

Assessing the Viability of Savings Groups as a Vehicle for Women's Economic Empowerment in Africa

Findings from Kenya, Tanzania and Uganda and Ethiopia

EXECUTIVE SUMMARY

Introduction: Despite commitments made by governments and other stakeholders to advance women's economic empowerment, financial inclusion and market participation, the realities of women and girls around the world remain deeply inequitable. Nearly 1 billion women remain unbanked,¹ one in five girls are married before age 18,² maternal mortality rates are double what they need to be in order to achieve global targets³ and, at current rates, it will take over 200 years to achieve gender parity.⁴

It is possible to change this situation, and there are promising models to turn to for inspiration and direction. When implemented correctly, CARE's Savings Group⁵ model has shown significant evidence that it can

¹ World Bank (2018) [The Global Index Database 2017: Measuring financial inclusion and the fintech revolution](https://www.weforum.org/reports/gender-gap-2020-report-100-years-pay-equality) ; <https://www.weforum.org/reports/gender-gap-2020-report-100-years-pay-equality>

² References: UNICEF (2018). [New Global Estimates of Child Marriage.](#)

³ WHO Trends in Maternal Mortality 2017. Estimates by WHO, UNICEF, UNFPA, World Bank Group and the United Nations Population Division

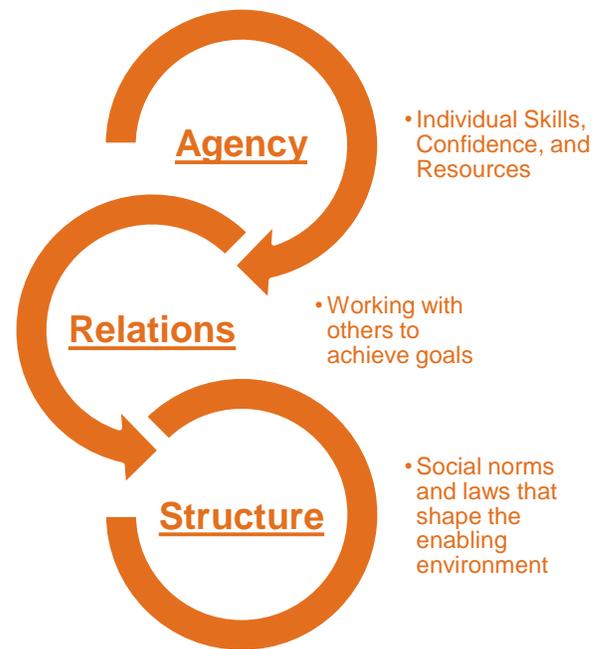
⁴ Global Gender Gap Report 2018. http://www3.weforum.org/docs/WEF_GGGR_2018.pdf

⁵ Also called Village Savings and Loan Associations (VSLAs)

deliver on Women’s Economic Empowerment (WEE) outcomes that move beyond simply economic outcomes and push towards gender equality. These outcomes fall into the three main categories of CARE’s [Gender Equality Framework](#) (see Figure 1): agency, relations, and structure.

Part of the power of savings groups is that they are one of the few groups in international development programming that both focus primarily on women and treats them as economic actors. In CARE’s programming, 81% of savings group members are women, and many groups are made up entirely of women.⁶ Since 1991, these savings groups have been supporting women around the world to expand their skills, build their networks, and build their economic resources, with remarkable results for the women who participate and their families. In collaboration with the women in savings groups, CARE has built ways to focus on relations, such as building in couple’s dialogues and engaging men and boys. A more recent addition to the model is a focus on women’s collective action, and how to more systematically address structural barriers women face.

Figure 1: CARE’s Gender Equality Framework



In this context, the Bill & Melinda Gates Foundation started exploring the idea of a Women’s Empowerment Collective (WEC)—a group of any kind that could be a platform for achieving WEE outcomes—and the necessary components that transform a group from a vehicle for into a WEC. The Bill & Melinda Gates Foundation’s WEC Framework lays out 5 key components (see Figure 2, next page) that groups must include to achieve broader outcomes for gender equality. These components are: Pooled Savings and Shared Risk, Group Solidarity and Networks, Participatory Learning and Life Skills, Critical Consciousness of Gender, and Access to Markets and Services. These components help push beyond traditional economic measures to outcomes like women’s decision-making, women’s access to resources, and women’s mobility.

Initial exploratory research with a range of different actors identified savings groups as having a unique position in the WEE space because of their heavy focus on women’s participation. The fact that savings groups inherently include the first component of the WEC framework, that many savings groups are the start of group solidarity for women, and that many savings groups are already using the platform to think beyond traditional economic outcomes towards WEE highlighted a promising avenue for further exploration.

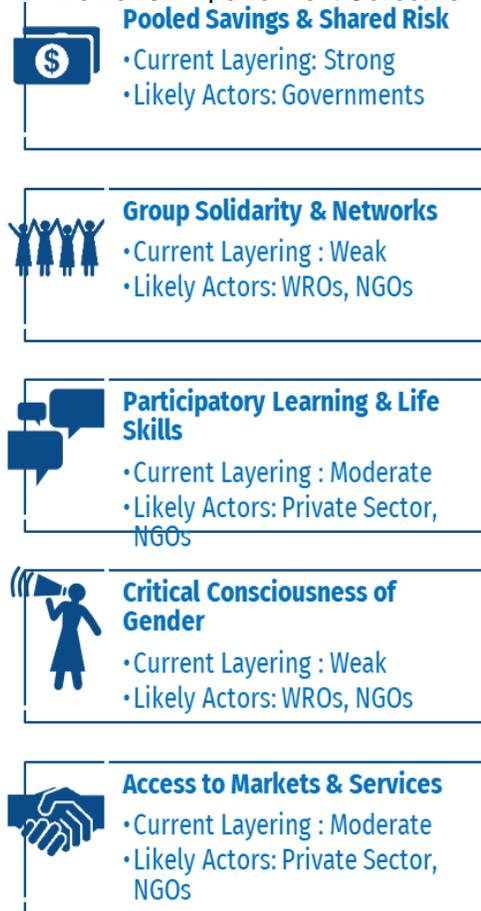
With funding from the BMGF, from 2018-2019, CARE worked to test a series of hypotheses to answer two key questions:

1. **How** can we effectively ensure that savings groups are delivering WEE outcomes? What evidence exists to show that this is possible and that it creates impact?
2. **Who** is best placed to scale savings groups that incorporate elements of the WEC so they can achieve maximum impact for the poorest women and girls?

Findings: Drawing from an extensive review of existing literature, in-depth case studies of 12 cases in East Africa, and Key Informant Interviews and Round Table Discussions with key stakeholders in the sector, this research provides promising answers to both questions, and provides suggestions for practical

⁶ “Unlocking Access, Unleashing Potential.” CARE, 2018
https://www.care.org/sites/default/files/documents/vsla_unlocking_access.pdf

Figure 2: Evidence Aligned to the Women's Empowerment Collective



pathways to scale savings groups. It also reveals important gaps in existing data and provides recommendations for further exploration to discover best practices in using savings groups to deliver WEE outcomes.

