the skills needed to better negotiate conflict in the household and learn the importance of communicating with their wives. They also feel valued when they are included, which can reduce any harmful push back that may arise from women gaining access to money and power. If men feel excluded, they may lash out and resist the process, making things more challenging at home and risking the success of empowering their wives to bring more money into the household. Joining the women and men together as a unit in the discussion groups helps avoid this risk.

*Figure 2 shows the change in whether the participant’s partner decides how to spend the participant’s money: women VSLA members who participated in TaT reported a 26\% increase in level of empowerment when compared to women in the VSLA control group at baseline.*\textsuperscript{164}

\textsuperscript{161} Ibid, 19.
\textsuperscript{162} IRC. *Getting Down to Business: Women’s Economic and Social Empowerment in Burundi*, 6.
\textsuperscript{163} Ibid
\textsuperscript{164} Iyengar et al. *Discussion Sessions Couples with Microfinancing* 18.
Table 2 presents an overview of information collected about the program and its participants.

**Table 2. Who participated? (n=483)**

<table>
<thead>
<tr>
<th>Demographic characteristics</th>
<th>Average age: 37.9 years (range: 15-80 years)</th>
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<tbody>
<tr>
<td></td>
<td>69% female</td>
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<tr>
<td></td>
<td>Average number of children living at home: 4 (max = 12)</td>
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<tr>
<td></td>
<td>97.8% have been displaced due to conflict</td>
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<td></td>
<td>61% attended some primary school</td>
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<tr>
<td>Decision-making authority</td>
<td>60% of men and 46% of women decide how to spend their income alone</td>
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<tr>
<td></td>
<td>68% of men and 36% of women report men decide major purchases</td>
</tr>
<tr>
<td></td>
<td>37% of women and 39% of men report men decide how many children to have</td>
</tr>
<tr>
<td>Attitudes about women’s empowerment at baseline</td>
<td>70% of men and 80% of women said that women should do as their husbands say</td>
</tr>
<tr>
<td>Intimate partner violence at baseline</td>
<td>8% of respondents were in relationships with a high risk of IPV</td>
</tr>
<tr>
<td></td>
<td>12% of respondents were in relationships with a marginal risk of IPV</td>
</tr>
</tbody>
</table>

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165 Iyengar et al. *Discussion Sessions Couples with Microfinancing*
166 IRC. *Getting Down to Business: Women’s Economic and Social Empowerment in Burundi*, 5.
Two flaws of this program are the short length of time for evaluation and the small number of discussion group sessions. The evaluation was conducted in 15 months, which is the second quickest out of all the programs. In order to more accurately measure impact, it is ideal for program monitoring and evaluation to be long-term and regular. Of course this is subject to budget and time restraints and cannot be easily controlled. A longer evaluation period may prove to reveal greater impacts. Evidence reveals that program participants experienced empowerment through engaging in the six discussion group sessions. While this result is notable, six sessions is a small amount of sessions and may not provide enough time to reveal a significant impact. A longer evaluation and greater number of sessions would provide a greater data set for analysis. Although the results are from only six sessions, they demonstrate significant positive impacts on women’s social empowerment. Despite the flaws, program results indicate that long-term, self-sustainable, context-specific programming, integrative services and the inclusion of men are significant to achieving positive impacts on women’s social empowerment. Specifically, when integrative services include men, are context-specific, and need-tailored, the potential for socially empowering women is great. There is great potential for extended programming to have even more profound positive impacts on women’s social empowerment, as more time may amplify and evoke long-lasting changes.

*IRC’s Adapted Program in Côte d’Ivoire*

Outcomes from the *IRC’s* adapted program in Côte d’Ivoire further builds support for the theory that integrative services which include men, are context-specific, and need-tailored, increase the success of socially empowering women in savings groups. Like the program in Burundi, the program in Côte d’Ivoire combines an economic program, VSLA, with a discussion
series that focuses on gendered social inequalities and norms. The impact evaluation is a two-armed randomized controlled trial involving 48 groups within 24 villages, over a span of two years. The locations are spread across three regions of Côte d’Ivoire and include villages in the north and south. Within villages, groups are randomized to receive either VSLA and GDG or VSLA alone.167 A baseline survey was conducted with 1271 women who were enrolled in the study.168

The intervention group of the RCT received VSLA programming and an 8-session Gender Dialogue Group (GDG),169 which was based on Stages of Change constructs of the Transtheoretical Model.170 See Figure 2 for Gender Dialogue Group session details and the underlying theoretical assumptions put forth. The GDG sessions were designed for women and their husbands and aimed to address household gender inequalities. The control group only received the VSLA programming. In comparison to VSLA-only, the addition of the GDGs significantly reduced past year physical intimate partner violence among women who participated in more than 75% of the program with their husbands.171 Compared to the control group, acceptance of justification towards wife beating was significantly reduced among the intervention group. Women in high adherent couples were also significantly more likely to report reduced justification of wife beating, compared to the control group.172

167 Ibid
168 Gupta et al. Gender Norms and Economic empowerment intervention to reduce intimate partner violence, 3.
169 Ibid
171 Gupta et al. Gender Norms and Economic empowerment intervention to reduce intimate partner violence, 6-7.
172 Ibid
Gupta et al. *Gender Norms and Economic empowerment intervention to reduce intimate partner violence*, 5.
The combined intervention also significantly reduced economic abuse and shifted attitudes about the justification and acceptance of IPV among all women in the study.\textsuperscript{174} If women had this kind of success without completing the whole program, there must be even more potential for success for women who complete 100% of the program. Economic abuse, the terminology used to represent decision-making, differs from the other programs because it has a specific economic activity focus. This focus may be misguided, as decision-making is a social interaction and should be identified as such. This program limited this definition, however close analysis of the term allows one to consider decision-making of economic choices a social endeavor.