How can we effectively ensure that savings groups are delivering WEE outcomes? This research shows evidence that *it is possible for savings groups to deliver outcomes on agency, relations, and structure. It additionally highlights that savings groups are an ideal platform to build on for delivering outcomes for WEE and gender equality.* The evidence is stronger for some elements than others (see Figure 2). The evidence is strongest around delivering impacts on agency—where women pool savings and risk, build additional life skills, and access markets more effectively. There is moderate evidence of delivering results on relations—where women are able to work together to achieve their goals, or build on couple's dialogues to change their ability to make decisions at home. There is less evidence of structural changes—especially those involving building critical consciousness of gender and group solidarity to change the legal environment or social norms.

It is important to note that this research also reveals a fragmented landscape of savings group programming, primarily occupied by actors operating in silos and at a relatively small scale. There are few standards applied to savings groups at a large scale and across actors, especially as it relates to WEE outcomes. Additional work to convene and consolidate savings group programming and approaches to develop clear pathways for delivering WEE outcomes through savings groups will be a key element to success.

Who is best placed to scale savings groups to deliver WEE outcomes? This research points to the *public sector as the most promising avenue for scaling savings groups*, with some governments already investing in scale of savings groups for social protection. There are even a few cases of governments beginning to layer core elements of the WEC framework into their existing programming. However, governments have yet to master the layering components required to turn savings groups into WECs. There is also variable commitment to transforming savings groups into WECs; there is space for more advocacy here. That implies a strong role for support from other actors on the various layering components. The *private sector* and *Women's Rights Organizations* have skills to help layer components around access to markets and critical consciousness of gender, respectively. They also create groups at a local scale. However, *those groups struggle to find resources and incentives to create savings groups at a large scale themselves.* *INGOs* have a role to play in convening, advocacy, and technical assistance to governments. Governments have demonstrated that they are willing to partner with other actors to achieve these goals. Many governments are starting to include savings groups in national safety net programs and other government-funded programs designed to fight poverty and promote financial inclusion.

Implications: This research highlights that successfully creating WECs on a national scale will require collaboration from a variety of different actors. Some key recommendations are:

- **Use savings groups as a platform to deliver WEE outcomes more broadly:** Savings groups are a promising platform to deliver WEE outcomes. There is strong evidence the savings groups are already serving as a platform for additional WEC elements that strengthen WEE and gender equality outcomes.

- **Improve work on gender consciousness and convince scalars to adopt this approach:** A key gap in current work is that few projects to date have layered critical consciousness of gender into their approach for savings groups—especially in projects run by governments. Another gap the research highlights is the lack of consistent layering of health services into savings groups.
- **Convening critical stakeholders who can scale savings groups for WEE outcomes.** Achieving women’s empowerment through savings groups and WECs at a national scale will be best achieved by leveraging the strengths of different actors.
- **Invest in governments as the most promising path forward to creating gender transformative savings groups at scale.** To varying degrees, governments in East Africa have displayed an appetite for scaling gender transformative savings groups. There is opportunity to strengthen efforts on gender consciousness.
- **Support governments with technical assistance on how to layer new elements into savings groups.** There is a critical role for the private sector, NGOs, and WROs to provide technical assistance to support and improve government programming that layers elements of the WEC framework into savings groups.
- **Engage the private sector as a partner rather than a scaler or key driver for savings groups and WECs.** The private sector is a willing partner in layering services onto groups that others create, but private sector actors demonstrate little appetite for creating groups at scale as an independent actor. Key areas for overlap include access to markets and services and participatory learning and life skills—as it relates to business skills.
- **Partner with WROs on critical consciousness of gender and group solidarity without expecting them to scale savings groups and WECs themselves.** WROs have demonstrated interest and ability to support groups in improving their access to services—especially as it relates to solidarity and critical consciousness of gender. Few WROs have the national presence or necessary infrastructure to create and support groups themselves
- **Fill in gaps in the research.** Researchers should consider looking to evidence from West Africa in the areas of gender consciousness and group solidarity to find impact evidence and best practice examples.
- **Consider the lifecycle of groups:** Creating more consistent savings groups that have a planned pathway over their evolution to become WECs may provide a framework around which to convene multiple stakeholders and help streamline the process leading to WECs at scale.

1 INTRODUCTION

Despite commitments made by governments and other stakeholders to advance women's economic empowerment, financial inclusion and market participation, the realities of women and girls around the world remain deeply inequitable. Nearly 1 billion women remain unbanked,ⁱ one in five girls are married before age 18,ⁱⁱ maternal mortality rates are double what they need to be in order to achieve global targetsⁱⁱⁱ and, at current rates, it will take over 200 years to achieve gender parity.^{iv}

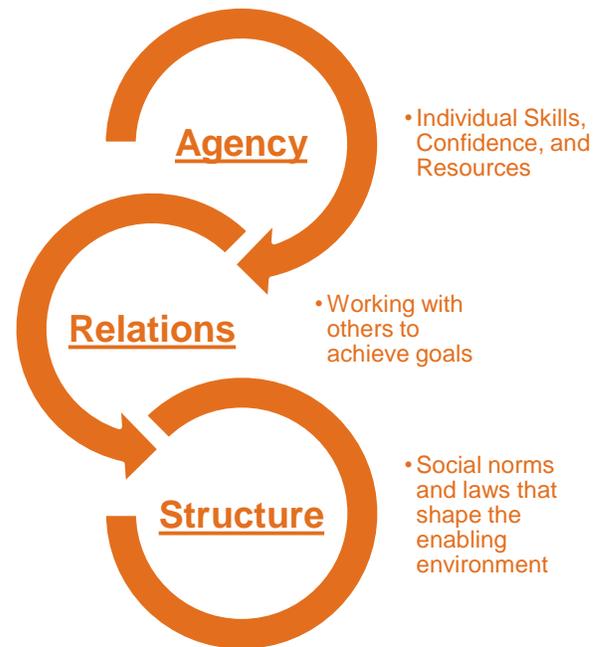
It is possible to change this situation. CARE's work on Women's Economic Empowerment (WEE) since 1991 shows that it is possible to have impacts across three categories of CARE's [Gender Equality Framework](#) (see Figure 1): agency, relations, and structure. These domains show the major components of a woman's life where she needs to see change in order to fully realize her economic empowerment and move towards gender equality.

- **Agency** is a woman's ability to act independently to better her life. This includes building skills, accumulating savings, having a sense of self-efficacy and confidence, and feeling valued.
- **Relations** include the other people a woman works with to achieve her goals. This includes working with other women in solidarity as part of a savings group. It also includes working with her husband and other members of her family to build plans for the future and negotiate access to resources or decision-making.
- **Structure** encompasses the laws, social norms, policies, and other restrictions that make up a woman's enabling environment.