Program results indicate that the addition of gender dialogue groups, which actively engaged men each session, resulted in women in the intervention group being significantly less likely to report economic abuse than VSLA-only control group (OR=0.39; 95% CI: 0.25, 0.60, p<0.0001).\textsuperscript{175} Both low and high adherent women reported significantly decreased economic abuse. Economic abuse reflects the decision-making ability of women and the decrease in this area is an important result, as it indicates that the discussion group that include men have impacted women’s lives in a way that changes harmful norms and empowers women. Women and men conversing regularly about communication and negotiation skills appear to be a useful tool to shift norms and socially empower women. The collaboration of women and men in the discussion groups further echoes the success that was present in Burundi. The adapted program in Côte d’Ivoire moves a step further by extending the time frame of the program, which may allow for greater rooted change.

The term “economic abuse,” while not explicitly stated as decision-making, is most

\textsuperscript{174} Ibid
\textsuperscript{175} Ibid, 6.
closely related to household decision-making and will be interpreted as such for this study. Economic abuse was measured through three items: if in the past year the partner: had taken money against her will, refused money for household necessities, or obliged the woman to give him part or all of the money she earned. Each of these factors relates to women’s active participation in household decision-making therefore, the term economic abuse may function as household decision-making. *Table 4 contains a section on Economic abuse and presents the data for the VSLA only, VSLA +GDG (Low adherence), and VSLA +GDG (high adherence). The table shows the reported reduction in economic abuse by VSLA + GDG participants.*

While it is described in economic terms, decision-making in the household is also social and should not be confined to one category. Decision-making extends beyond making financial choices and into other areas such as family well-being, healthcare, children’s education, etc. It is important to identify decision-making as both economic and/or social and not limit it to one because it undermines its complexity. Although this program connects economic abuse to decisions relating to economic areas of the household, the act of decision-making itself is inherently social and is woven into the fabric of peoples’ lives through social interaction. It is important to acknowledge decision-making as social because it broadens the focus and allows for it to be defined as social empowerment.

The adapted program in Côte d’Ivoire improved upon the length of evaluation and the number of discussion group sessions. This program’s evaluation was over a period of two years, nine months longer than Burundi’s, and may have allowed for greater data collection and analysis. It included 8 discussion group sessions, which is two more than Burundi’s, which has likely contributed to the program’s success in socially empowering women. The GDG sessions

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176 Ibid
177 Ibid
were spread out over a 16-week period (4 months), with groups meeting every other week. These sessions meet on top of the VSLA weekly meetings. The additional group meetings and extension of time further strengthens the foundation of learning between group participants and allows for meaningful connections to be made. More time allows for a deeper trust to form, which may encourage women and men to more openly discuss issues within the home. Consequently, this may enable greater impacts on women and men’s power dynamic in the home and promote more shifts in norms and behavior.

As in Burundi, the integrative services feature in Côte d’Ivoire, Gender Dialogue Groups, successfully combines the good practices of including men with context-specific and need-tailored programming. The integrative services compounds these good practices and succeeds in effectively socially empowering women. The context-specific and need-tailored programming informed and selected the topics for discussion in the series, enabling gender inequality to be explored by both women and men. Success in empowerment is supported by women’s reports of reduced economic abuse, which indicates a shift in decision-making in the household, and a shift in attitudes about the justification and acceptance of IPV.
### Table 4 Distribution of study outcomes at baseline and endline, by treatment group and effect estimates of past-year intimate partner violence (Per protocol Analysis) (N = 934)

<table>
<thead>
<tr>
<th>Treatment type</th>
<th>Baseline N (%)</th>
<th>Endline N (%)</th>
<th>Adjusted OR, 95% CI</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical and/or Sexual IPV</td>
<td></td>
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</tbody>
</table>
| VLSA Only (Comparison)
| 93 (22.1) | 78 (21.0) | – | – |
| VLSA + GDG (Low adherence)      | 64 (22.9)      | 63 (24.6)     | 1.19 (0.69, 2.05)   | 0.64    |
| VLSA + GDG (High adherence)     | 55 (23.5)      | 37 (16.3)     | 0.64 (0.35, 1.16)   | 0.14    |
| Physical IPV                    |                |               |                     |         |
| VLSA Only (Comparison)
| 65 (15.4) | 55 (14.8) | – | – |
| VLSA + GDG (Low adherence)      | 44 (15.8)      | 36 (14.1)     | 0.93 (0.49, 1.77)   | 0.82    |
| VLSA + GDG (High adherence)     | 36 (15.4)      | 17 (7.5)      | 0.45 (0.21, 0.94)   | 0.04    |
| Sexual IPV                      |                |               |                     |         |
| VLSA Only (Comparison)
| 44 (10.5) | 53 (14.3) | – | – |
| VLSA + GDG (Low adherence)      | 38 (13.6)      | 41 (16.0)     | 0.85 (0.44, 1.64)   | 0.63    |
| VLSA + GDG (High adherence)     | 33 (14.1)      | 27 (11.9)     | 0.54 (0.27, 1.10)   | 0.11    |
| Economic abuse                   |                |               |                     |         |
| VLSA Only (Comparison)
| 113 (27.4) | 128 (34.6) | – | – |
| VLSA + GDG (Low adherence)      | 99 (36.3)      | 56 (21.9)     | 0.31 (0.18, 0.52)   | <0.0001 |
| VLSA + GDG (High adherence)     | 64 (28.1)      | 48 (21.2)     | 0.47 (0.27, 0.81)   | 0.01    |