In order to truly achieve gender equality, programming must look at all three of these interconnected components. Traditional development programming focuses on agency and building skills, and many community-level groups initially focus on training and confidence-building for women. This is a necessary first step for many women, but it will not allow women to achieve equality without a focus on the bigger context and constraints women face beyond skills gaps. With the right approach, it is possible to build additional components into community group models so that they help women achieve outcomes in structure and relations as well.

Self-Help Groups, Savings Groups, and women producer groups can all become examples of what BMGF refers to as Women's Economic Collectives (WECs)—models that bring together women around common goals of economic and social empowerment and can layer services and approaches to strengthen women's economic empowerment (see text box, page 5).^v One solution with particular potential is the expanded promotion of savings groups. Savings groups by their very nature already combine the first two elements of a WEC—pooling savings and sharing risks, and group solidarity and networks. Savings groups are also one of the few group models common in international development programming that both focus primarily on women and treats them as economic actors. For example, in CARE's programming, 81% of savings group members are women, and many groups are made up entirely of women.^{vi}

Figure 3: CARE's Gender Equality Framework



Women's Empowerment Collectives:

According to BMGF, [Women's Empowerment Collectives \(WEC's\)](#) are:

"Institutions of the poor that build women's human, financial, and social capital through financial services programming that enables pooling of savings and risk, often in combination with additional training and skills development. Potential models include traditional savings groups, layered models that incorporate health and/or livelihood programming, and comprehensive models that also address economic and political empowerment."

The 5 core elements that drive impact in the WEC framework are:

1. Pooling Savings and Sharing Risk
2. Group Solidarity and Networks
3. Participatory Learning and Life Skills
4. Critical Consciousness of Gender
5. Access to Markets and Services

Savings groups, which by definition already include elements 1 and 2 of this framework, are a promising platform upon which to layer services to deliver WEE outcomes. They also currently reach a substantial scale and are poised to grow even farther in the next decade through public-sector investments.

In addition to the high overlap in methodology, savings groups are a promising vehicle in terms of scale. They already reach at least 17 million people worldwide^{vii}, and the World Bank estimates that over 477 million people worldwide save in a savings club.^{viii} With additional layering of services and critical consciousness of gender to existing savings group methodology, it is possible to transform women's rights and development in nations with high rates of poverty and gender inequality.

With funding from the BMGF, from 2018-2019, CARE worked on research designed to test a set of hypotheses regarding the current and future state of savings groups as a vehicle for women's economic empowerment in sub-Saharan Africa, the potential for scale up in East Africa and how an investment in a facility focused on stakeholder training and learning could accelerate or support that process. The research posed the questions of whether, how, and with whom savings groups can be a vehicle for delivering support and services for women at the scale and saturation required to advance women's economic empowerment, especially for the poorest women living in East Africa.

This research tested two key areas of inquiry. Each of these key areas of inquiry allowed for several hypotheses to further explore the specific pathways and modalities in which savings groups can most effectively reach scale and serve as entry points to further women's rights. These hypotheses shed light on promising investment areas to scale and transform savings groups to WECs at scale.

Area of Inquiry: Who is best placed to scale savings groups so they can achieve maximum impact for the poorest women and girls?

This area of inquiry is based around the assumption that there is a significant opportunity to scale the number of savings groups in East Africa through a combination of public, private, women's-rights focused, and NGO actors.

Hypotheses:

- 1.1 Public sector commitments will lead to a shift from small-scale, non-profit-led savings group promotion models to nationally coordinated, government-led or government-supported savings group promotion.
- 1.2 The future of savings group promotion in sub-Saharan Africa could include a strong role for private sector.
- 1.3 There are a variety of women's rights organizations that already see the impact that national savings group platforms could have in elevating women's voices. We further hypothesize that

these groups would be interested in playing a substantive role in informing savings group scaling efforts.

- 1.4 technology will play an increasing role in the efforts of all scaling champions to better form, support and interact with savings groups.
- 1.5 Particularly in contexts where savings groups have taken root, that NGOs will shift from their traditional role of driving creation and support of savings groups to supporting third parties to take on promotion and scaling up of savings groups.

Area of Inquiry: How can we effectively ensure that savings groups are delivering WEE outcomes? What evidence exists to show that this is possible and that it creates impact?

This area of inquiry assumes that there are substantial opportunities to use savings groups as a platform to deliver WEE outcomes by layering different services around financial inclusion, participatory learning, and gender consciousness to support women's rights.

Hypotheses

- 2.1: Support from financial service providers, agribusiness and women's empowerment groups could help scale up the savings group model in a way that improves women's access to finance, savings and resilience while also creating entry points for improving access to markets, improved health services and an ability for women to work together to overcome constraints to empowerment.
- 2.2 Countries will need to strengthen ties between public, private and non-profit promoters or advocates of savings groups and move from fragmented to coordinated investments around increasingly shared visions and strategies.
- 2.3 Kenya, Tanzania, Uganda, Ethiopia, Rwanda, Malawi are frontrunners.⁷
- 2.4 Savings groups can serve as an entry point for investment in service integration at the community level from both the public and the private sector.⁸
- 2.5 Savings groups can be entry point for layering health services

Drawing from case studies, primary research, and literature reviews, this report highlights evidence against each hypothesis that either supports it or reveals a more probable path forward. It uses the Bill & Melinda Gates Foundation's WEC framework to assess the current evidence of how savings groups deliver WEE outcomes, showcasing the areas with the strongest supporting evidence, as well as areas where evidence is mixed, or where there are gaps and weaknesses in the existing evidence. The report also highlights promising areas delivering WEE outcomes along the WEC framework, and areas where more research is needed.

This research reveals that the most promising areas for scale and layering to create WECs at the desired saturation is public-sector-led creation of savings groups, with support and engagement with the private sector, NGOs, and Women's Rights Organizations. Governments in Kenya and Uganda, and to a lesser extent Ethiopia, have shown both appetite and ability to scale savings groups nationally, and create a common platform that would allow for layering other services both through the public sector and in partnership with the private sector. However, these public sector scalers will still need substantial technical support and partnership from other actors in order to achieve all outcomes highlighted in the WEC model.

This research also demonstrates that while private sector organizations and Women's Rights Organizations can be strong partners in layering services to support savings groups, they have little capacity to create those groups at a national scale. Technology can play an important supporting role, but has less direct correlation with successful groups than many expect, and there are many obstacles to overcome before technology is an efficient and effective creator of groups at scale.

⁷ Ultimately, for practical reasons, this research focused on Kenya, Tanzania, Uganda, and Ethiopia. Findings and conclusions therefore exclude discussions of Malawi and Rwanda.

⁸ This is the area of the report that most directly reports against the evidence for transforming savings groups into WECs.