Justification for wife beating

| VLSA Only (Comparison)         | 4.5 (4.3) | 4.0 (4.0) |                     |         |
| VLSA + GDG (Low adherence)     | 5.2 (4.5) | 3.9 (4.3) | –0.19 (−1.13, 0.74) | 0.69    |
| VLSA + GDG (High adherence)    | 4.5 (4.2) | 2.9 (3.0) | −1.14 (−2.01, −0.28) | 0.01    |

Ability to refuse sex

| VLSA Only (Comparison)         | 5.7 (1.7) | 6.2 (1.5) |                     |         |
| VLSA + GDG (Low adherence)     | 5.7 (1.8) | 6.3 (1.6) | 0.07 (−0.32, 0.46)  | 0.72    |
| VLSA + GDG (High adherence)    | 5.7 (1.7) | 6.4 (1.4) | 0.12 (−0.24, 0.48)  | 0.50    |

---

Note: Total n for VLSA + GDG low adherence at baseline is 416; Total n for VLSA + GDG low adherence at baseline is 368.

178 Ibid. 9.
**Wellness and Agriculture for Life Advancement Program (WALA) In Malawi**

During November 5–18, 2013, primary study data were collected in Thyolo and Chikwawa, two out of the eight WALA targeted districts, in the southern region of Malawi. Qualitative data was collected in the form of interviews and focus-group discussions, in addition to the collection of Success Stories. It is unclear whether or not non-success stories were also consulted at the time SILC/VSL Success Stories were. A total of 259 female and male WALA and non-WALA community members, community level agents from government, village heads, PSPs, CAs, and WALA program staff participated in interviews and/or focus group discussions (FGDs).  

Through their participation in the VSLA groups and the integrative services in educational training, women improved self-efficacy, self-confidence, self-determination and knowledge. Women’s newly acquired skills gave them greater power in influencing decision-making in the household. The new skills increased women’s bargaining power; one woman says, “We now have negotiation skills. Instead of this, let’s do this. If the husband says, I want two pairs of pants, I can say buy one pair and another for your son.” (WFGD, Kakombe Village Chinkwende, Thyolo, November 6, 2013) Another woman participant states, “Now we are confident because of being involved in a group and learning from others’ behaviors. Now we know how to speak to our husbands.” (WFDG, Manama Village, Thomas TA, Thyolo, November 16, 2013) It strengthened social solidarity among women and between women and men for shared problem solving and challenging negative stereotypes that previously made it

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180 Ibid, 11.  
181 Ibid, 118.  
182 Ibid
difficult for single and married women and men to mix and trust one another. Female savings group members gained greater respect from husbands and the wider community. For many couples, there were reductions in conflict and gender-based violence and greater cooperation, mutual respect and pooling of resources gained from savings groups and other WALA activities.\textsuperscript{183}

Women’s increased self-confidence and economic earning power and assets gave them greater fallback positioning to influence decision-making on the use of VSL loans and purchase of assets. Some women interviewed made independent decisions, other married women influenced decisions and were able to acquire new assets, even if their husbands had the final decision. For many, control over decisions was limited to low-value items.\textsuperscript{184} It was reported that couples where both were members of the same VSL group or in different ones reported the greatest change in more gender-equitable decision-making and control over assets acquired from savings groups.\textsuperscript{185} A compound effect is achieved in this instance where both women participants and their husbands are engaging with the program, either in the same group or separately. This is a compounded effect because the combination of the inclusion of men and the integrative services feature has increased the positive impact. This is a very important take away from this program and supports the idea that joining integrative services with the inclusion of men is a very viable option that will increase the success of socially empowering women. This suggests the success of socially empowering women through integrative services that include men, are context-specific, and need-tailored. When together, the program features enhance one another, creating a powerful combination that can transcend country differences and adapt to the given

\textsuperscript{183} Ibid, 120.
\textsuperscript{184} Ibid, 60.
\textsuperscript{185} Ibid, 11.
context. *Annex 5 (from Waller’s study) depicts gender differences in decision-making by district.*

*See Annex 8 for gendered decision making on loans.*

Unlike the VSLA programs in Burundi and Côte d’Ivoire, there wasn’t any discussion series in addition to the VSL groups in Malawi. The VSL groups did have savings and financial management training as part of its program. The governance training in conflict management, good group dynamics, and leadership was deemed important for helping build good leadership skills at the individual level, group conflict management, and respect among members. This training fostered social cohesion and improved gender relationships between and among women and men. “With the leadership training [governance], we can apply it in the groups and at the household level.” (WFGD, Kakombe Village Chinkwende, Thyolo, November 6, 2013)\(^{186}\)

Collectively, program participants in each respective intervention group, in comparison to control groups, have reported reductions in economic abuse, intimate partner violence, and an increase in decision-making in the household and control over assets. These outcomes amount to an increase in women’s social empowerment, and reflect a shift in harmful gender norms. Given the success of all the programs, it can be suggested that discussion and training on conflict management and communication is a crucial component to socially empowering women and is necessary and fundamental to socially empowering women and potentially shifting norms. It is even more effective when men are included, as the impact of program features is compounded and intensified.

Participants reported acquiring new social, economic, and leadership skills that were beneficial to their quality of life and empowerment.\(^{187}\) This in turn fostered greater respect from husbands and the wider community, strengthening social solidarity in confronting and

\(^{186}\) Ibid, 78.

\(^{187}\) Ibid, 55.
challenging negative gender stereotypes and problem solving. Although there weren’t separate
discussion groups for program participants, the savings groups and educational training sessions
created a safe space and organically fostered collective problem solving, increased solidarity, and
access to advice on marriage, social relationships, health, nutrition, and business. This interaction
allowed women to learn how to negotiate with their husbands, resolve social and martial
conflicts, in addition to improving their savings and money management skills. Over 50
percent of women who took part in the women focus group discussion sessions, as well as
individually interviewed women, mentioned having greater economic independence and
bargaining power to influence household and community decision-making (see Annex 9). For
many couples, there were reductions in conflict and gender-based violence and greater
cooperation, mutual respect and pooling of resources gained from savings groups and other
WALA activities. While the integrative services began as educational training sessions, they
transformed into a space for open and constructive discussions, facilitating individual growth and
empowerment.

The WALA program has the shortest evaluation period at just two weeks. A brief
evaluation period may not allow for complete data collection or analysis, however the interviews
and data that was collected appears to be well rounded and extensive, despite the short period of
time. Interview data was collected regarding the following topics: women’s greater self-
confidence and sense of control over their lives, ability to speak out at household and community
levels, increased bargaining power, women’s leadership, increased social and financial
knowledge and skills, social solidarity and collective problem solving, men’s increased valuing

\[^{188}\text{Ibid, 56.}\]
\[^{189}\text{Ibid}\]
\[^{190}\text{Ibid}\]
of women, impacts of SGs on gender-based violence, the exclusion of women due to greater poverty or illiteracy, some resource-poor women are unable to cover fees and fear defaulting, men have control over women as final decision maker, and male VSL members.\textsuperscript{191} While the data collection and analysis is thorough, consistent and regular monitoring and evaluation is needed to better assess program impacts. The two-week evaluation period may not be suitable for doing that and more time is needed. From data analysis, it is unclear whether non-success stories were collected. The addition of this knowledge may paint a complete picture of impact and outcomes and whether there were any negative impacts.

Another key point raised by this program is whether men are the final decision makers, regardless of women’s active input. This was touched upon, however insufficiently explored in the program. The documented quotes reveal information about men’s control in final decision-making and were collectively agreed upon by group members. “The man is the one who starts and makes the final decision. The women can suggest but if the husband says no, she cannot join. He is the head of the household. He has final decision making authority.”\textsuperscript{192} [Group members collectively agreed on this point] (Men’s FGD, Mahoma, Kapichi TA, Thyolo, November 7, 2013) Interview data also suggests that men not only controlled final decision-making, but also whether women would even partake in the program. “It depends on whether and how you ask your husband to join. If the wife asks if she can join, the husband will be willing to support. In cases where you don’t ask, they may and will be resistant and prevent you from going.” (WFGD4, Chinkwende, Thyolo, November 6, 2013)\textsuperscript{193} It is important to note that these missing points shape the data in a specific way and may limit analysis.

\textsuperscript{191} Ibid, 117-127. 
\textsuperscript{192} Ibid, 124-5 
\textsuperscript{193} Ibid
Even though men are considered to have the final say, the increase in women’s say in decision-making is notable and should not be dismissed as inconsequential. Any measured increase reflects that a shift is occurring and the potential for greater shifts is possible with longer program implementation and analysis. The spectrum of empowerment women have experienced through their participation in this program alludes to the success of program design, which has enabled participants to develop skills and empowerment in a variety of ways.
ANNEX 5: GENDER DIFFERENCES IN DECISION MAKING BY DISTRICT