2 LITERATURE

In India, self-help groups have been shown to both address women’s immediate need for improved access to financial services and serve as a platform for overcoming a broader array of constraints to empowerment, particularly improving access to health services and outcomes.^{ix} Driven to scale via national government sponsorship, the Indian experience highlights the potential for savings groups to serve as a platform for providing women with access to formal financial and health services, which has been shown to achieve significant gains among members and their households. India’s National Rural Livelihoods Mission is an essential player in the success and scale of Self-Help Groups (SHGs) in India, working with 6 million households in SHGs, and aiming to mobilize 12 million more households into SHGs by 2025.^x

In sub-Saharan Africa, impacts are also encouraging. Largely through promotion by non-governmental organizations (NGOs) and development actors, savings groups have demonstrated direct and measurable impacts on women’s savings, small business growth, food security and ability to withstand shocks.^{xi} When combined with other efforts, savings groups in Africa have opened up access to financial services and increased market integration.^{xii} Smaller scale efforts where savings groups serve as a platform to overcome broader barriers to empowerment such as gender based violence or child marriage also show promise.^{xiii}

East Africa has long been ‘in the lead’ on the continent in terms of promotion and reach of savings groups. In CARE’s own 7 million-member portfolio, Kenya, Tanzania, and Uganda are among the countries with the largest membership bases. CARE believes further expansion of savings groups in East Africa can serve as a vehicle for women’s economic empowerment and, in so doing, support material gains toward achievement of the U. N. Sustainable Development Goals 1, 5 and 10⁹, both within and beyond the region.

CARE’s experience in West Africa operates at a smaller number of members, but has had a larger focus on the social empowerment aspects of WECs—like critical consciousness of gender and participatory learning and life skills, and has recently worked with both the government in Mali and Niger to include the promotion of savings groups in national policies that support women’s economic empowerment.^{xiv} These countries also have seen the importance of layering all 5 WEC components to support women’s economic empowerment, and to think beyond the traditional savings group goals of increasing savings, improving financial literacy, and increasing access to financial services.

A review documents submitted to BMGF shows strong potential of layering services in WECs in East Africa—although often based on less rigorous study designs. A rapid evidence review from 2019 shows evidence of NGOs coupling savings groups with health and livelihoods training and services as the most common forms of layering.^{xviii} There was also strong evidence showing cases of layered models that have an impact, albeit in a fragmented and scattered set of programming rather than through a consolidated national platform. To a lesser extent, NGOs have also layered critical consciousness of gender and issues around mentoring and GBV counselling into savings group programming. This study points to savings groups as the most commonly documented platform for layering activities—especially in East Africa.^{xix} Other studies to the fact that target countries in East Africa cover 11-30% of the population, depending on the country and the demographic in question. They have the highest participation among rural women over the age of 15, and can therefore provide an important entry point for layering.^{xx} De Hoop also points out the savings groups have more positive impacts for reducing poverty than microcredit groups.^{xxi} This coverage has brought

Country	Number of Members	% of Population in Groups (Saturation)
Kenya	4.5 million	15% ^{xv}
Tanzania	5 million	15% ^{xvi}
Uganda	7.5 million	34% ^{xvii}

⁹ Sustainable Development Goal 1 is “No Poverty”, SDG 5 is “Gender Equality,” and SDG 10 is “Reduced Inequalities.” Sustainable Development Goal Knowledge Platform, <https://sustainabledevelopment.un.org/?menu=1300>

savings groups to the attention of national governments as a potential means for promoting broader economic development.

While existing literature supports the promise of self-help groups and savings groups, few studies have examined the potential to scale these groups at national level at the saturation required for nation-wide economic transformation. Similarly, little exists in the literature to discuss **how** to create WEE outcomes at scale, and which actors are best suited to support group creation and layering activities to create savings groups that contribute to gender equality. For savings groups to reach their full potential at scale, it is important to understand not just the current state and potential value of savings groups as vehicles for women's economic and social empowerment, but also how to create those groups and connect them to appropriate actors to maximize their impact and sustainability. This is currently a gap in the existing literature.

To address this gap, the present document reviews different hypotheses for which actors can scale groups and what mechanisms can work to layer different levels of services beyond the traditional pooled risk and savings function of savings groups. The research presented here includes case studies from projects that included several aspects of the WEC framework to illuminate how different actors participated in layering additional services to traditional savings groups and the impacts of those models. It also uses Key Informant Interviews with potential scalers and stakeholders who could layer services to better understand the motivations that would create potential for gender transformative savings groups at a national scale. By examining the incentives and behaviors of potential scalers—especially the public sector, private sector actors, and WROs—this document provides important insights into next steps for scaling, from the process of creating groups to how to layer different services into the groups, and at what times.

3 METHODOLOGY

This study draws from 3 main components: a literature review of existing documentation, primary and secondary data collection on key case studies of relevant projects, and primary data collection with actors in the savings group space in East Africa.

The literature review consolidates insights from the CARE/SEEP research on Savings Groups and the Role of Government, and an examination of policy frameworks in Ethiopia, Kenya, Tanzania, and Uganda.^{xxii} It additionally draws on outputs on outputs from LINK Up, Savings of the Frontier, UNCDF, FSDA, and SEEP/ITAD. It also pulls data from SAVIX, FinScope, Financial Inclusion Insights, and Gates Foundation analyses and rapid data reviews.

To document the 12 case studies of specific projects, CARE drew from the literature in its evaluation library (www.careevaluations.org) on relevant savings groups and WEC projects, as well as complementing that data with information from CARE's budget system to identify existing cost data where relevant. We complemented this information with data from CARE's partners, and from published project documents on government-run projects like the Kenya Social and Economic Inclusion Project (KSIEP), Uganda's Project for Financial Inclusion in Rural Areas (PROFIRA), and Ethiopia's Productive Safety Net Project (PSNP). Financial data comes from a combination of published project documents and Requests for Proposals with financial information included. See Annex XX to see the full list of projects covered in the case studies, along with their budgets, reach, and the dates of implementation.

CARE's primary research has included 47 Key Informant Interviews (KIIs) and 2 round table discussions with selected government and private sector representatives, as well as Women's Rights Organizations (WROs) and International NGOs in Kenya, Tanzania, Uganda and three additional countries on the continent as well as a small number of development partners or promoters with relevant insight to bring to bear. To understand more about the role of Women's Rights Organizations, researchers conducted KIIs and round table discussions with leading WROs in Kenya, Tanzania and Uganda. These KIIs and roundtables focused on

primary objectives of leading WROs, their current focus, size and experience and their perspectives on if, where, or how engagement with SGs could inform, compliment or support the work they are pursuing.

It is important to note that while the original research hypotheses covered Kenya, Tanzania, Uganda, Ethiopia, Rwanda, and Malawi, practical considerations led the team to focus research on Kenya, Tanzania, Uganda, and Ethiopia. Therefore, this report presents no conclusions regarding Rwanda and Malawi.

4 DISCUSSION and RESULTS

This section of the report lays out each of the hypotheses from the original proposal and weighs the evidence from the literature review, case studies, and KIIs that either supports each one or demonstrates weaknesses in the original hypotheses.

Who is best placed to scale savings groups so they can achieve maximum impact for the poorest women and girls?