<table>
<thead>
<tr>
<th>Control over cash earnings among couples</th>
<th>THYOLO</th>
<th>CHIKWAWA</th>
</tr>
</thead>
<tbody>
<tr>
<td>For man’s cash earnings</td>
<td>Mainly wife – 9.7%</td>
<td>Mainly wife – 0.7%</td>
</tr>
<tr>
<td></td>
<td>Mainly husband – 26.1%</td>
<td>Mainly husband – 20.4%</td>
</tr>
<tr>
<td></td>
<td>Jointly – 59.7%</td>
<td>Jointly – 78.8%</td>
</tr>
<tr>
<td>For women’s cashing earnings</td>
<td>Mainly wife – 36.9%</td>
<td>Mainly wife – 23.1%</td>
</tr>
<tr>
<td></td>
<td>Mainly husband – 26.7%</td>
<td>Mainly husband – 58.9%</td>
</tr>
<tr>
<td></td>
<td>Jointly – 32.7%</td>
<td>Jointly – 17.1%</td>
</tr>
<tr>
<td>Wife’s cash earnings were less than husband’s cash earnings</td>
<td>71.6%</td>
<td>82.1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Men’s and women’s attitudes toward women’s participation in household decision making</th>
<th>THYOLO</th>
<th>CHIKWAWA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of currently married men aged 15–49 who think wife should have greater say alone or equal say with husband on five areas of decision making (major household purchases, for daily household needs, visiting her relatives, on wife’s earnings, and number of children to have)</td>
<td>34.6%</td>
<td>26.3%</td>
</tr>
<tr>
<td>(12% nationally)</td>
<td>Major household purchases (60.6%)</td>
<td>Major household purchases (52.7%)</td>
</tr>
<tr>
<td></td>
<td>Daily household needs (61.7%)</td>
<td>Daily household needs (50%)</td>
</tr>
<tr>
<td>Percentage of married women aged 15–49 who usually make specific decisions either by themselves or jointly with their husband in four decision-making areas (own health care, major household purchases, purchases for daily household needs, visiting her relatives)</td>
<td>28.5% (4 decision-making areas)</td>
<td>13.3%</td>
</tr>
<tr>
<td></td>
<td>Major household purchases (35.6%)</td>
<td>Major household purchases (22.6%)</td>
</tr>
<tr>
<td></td>
<td>Purchases for daily household needs (66.7%)</td>
<td>Purchases for daily household needs (48.1%)</td>
</tr>
</tbody>
</table>

## ANNEX 8: GENDERED DECISION MAKING ON LOANS

### WHO MAKES DECISIONS ON SILC/VSL LOAN?

<table>
<thead>
<tr>
<th></th>
<th>Thyolo</th>
<th>Chikwawa</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women’s FGD (WFGD)</td>
<td>WFGD1T</td>
<td>WFGD2T</td>
<td>WFGD3T</td>
</tr>
<tr>
<td>Wife only</td>
<td>Some</td>
<td>many</td>
<td>Some</td>
</tr>
<tr>
<td>Jointly</td>
<td>Some</td>
<td>NM*</td>
<td>Some</td>
</tr>
<tr>
<td>Men – final decision</td>
<td>Many</td>
<td>NM</td>
<td>Some</td>
</tr>
<tr>
<td>FHHS</td>
<td>Many</td>
<td>Many</td>
<td>Many</td>
</tr>
</tbody>
</table>

**NM** = Not mentioned

**Many** women and or men means dominant answer given in FGD or more than 50%

**Some** women and or men mean about 25 to 50% women and women gave this answer.

**Few** women and or men means less than 25% or only 1 or 2 women gave this answer.

### WHO MAKES DECISIONS ON LOANS FROM MALE AND MIXED-SEX-SILC/VSL GROUPS

<table>
<thead>
<tr>
<th></th>
<th>Thyolo</th>
<th>Chikwawa</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men’s FGD</td>
<td>WFGD1T</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mixed-Sex FGD</td>
<td>WFGD2T</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mixed-Sex</td>
<td>WFGD3T</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men’s FGD</td>
<td>WFGD4T</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Decision Making on Loan**

<table>
<thead>
<tr>
<th></th>
<th>couples</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Wife only</td>
<td>Some</td>
<td>Some</td>
<td>Many</td>
<td>NM</td>
<td>25–50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>Many</td>
<td>Some</td>
<td>Some</td>
<td>NM</td>
<td>25–50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jointly</td>
<td>Many</td>
<td>Some</td>
<td>NM</td>
<td>many</td>
<td>25–50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men – Final decision</td>
<td>some</td>
<td>Many</td>
<td>Few</td>
<td>some</td>
<td>25–50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FHHS</td>
<td>Many</td>
<td>Many</td>
<td>Many</td>
<td>NM</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### WHO MAKES DECISIONS ON SILC/VSL, FROM MSC INTERVIEWS.

<table>
<thead>
<tr>
<th></th>
<th># of MSC interviews</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Couples</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wife only</td>
<td>6</td>
<td>33%</td>
</tr>
<tr>
<td>Jointly but men final decision</td>
<td>6</td>
<td>33%</td>
</tr>
<tr>
<td>FHHS</td>
<td>6</td>
<td>33%</td>
</tr>
<tr>
<td>Total</td>
<td>18</td>
<td>100%</td>
</tr>
</tbody>
</table>

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185 Ibid, 115.
## Annex 9: WFGD Responses to Changes to Women’s Empowerment from Participating in SILC/VSL Groups

<table>
<thead>
<tr>
<th>Change Area</th>
<th>WFGDS</th>
<th>Total</th>
<th>WALA Staff Validation Workshop</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Thyolo</td>
<td>Chikwawa</td>
<td></td>
</tr>
<tr>
<td>Increased confidence and self-esteem</td>
<td>Some</td>
<td>Many</td>
<td>50%+</td>
</tr>
<tr>
<td>Increased knowledge and skills</td>
<td>Some</td>
<td>Many</td>
<td>50%+</td>
</tr>
<tr>
<td>Increased leadership</td>
<td>Many</td>
<td>NM</td>
<td>50%+</td>
</tr>
<tr>
<td>Increased income earned by women</td>
<td>Many</td>
<td>Many</td>
<td>75%</td>
</tr>
<tr>
<td>Increased valuing of women by men</td>
<td>Some</td>
<td>NM</td>
<td>25-50%</td>
</tr>
<tr>
<td>More cooperation; more love and peace</td>
<td>Many</td>
<td>Many</td>
<td>50%</td>
</tr>
<tr>
<td>Men sharing more in household responsibilities</td>
<td>NM</td>
<td>NM</td>
<td>0%</td>
</tr>
<tr>
<td>Women’s workload reduced</td>
<td>NM</td>
<td>NM</td>
<td>0%</td>
</tr>
<tr>
<td>Increased influence in decision making on household livelihoods</td>
<td>Few</td>
<td>Many</td>
<td>50%+</td>
</tr>
<tr>
<td>Increased ownership of assets</td>
<td>Many</td>
<td>Many</td>
<td>100%</td>
</tr>
</tbody>
</table>

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Intervention with Microfinance for AIDS and Gender Equity (IMAGE) in South Africa

Similar to the previous programs, the IMAGE program is grounded in key program features, which enable the success of the program, and without them joined together, the success of the program may be less profound. As evidenced by the other program outcomes, building a program from long-term, self-sustainable, context-specific programming provides a solid and stable foundation in which the addition of integrative services and the inclusion of men can flourish. Merged together, all these features create a program, which increases the potential for successfully socially empowering women via savings groups. The interconnectedness strengthens the impact of each feature. The IMAGE intervention shares these same program features, combining a microfinance program with participatory training (Sisters-for-Life) on understanding HIV infection, gender norms, domestic violence, and sexuality. Outcome measures included past year’s experience of intimate partner violence and 9 indicators of women’s empowerment. Qualitative data about changes occurring within intimate relationships, loan groups, and the community were also collected.\textsuperscript{197} Qualitative data was collected in the form of face-to-face interviews at baseline and two years after exposure to the intervention. Group discussions were also a part of program evaluation.\textsuperscript{198}

The IMAGE program participants reported successful impacts on women’s empowerment and social capital at the community, household, and personal levels. The economic contribution women made to the household appears to have created space for negotiation on other issues and has increased women’s bargaining power within the

\textsuperscript{197} Ibid
\textsuperscript{198} Ibid, 1794.
Household communication and negotiation skills have been developed and strengthened through group participation in the SfL program. This has instilled confidence in women and has extended beyond the home and into the community. One woman says, “What I can say about my empowerment is that I was unable to speak in public. I was unable to speak in front of a crowd. But this year I was elected as a chairperson of the School Governing Body.” Interviews with program participants [see Table 1] reveal a consistent pattern of improvement in all nine indicators of empowerment. The nine indicators of empowerment are: self-confidence, financial confidence, challenging gender norms, autonomy in decision-making, perceived contribution to the household, communication within the household, relationship with partner, social group membership, and participation in collective action.

Improvement in all of these areas is important to note because of how widespread the categories are, spanning both the public and private spheres. Men were not included in the integrative services at the onset, as they were in the discussion groups in Burundi and Côte d’Ivoire. In this program they were included after the women received training. This difference in programming was based on the community context and needs of program participants. Despite this programmatic difference, success of empowerment was still measured. This programmatic success can be attributed to the core foundational program features, which directed program design. Perhaps if men were included in the SfL program in a larger capacity, results may be even greater and could have a more significant impact on participants.

After two years, both the microfinance alone and the microfinance plus training (IMAGE) interventions were associated with higher levels of economic well-being when

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200 Kim et al. *Understanding the Impact of a Microfinance-Based Intervention on Women’s Empowerment*, 1799.
compared to the control group. Only the IMAGE program intervention was associated with a wider range of effects encompassing women’s empowerment, protective HIV-related behavior, and reduced intimate partner violence.\textsuperscript{202} After 2 years, the risk of past-year physical or sexual violence by an intimate partner was reduced by more than half (adjusted risk ratio=0.45; 95% confidence interval=0.23, 0.91). Reductions in violence resulted from a range of responses enabling women to challenge the acceptability of violence, expect and receive better treatment from partners, leave abusive relationships, and raise public awareness about intimate partner violence.\textsuperscript{203} These results indicate that microfinance has the potential to economically empower women, and when integrative services and the inclusion of men are added, they can effectively socially empower women in a variety of ways. See Table 3 for intervention impacts.

It was revealed in the focus group discussions with program participants that there is no equivalent word for \textit{empowerment} in the local language. Instead, women used the following phrases to express the concept: “the ability to claim personal power and use it to change for the better” and “the power to be enlightened.”\textsuperscript{204} Women also revealed that the ability to provide for one’s family and economic well-being emerged as a key factor in empowerment. Most women defined the increases in empowerment within the household and community life. One woman describes challenging gender norms, “To be empowered is to wear trousers. To wear trousers is a choice—women choose what to wear themselves because they want to.”\textsuperscript{205} Another woman explains autonomy in decision-making, “Now that I have joined SEF I can take 100 Rand and hire a car and take my child to hospital. And when their father comes back home, I tell him what