Hypotheses:

1.1 Public sector commitments will lead to a shift from small-scale, non-profit-led savings group promotion models to nationally coordinated, government-led or government-supported savings group promotion.

This research finds that *public sector commitments in East Africa are the most promising path forward for scaling savings groups to reach the saturation required for true transformation*. Evidence from Uganda and Kenya show the strongest evidence of current government commitment to scaling this model in the short term. There are additional indications that Ethiopia and Tanzania could be willing to adopt a public-sector led savings group model at scale with further advocacy and support. There is additional evidence that *public sector-led savings groups platforms can become true WECs with additional support and advocacy from other actors*.

Kenya shows strong appetite to scale savings groups. The Program for Rural Outreach of Financial Innovations and Savings Technologies (PROFIT)¹⁰ project from 2010-2019 combined leadership and financing from the Kenyan government with leveraged funds from donors (IFAD and the Alliance for a Green Revolution). The project drew on expertise from NGOs to support implementation, build technical capacity, and layer in aspects around participatory learning and market access. As PROFIT closes, the Kenyan Social and Economic Inclusion Project (KSIEP) shows initial commitment by the Kenyan government to leverage funding from the World Bank and DFID to build savings groups into the existing national safety net project. **The project is building gender-specific considerations into program design and reaching out to NGOs for technical expertise, which makes it a strong vehicle for creating WECs at scale in Kenya.** At present, KSEIP is only aiming to mobilize groups on a small scale, and there is an opportunity for the Donor Working Group that is advising the government of Kenya to advocate for prioritizing savings groups as a pathway to graduation.

Uganda's Project for Financial Inclusion in Rural Areas (PROFIRA) project—running from 2013 to 2021 with support from IFAD and the government of Uganda—shows strong public sector commitment to include WECs in their development strategy. It has formed 9,191 savings groups to date with more than 265,000 members. The government of Uganda is partnering closely with NGOs to deliver results and build from best practice. They are also supporting women's empowerment, with a target of 70% of participants to be women, and the actual number near 74%. The Ministry of Gender is a member of the PROFIRA management committee.

¹⁰ See Annex 1 for full details of each project

To date, **Ethiopia's** public-sector commitment to WECs is weaker. Ethiopia has written savings groups as a potential option into their manual for the Productive Safety Net Project—an important signal of interest in the methodology. As yet, this has not transformed into a commitment to WECs at national scale. Nevertheless, PSNP remains a critical potential platform for scale, and NGO-led savings groups in Ethiopia present promising evidence of layering and potential for creating WECs.

1.2 The future of savings group promotion in sub-Saharan Africa could include a strong role for private sector. This research concludes that while the private sector has a role to play in engaging WECs and providing opportunities for linkage and training, *there is limited scope for the private sector to be a primary driver of creating and scaling WECs.* The private sector faces many barriers in sustaining engagement and especially creating WECs under their own auspices. Private sector actors have better capacity and more appetite to engage with pre-existing WECs.

The private sector has shown some interest in partnering with savings groups and offering new products that will reach poor, rural consumers, especially women. Under Kenya's PROFIT project, Barclays and AFC have adopted new lending tools to reach rural smallholders. AFC reaches out through SACCOs and MFIs, who in turn lend to smallholder farmers. AFC has also introduced some contracting to directly lend to small-scale farmers. Barclays finances agribusiness companies to link with small-scale farmers as an entry point to the value chain.

In Kenya and Tanzania, the LINK Up project—run by CARE with support from the Bill & Melinda Gates Foundation, was able to work with private sector banks, including Access Bank Tanzania and Kenya Commercial Bank, to provide accounts and new financial products more effectively tailored to savings groups and poor, rural customers. However, at the end of the project, private sector partners stated that it would not be cost effective for them to create and train groups on their own without support from an intermediary. While they are willing to provide some new products, account openings, use, and profitability were below initial expectations, and banks did not have a mechanism to create and train new user groups.^{xxiii}

The picture is similar in Uganda, where banks are aware of the changing landscape, and interested to partner with government- or NGO-created groups to provide appropriate products. They see savings groups as a valuable client base once they already exist, but they have little interest in forming groups themselves with their own investment. UVAN Limited—a vanilla value chain player in Uganda—also lacked the systems and resources to create new savings groups and saw savings group creation as too costly to be a good return on their investment.

1.3 There are a variety of women's rights organizations that already see the impact that national savings group platforms could have in elevating women's voices. We further hypothesize that these groups would be interested in playing a substantive role in informing savings group scaling efforts. This research demonstrates that Women's Rights Organizations (WROs) are willing to link to savings groups around particular issues. Different WROs have different missions, and will contribute their expertise around layering in line with their own missions and goals. Nevertheless, even for WROs who have WEE as their key mission, *there is currently limited scope for these groups to take up group creation and scale on a national level.*

KSIEP has identified a few organizations that might be willing to partner with the broader project, but it has not been a key strength of the existing project. Roco Kwo, which ran in Uganda from 2009-2013 with support from the Norwegian Agency for Development Cooperation, did partner with Women's Rights Organizations. However, those organizations were locally based, and did not have the national operating presence required to be a key driver of scale. Ugandan Women's Rights Organizations were participating heavily with groups and connecting to them at a local level. In the other 3 countries studied here, Women's Rights Organizations have been only loosely involved in delivering services such as business training or linkages to banks for savings groups, and have not displayed an interest in creating these groups at scale themselves.

Nevertheless, these groups could be strong partners in improving the layering within WECs that are formed by the public sector, particularly around raising gender consciousness.

1.4 technology will play an increasing role in the efforts of all scaling champions to better form, support and interact with savings groups. This research shows that while technology can play a role in group functionality, that link is not as direct or as transformational as many actors expect. *There remain many barriers and obstacles to technology leveraging groups at scale that require further research and solutions before technology will be a main driver at scale.* Combining technology as a supporting element to public-sector-led group creation and to linkage with the private sector is currently the most promising path forward.

While there is certainly space for using technology to support groups, current experiences show that there are many obstacles to overcome before technology is a major driver of scale. In all of the countries in this study, the inconsistent coverage, weak bandwidth, and high cost of internet connections remains a key barrier to using technology to scale savings groups and WECs. This is especially true for women making less than \$2 a day, who often have lower digital literacy than technology designers expect. The LINK Up project evaluation and digital experiences in Uganda show that digital uptake remains low. Even in areas where mobile money is quite common—like mPesa in Kenya—groups generally prefer to use brick and mortar establishments to digital options. This is a combination of groups being very sensitive to digital account and transaction fees, low connectivity, and lower experience with digital platforms creating a fear of making mistakes. Additionally, the tendency of apps to rely on data connectivity, rather than SMS and mobile minutes, increases the cost of many digital applications beyond what savings groups members are willing to tolerate. Finally, even very recent project, like the sub-wallets component with Post Bank Uganda, show that communities have lower levels of digital literacy than project design allows for, requiring substantial revisions to project design and delivery, and the addition of intensive activities around digital literacy—including one-on-one training.^{xxiv}

Digital technology remains a promising area for exploration, but scale will still need to be driven through the public sector, and digital options should take special care to address the obstacles that poor women cite in trying to use digital solutions.

1.5 Particularly in contexts where savings groups have taken root, that NGOs will shift from their traditional role of driving creation and support of savings groups to supporting third parties to take on promotion and scaling up of savings groups. This research shows promising indications of governments—especially in Kenya and Uganda—working with NGOs in a technical support role to scaling up national savings groups platforms.

Both Kenya’s KSIEP project and Uganda’s PROFIRA model demonstrate governments working with and through NGOs to capitalize on technical expertise and deliver services. Post Bank Uganda is a government-run bank that has been working with CARE since 2011 to implement savings groups, especially to engage women and youth. They partner with NGOs and the private sector in improve service delivery and layering for savings groups. To a lesser extent, the government of Ethiopia has worked with CARE to learn more about savings groups and consider including them in training manuals and recommended (although not mandated) operating models for regional and district governments.

Area of Inquiry: How can we effectively ensure that savings groups are delivering WEE outcomes? What evidence exists to show that this is possible and that it creates impact?

Hypotheses:

2.1: Support from financial service providers, agribusiness and women’s empowerment groups could help scale up the savings group model in a way that improves women’s access to finance, savings and resilience while also creating entry points for improving access to markets, improved health services

and an ability for women to work together to overcome constraints to empowerment. This research reveals that while private sector service providers can connect to savings group models to improve access to services and entry points to markets, private sector actors have few incentives to create and support groups themselves. ***Private sector actors are more likely to serve as linking partners with existing groups than as primary drivers of scale and saturation in the absence of strong support from the public sector.***

There are some indications that service providers—especially the private sector—are willing to create more entry points for women and support groups in becoming fully-fledged WECs. In Kenya’s PROFIT project, AFC targets lending to 25% women, and is working to reduce barriers for rural women by creating the Women Affirmative Access Window. As a result, Samburu county reported a 10 percentage point reduction in women excluded from financial services (from 50-40%). Post Bank in Uganda is working with CARE and the Bill & Melinda Gates Foundation to create a digital sub-wallets product that allows women to save towards specific goals. That project shows promising initial evidence of improving women’s access to, use of, and decisions over financial services.^{xxv}

However, the evidence here is mixed; in some projects, women struggled to advance their own goals through connections to private sector providers. In Roco Kwo, only 8% of savings groups reported that they got support from private sector organizations. In LINK Up, women were more likely to access loans as individuals, but there is no evidence that the underlying social norms or structural barriers constraining access to services had changed. Women pointed to the fact that underlying norms had not changed—and that their husbands still exercised a high measure of control—as a key constraint they faced in improving their ability to make decisions.^{xxvi}

In Uganda’s SCORE project—which ran from 2011-2018 with support from USAID—the project was able to pair savings groups with agribusinesses and agricultural extension to improve production and reduce malnutrition. Communities point to this as an important source of influencing norms around women’s role in decision-making and control over resources. Ethiopia’s GRAD project—also with support from USAID—showed similar results in pairing agribusinesses with savings groups to improve productivity and women’s empowerment. Nevertheless, the agribusinesses in question show no evidence of being willing to take on group creation, linking, and promoting gender equality themselves. They are willing to partner with existing projects and donors when the opportunity arises, but they have neither the incentives nor the expertise to be the primary drivers in this process.

2.2 Countries will need to strengthen ties between public, private and non-profit promoters or advocates of savings groups and move from fragmented to coordinated investments around increasingly shared visions and strategies. This will be most successful at national scale if a public-sector-led scaling effort can provide the platform of savings groups and WECs at the appropriate saturation levels. ***A public-sector led platform can provide a coordination mechanism between public, private, and non-profit promoters and partners of savings group.***

Kenya’s PROFIT project and Uganda’s Post Bank and PROFIRA initiatives show strong examples of bringing together public and private sector actors, and combining government commitments with donor funding to achieve these goals. Uganda has achieved close to 300,000 members in its publicly-driven programs, for a cost of about \$27 per savings group members. Both Kenya and Uganda have been able to convene relevant private sector and NGO actors to bring in the necessary expertise and structural changes to address many challenges poor women face when accessing financing. Tanzania and Ethiopia demonstrate the potential to duplicate these successes, but will require additional support and advocacy to be ready to implement this approach.

2.3 Kenya, Tanzania, Uganda, Ethiopia, Rwanda, Malawi are frontrunners: Kenya and Uganda are the countries with the most demonstrated government appetite for scaling savings groups and providing the coordination for the necessary layering to transform women’s rights through WECs. As noted under

hypothesis 1.1, these governments are either currently maintaining or rolling out large scale poverty reduction programs focused on women’s economic empowerment.

Ethiopia and Tanzania have shown promising indications of potential to reach the space of government-led scale with additional support and advocacy. They both have made deliberate investments in large-scale safety net programs—Ethiopia’s Productive Safety Net Program, and Tanzania’s Social Action Fund 4—that represent a potential platform for scale similar to Uganda’s PROFIRA program. Nevertheless, these projects do not yet include a heavy emphasis on savings groups, although Ethiopia recently included language in the PSNP manual that cites savings groups as a potential method for graduation out of poverty that regions can explore. Additionally, there is as yet little focus on layering or gender equality as part of these programs. There is a substantial opportunity to support these governments in thinking how to include gender transformative savings groups/WECs in their safety net programs and how to partner with other actors to effectively layer services as part of these programs.

For practical considerations, this research did not focus on Rwanda and Malawi as initially intended. Therefore, no results are presented in this section about the potential for scale in those countries.

2.4 Savings groups can serve as an entry point for investment in service integration at the community level from both the public and the private sector

The data from this research show that there is high potential for layering service integration into savings groups in order to deliver WEE outcomes. Using the Bill & Melinda Gates Foundation WEC framework, we see that the strongest current areas of layering are around pooling and sharing savings and risk, participatory learning and life skills, and access to markets.