\textsuperscript{202} SEF. Assessing the incremental effects of combining economic and health interventions, 5.
\textsuperscript{203} Kim et al. Understanding the Impact of a Microfinance-Based Intervention on Women’s Empowerment, 1795-96.
\textsuperscript{204} SEF. Assessing the incremental effects of combining economic and health interventions, 5.
\textsuperscript{205} Kim et al. Understanding the Impact of a Microfinance-Based Intervention on Women’s Empowerment, 1799.
happened to his kids. I do not always have to wait for him to give me money.” Women participating in the program experienced greater financial confidence and self-confidence, as well as more-progressive attitudes toward gender norms, than those in the control group did. Women in the intervention group, compared to the control group, reported higher levels of autonomy in decision-making, improved household communication, better relationships with their partners, and greater valuation of their household contribution by their partners.207

One of the limitations of this study is that data used in analysis was cross-sectional collected two years after exposure to the interventions, which makes it difficult to make definitive statements about causality. Another limitation that may affect results is self-reported outcomes, which may be subject to bias, however the direction of bias is difficult to predict. Heightened sensitization to issues like gender-based violence and intimate partner violence may lead to an increase in reporting, which may create a bias that may underestimate the added value of IMAGE over the microfinance-only intervention. Despite these limitations, the measured outcomes of program success are important to recognize, especially when women describe the various changes in their daily lives since their participation in the intervention. Also proven by the other programs, all of the intervention groups experience measured success and improvement in empowerment compared to the control groups, suggesting that the shared program features play a significant role in supporting and promoting women’s social empowerment.

206 Ibid
207 Ibid, 1798.
<table>
<thead>
<tr>
<th>Indicators</th>
<th>Survey Questions</th>
<th>Hypothesized Effect From Intervention</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Empowerment Indicators</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-confidence</td>
<td>2 questions (positive response to 1 or both of the questions)</td>
<td>Increase</td>
</tr>
<tr>
<td></td>
<td>If you were at a community meeting, how confident are you that you could raise</td>
<td></td>
</tr>
<tr>
<td></td>
<td>your opinion in public? (very confident)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Neighbors often share similar problems—how confident do you feel about offering</td>
<td></td>
</tr>
<tr>
<td></td>
<td>advice to your neighbor? (very confident)</td>
<td></td>
</tr>
<tr>
<td>Financial confidence</td>
<td>2 questions (positive response to 1 or both of the questions)</td>
<td>Increase</td>
</tr>
<tr>
<td></td>
<td>In the event of a crisis (e.g., house fire) how confident are you that you alone</td>
<td></td>
</tr>
<tr>
<td></td>
<td>could raise enough money to feed your family for 4 weeks? (very confident)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Is your ability to survive this kind of crisis better, the same, or worse than</td>
<td></td>
</tr>
<tr>
<td></td>
<td>it was 2 years ago? (better)</td>
<td></td>
</tr>
<tr>
<td>Challenges gender norms</td>
<td>Series of 6 statements accepting traditional gender norms, e.g., “A woman should</td>
<td>Increase</td>
</tr>
<tr>
<td></td>
<td>do most of the household chores, even if the husband is not working” (disagree</td>
<td></td>
</tr>
<tr>
<td></td>
<td>with all 6)</td>
<td></td>
</tr>
<tr>
<td>Power to</td>
<td></td>
<td>Increase</td>
</tr>
<tr>
<td>Autonomy in decisionmaking</td>
<td>Series of 10 questions about household decisions, e.g., making small, medium,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>or large purchases, taking children to the clinic, visiting family or friends:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(does not need partner’s permission for 5 of 10)</td>
<td></td>
</tr>
<tr>
<td>Perceived contribution to</td>
<td>1 question</td>
<td>Increase</td>
</tr>
<tr>
<td>household</td>
<td>How does your partner view the money that you bring into the household? (yours</td>
<td></td>
</tr>
<tr>
<td></td>
<td>is the most important contribution)</td>
<td></td>
</tr>
<tr>
<td>Household communication</td>
<td>3 questions (positive response to any of the questions)</td>
<td>Increase</td>
</tr>
<tr>
<td></td>
<td>In the past year, have you communicated with anyone about sex or sexuality?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Your partner?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Your children?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Other household members?</td>
<td></td>
</tr>
<tr>
<td>Partner relationship</td>
<td>2 questions about relationship with intimate partner over the past year (positive</td>
<td>Increase</td>
</tr>
<tr>
<td></td>
<td>response to 1 or both of the questions)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has he encouraged you to participate in something outside the home that was only</td>
<td></td>
</tr>
<tr>
<td></td>
<td>for your benefit?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has he asked your advice about a difficult issue or decision?</td>
<td></td>
</tr>
<tr>
<td>Power with</td>
<td></td>
<td>Increase</td>
</tr>
<tr>
<td>Social group membership</td>
<td>Series of 15 questions about participation in a range of formal and informal</td>
<td></td>
</tr>
<tr>
<td></td>
<td>social groups, e.g., burial society, village health committee (number of such</td>
<td></td>
</tr>
<tr>
<td></td>
<td>groups)</td>
<td></td>
</tr>
<tr>
<td>Collective action</td>
<td>1 question</td>
<td>Increase</td>
</tr>
<tr>
<td></td>
<td>In the past 2 years, have you participated in a meeting, march, or rally about</td>
<td></td>
</tr>
<tr>
<td></td>
<td>HIV/AIDS awareness? (positive response to question)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Baseline</td>
<td>Follow-Up</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----------</td>
<td>-----------</td>
</tr>
<tr>
<td></td>
<td>Intervention, No./total (%)</td>
<td>Control, No./total (%)</td>
</tr>
<tr>
<td>Economic well-being</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated household asset value &gt; 2000 rand</td>
<td>203/421 (48.2)</td>
<td>183/412 (44.4%)</td>
</tr>
<tr>
<td>Expenditure on shoes and clothing &gt; 200 rand/year</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>Had savings group membership</td>
<td>104/425 (24.5)</td>
<td>49/420 (11.7)</td>
</tr>
<tr>
<td>Empowerment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual level: power within</td>
<td></td>
<td></td>
</tr>
<tr>
<td>More self-confidence</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>Greater financial confidence</td>
<td>152/424 (65.5)</td>
<td>156/415 (37.6)</td>
</tr>
<tr>
<td>Challenging gender norms</td>
<td>158/423 (37.4)</td>
<td>201/418 (48.1)</td>
</tr>
<tr>
<td>Household level: power to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Autonomy in decisionmaking</td>
<td>52/188 (27.7)</td>
<td>57/176 (32.4)</td>
</tr>
<tr>
<td>Perceived contribution to household valued by partner</td>
<td>105/166 (64.5)</td>
<td>62/175 (35.4)</td>
</tr>
<tr>
<td>Household communication regarding sexual matters in the past year</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>Supportive partner relationship</td>
<td>125/193 (60.0)</td>
<td>117/178 (65.7)</td>
</tr>
<tr>
<td>Community level: power with</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greater social group membership</td>
<td>112/422 (26.6)</td>
<td>53/416 (12.7)</td>
</tr>
<tr>
<td>Takes part in collective action</td>
<td>161/407 (40.1)</td>
<td>146/403 (36.2)</td>
</tr>
<tr>
<td>Intimate partner violence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experience of past year IPV*</td>
<td>22/153 (11.4)</td>
<td>16/177 (9.0)</td>
</tr>
<tr>
<td>Progressive attitudes to IPV</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>Experienced controlling behavior by partner</td>
<td>61/153 (40.0)</td>
<td>40/178 (22.5)</td>
</tr>
</tbody>
</table>