The strongest area where savings groups are able to deliver WEE outcomes is around **pooled savings and sharing risk**. This idea of pooled savings is the core of the savings group methodology and appears strongly in all projects. Sequentially, it is the first service to be offered, and allows immediate, tangible, and measurable success. For the cases in this research—and many other projects—this serves as a testing ground for groups to build their confidence in each other and their own skills before they begin to layer in other services and take on other activities. Globally, CARE estimates that savings groups mobilize more than half a billion dollars every year to invest in their own priorities—like building a business, covering health costs, or investing in children’s education.^{xxvii} The simple fact of saving can have profound impacts. In Ethiopia’s GRAD project, there was a 3.8 fold increase in families using savings to cope with shocks, and a 19% decrease in the number of families who reduced the number of meals they ate in a day as a response to crisis.^{xxviii} In the LINK Up project, there was a 31% increase in the ability to rely on savings to cope with a shock. The ability to rely on the group’s social fund for an emergency doubled.^{xxix}

The next strongest evidence of layering is around **participatory learning and life skills**. Two thirds of the case studies from this research (8 of 12) show strong evidence of including learning and life skills—such as literacy, business skills, negotiation skills, or leadership—and the other half show some evidence of including these elements. This ranges from Uganda’s SCORE project, where savings groups included learning on agricultural skills that improved production and reduced malnutrition, to the UVAN project in Uganda where Firmenich—a promoter of vanilla production—reached out to CARE to provide financial literacy services, and saw increases in women’s participation in the vanilla value chain and improved production. There is, however, room for improvement in this area, especially in projects heavily geared towards linking with the private sector and focusing on financial inclusion. The LINK Up and Post Bank projects show only mixed

Table 2: Existing evidence delivering WEE outcomes through savings groups

WEC core element	Strong Evidence	Mixed Evidence
Pooling Savings and Sharing Risks	12 cases	
Group Solidarity and Networks	6 cases	4 cases
Participatory learning and life skills	8 cases	3 cases
Critical gender consciousness of	1 case	9 cases
Access to markets and services	6 cases	4 cases

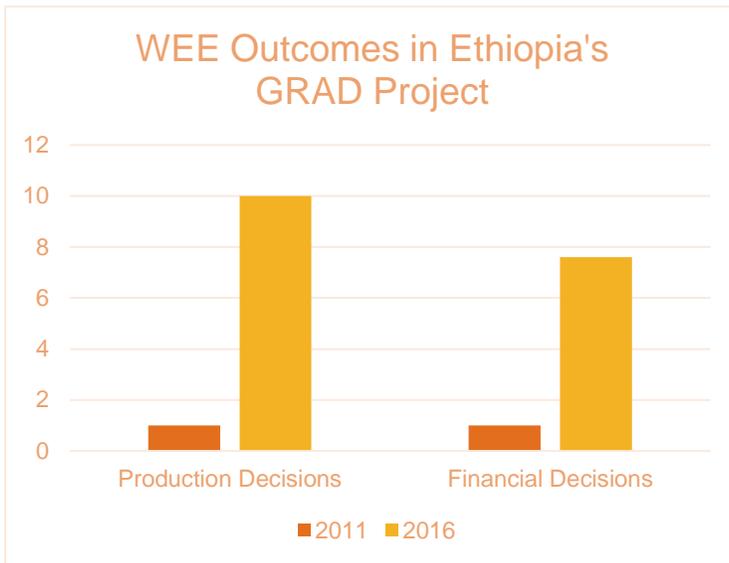
evidence of including these areas. It is important to remember that in order to be truly transformative, life skills and learning in savings groups extend must beyond financial literacy and include dialogue on social norms. Without broader changes around structures and relations, women often struggle to consistently apply the skills that they learn through a savings group. Skills represent a piece of agency, but they are not enough to be transformative without the other components of women’s empowerment. One of the key challenges from LINK Up that women cited was the fact that underlying social norms did not change. The Digital Sub-Wallets program is working to address this issue, and initial results show promising evidence of change in social norms and couples engaging in more dialogues that allow women more space for decision-making.^{xxx}

Access to markets and services—including government and financial services has strong supporting evidence in some respects, particularly around financial services and agricultural markets. In Ethiopia’s GRAD project, project participants saw an \$353 increase in their annual incomes by applying the skills they learned through the agricultural production and marketing techniques they learned with their savings groups. Market linkages and access to value chains were key components of this increase in income. Families in this project were also 41% more likely to connect to a formal financial service. Kenya’s PROFIT project showed a 20% increase in business value, and 97% of businesses continuing to last over two years because of investments in building skills and connections to markets and services. In Kenya and Tanzania’s LINK Up project, women opened 93,000 new formal bank accounts. Different projects focus on different linkages—from financial services to links to agricultural markets—but many projects demonstrate not only the ability to create linkages, but also the ability of those linkages to improve people’s lives.

However, there is less evidence of connections to health and government services as a part of participating in savings groups. Few savings groups programs in this study focused on connecting women to services like referrals for Gender-Based Violence, or connecting them to existing public health infrastructure. Roco Kwo in Uganda was the only project that strongly connected savings groups to women’s rights organizations and GBV referral services. There is opportunity to gather more evidence here about how to connect women to services beyond agricultural markets and formal financial services.

The evidence on **group solidarity and networks** is more mixed. This is the only category where one project—Kenya’s PROFIT—did not even address the issue. Other projects do look at intra-group solidarity, especially as this is a key factor to the success of individual savings groups. However, few projects looked at connecting groups to each other, especially beyond a very local scope. There is clear opportunity to expand linkages between different groups, especially at a regional or national level. A government-led platform for creating and coordinating groups and services can provide an important vehicle for this broader group networking and learning from each other.

The paucity of evidence around group solidarity reveals a gap in this research, and potentially in the practice of savings groups in East Africa. There is substantial evidence of savings groups becoming a critical platform for solidarity in other areas. West Africa—especially Niger and Mali—have had much success in this area, and can provide important evidence and lessons for the way forward. A recently-published [meta-analysis of qualitative research findings](#) from West Africa shows high levels of group solidarity both at the community and sub-national level.^{xxxii} Some examples of this include savings groups banding together to prepare for and respond to emergencies in their communities, teaching life skills to those outside their own groups, and banding together into federations to influence national policy.^{xxxiii} One woman in VSLA programs in Morocco said, “I learned that a [VSLA] is a school for solidarity and mutual support that lets us work together to achieve our goals.”^{xxxiii}



The weakest area of outcome evidence is in **critical consciousness of gender**. Partly, this reflects the countries and case studies selected for this research. It also reflects the relatively new focus on this issue in the donor and implementer community—where fewer projects have historically focused on critical consciousness of gender. Only Roco Kwo shows strong evidence of this area—particularly with its focus on Role Model Men, reducing Sexual and Gender Based Violence, and challenging harmful gender norms. As the only project to work explicitly with women’s rights organizations, Roco Kwo was built to address these issues from the start, and had pre-existing buy-in from its partners. Other projects showed some evidence of success—in

GRAD, women were 10 times more likely to participate in production decisions and 7.6 times more likely to be involved in financial decisions at the end of project than at baseline. This also was a result of a project focus on social norms and engaging men and boys as one project strategy. In LINK Up, there was a 45% increase in women’s control over financial resources, and a 19% increase in being involved in household decisions. However, many projects show little, if any, evidence of attempting to address these issues. There is sometimes evidence of surface level change—like LINK Up, where women could access more loans—but do not show a corresponding change to norms and underlying causal factors that would be necessary for sustainable transformation. This is an area where technical support from NGOs, and pressure from donors and WROs will be critical to making transformative change.