Note: RR = relative risk; CI = confidence interval; IPV = Intimate partner violence.

*Adjusted RR were calculated on the basis of expected number of events from a logistic regression model on individual data with independent variables including age, village pair, marital status, and baseline measure except where indicated.

Adjustment for most similar baseline variable, because data was not collected at baseline.

Adjustment for self-confidence or critical thinking skills, that contribute to individual agency; “power within” (internal qualities, such as self-confidence or critical thinking skills, that contribute to individual agency); “power to” (the creation of new opportunities without domination; factors such as the ability to make independent decisions that determine and demonstrate such agency) and “power with” (collective dimensions, such as group solidarity or collective action, which acknowledge that positive change may come be affected through individuals acting together, rather than alone).

No adjustment for marital status.

Adjusted for lifetime experience of IPV by current partner at baseline.

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208 Table 1 & 3. Kim et al. *Understanding the Impact of a Microfinance-Based Intervention on Women’s Empowerment*, 1797
Chapter 5: Conclusion
Key Findings and Outlook for Future Programming

Analysis of the four programs indicates that through the implementation of specific program features, fundamental structural differences can be transcended and women’s social empowerment can be achieved. These features include: long-term, self-sustainable, and context-specific programming, integrative services, and the inclusion of men. When integrative services include men, are context-specific, and need-tailored, the potential for socially empowering women is significant. Joined together, these features are complementary and compound the impact and effectiveness of savings groups socially empowering women. They help expand the impact of savings groups economically empowering women by socially empowering them. The first three features serve as the foundational features, laying a solid base on which the integrative services and the inclusion of men can grow and prosper. It is especially important that the integrative services and the inclusion of men function harmoniously together, as they can have an impact on gender norms in the household when they address communication skills, negotiation, and conflict management. This is evidenced by the success of each program that incorporates these topics in their integrative services. The joined features foster open conversation that crosses over from the public to private space, enabling a shift in gender norms in the home.

Program evidence points to reductions in economic abuse and intimate partner violence in the home. There has been significant reporting of women’s increased decision-making in the household, as well as an increase in self-confidence and social capital. Women’s reported increase in empowerment reflects a shift in the power dynamics and gender norms within the household. This is a crucial component in achieving gender equality. The program features
create a solid launching off point for future program designs aiming to socially empower women and shift harmful gender norms.

Results from this program analysis should serve as a part of an emerging evidence base to inform future programs on promising strategies to socially empower women through savings group participation. It offers an insight into the fundamental features of savings group program design and sheds light on what is needed to successfully socially empower women. Further research should focus on the long-term effects of the set of program features and investigate how the observed impacts can be sustained in magnitude and duration. More rigorous evaluation will enable fine-tuned analysis of the program features. A long-term focused implementation of these program features could prove to be even more beneficial to women’s social empowerment. It will take a lot more than savings groups to eradicate poverty, however savings groups play a key role in reducing the burden of poverty, socially empowering women, and transforming gender norms.
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