Again, this reveals a gap in the countries targeted for this specific research. There is substantial evidence that incorporating critical consciousness of gender is possible, and even foundational in West Africa, and in projects in Rwanda and Burundi. Recent qualitative evidence reviews from West Africa highlight changes in women’s perceptions of their own roles as well as fundamental transformations in social norms as key impacts of participating in savings groups.^{xxxiv} In Rwanda, adding components around couples’ dialogues and critical consciousness of gender to the standard savings group model reduced gender based violence by 55%.^{xxxv}

One possible explanation for this is that critical consciousness of gender is more likely to feature prominently in places where savings group creation is driven primarily by NGOs *with an explicit focus on women’s economic empowerment*. Where groups that include women’s empowerment as a key part of their mission have more control, they are more likely to get traction on including this component in their projects. Governments and the private sector have historically been less convinced that gender equality is one of their primary goals, even when they see it can be a useful tool. This is also an area that is notoriously difficult to measure tangible progress in metrics that seem practical to non-experts, so there is less focus on the issue in project goals and indicators.

An additional consideration on evidence for critical consciousness of gender is the question of the lifecycle and maturity of a group. Of the core elements of WECs, many—including critical consciousness of gender—require a longer investment of time from the group to see progress. Pooling savings and sharing risk happen from the first cycle or year that groups operate. In general, qualitative evidence suggests that other elements around solidarity, layering services, and critical consciousness of gender may take longer to manifest.^{xxxvi, xxxvii} Groups that operate for longer see more, and different impacts than those in their first few cycles of operation. Many of the case studies in the present research look at documentation from projects that are still in process or evaluations that were written just as projects were finishing and use data from groups that have operated for 3 years or less. An interesting point for further research would be to compare evidence

from savings groups over time to examine when it is appropriate to layer additional services to achieve maximum impact.

2.5 Savings groups can be entry point for layering health services

The BMGF recently funded a recent rapid evidence review of layered WECs interventions that does show that health education is the most common area for participatory learning and life skills layering in savings groups—appearing in 10 out of 15 interventions the team reviewed. This focused mostly on nutrition and maternal and child health, such as breastfeeding and birth preparedness^{xxxviii}. This seems to be primarily a question of including health as a life skill in the education layering of WECs, although some examples in Uganda include deliberate connections to health services, and educating savings groups members to save money to access pre-natal and delivery services at local health centers.

The current case studies present only modest evidence that projects layer health services into savings groups. Kenya's KSIEP includes a component enrolling safety net beneficiaries into the national health insurance system to ensure that they have access to more affordable medical services. They also are planning to expand access to the Nutrition Sensitive Safety Net as an element paired with savings groups and cash transfers to focus on improved health and reducing malnutrition. Uganda's Roco Kwo project had mixed results. The project started 30 social counselling units to focus on Sexual and Reproductive Health and Rights (SRHR), and staff reported an increased awareness of SRHR and increased space for dialogue around these issues as one of the project's successes. Nevertheless, only 6% of women in savings groups used health services of any kind, and only 3% used health clinics. This was partly a result of the broader context—the 30 social counselling units were based in health centers far away from communities and there was high insecurity for women travelling in the area. Locally-based health teams were more focused on malaria response than SRHR. Social norms were another barrier. Women spending a long time travelling to health units faced questions from their spouses about what they had been doing. Because the project targeted groups rather than couples, there was less space for important dialogues about social norms in relationships and how that affected health-seeking behaviors.

There is evidence that it is possible to layer health services into savings groups, and that many actors do so, it will be important to stress both the components of health education and access to health services to deliver the full potential impact in Women's Economic Empowerment. As with financial services, it is important to address underlying social norms that are important barriers to women's access if savings groups are to deliver sustainable change on WEE outcomes. Otherwise, it is possible that short-term gains during a project will not last in the face of social pressures to return to traditional behaviors.

5 STUDY IMPLICATIONS

This research highlights that successful WECs on a national scale will require collaboration from a variety of different actors. While the public sector has the appetite and ability to scale traditional savings groups, they currently require additional support to create true WECs with layered services. The private sector can provide critical access to markets, financial linkages, and support with digital technology, but demonstrates no incentive to create groups on their own—particularly groups that target poor women at national scale. WROs could become core drivers of the critical consciousness of gender element, but do not have the reach or infrastructure to create groups at scale. INGOS have the technical skills required to support these elements and advocate for change, but currently operate in a fragmented landscape that rarely achieves scale. INGO programming is heavily dependent on donor funding that focuses on individual projects that struggle to reach the scale and saturation required for systemic change. Bringing these stakeholders together around a common agenda is a key step to sustainable change at scale.

The findings from this research give us important insights into not only the potential impacts of layering the WEC core elements into savings groups, but also a view into potential operational pathways for scale and layering. Each pathway requires customized support to different categories of stakeholders. The findings from the research highlight 9 key takeaways for potential next steps. There are additional recommendations specific to each stakeholder this research studied.

1. **Use savings groups as a platform to deliver WEE outcomes more broadly:** Savings groups are a promising platform that are already serving as a vehicle to layer the additional services that can deliver longer term WEE outcomes. For every core element of the WEC framework, there is evidence of savings groups successfully incorporating that element to improve impact for women and communities. Nevertheless, these experiences remain fragmented and at small scale. There is additional need to pilot new approaches, consolidate models, and provide evidence of how to efficiently and effectively transform savings groups into WECs at scale.
2. **Improve and deepen practice across all core elements of the WEC framework—especially gender consciousness:** Few projects to date have layered critical consciousness of gender into their approach for savings groups. This is a key gap in current work. Effectively reaching WEE outcomes will require deepening the elements of the WEC across many different actors and linkages. There are many opportunities to improve these elements, and while this research shows strong evidence of success in these areas, this evidence remains part of a fragmented and siloed programming landscape. Consolidating this experience and practice will be important to success at scale.
3. **Convene critical stakeholders who can contribute to scale gender transformative savings groups for WEE outcomes and focus on convincing them to adopt gender and group solidarity.** Achieving women’s empowerment through savings groups and WECs at a national scale will be best achieved by leveraging the strengths of different actors. This requires a coordination function to reach scale and saturation efficiently. Actors should consider how to create and support a convening function to coordinate multiple stakeholders. Of the 5 core elements to drive impact in the WEC framework, critical consciousness of gender is the one that has the fewest examples of success, and the weakest evidence of current buy-in from necessary actors. This implies a strong need to reinforce that aspect of both evidence and practice to ensure that WECs reach their full potential as contributors to women’s economic empowerment, access to their rights, and social empowerment.
4. **Invest in programming with governments as the most promising path forward to creating savings groups and WECs at scale.** To varying degrees, governments in East Africa have displayed an appetite for incorporating savings groups as critical components of their social safety net programs, their anti-poverty plans, and their policies to support women’s economic empowerment.
5. **Support governments with technical assistance on how to layer new elements into savings groups.** The public sector has not mastered the skills necessary to layer additional services onto SGs. Few publicly-run programs have components on elements like group solidarity, critical consciousness of gender, and access to markets and services. Those programs that do are often partnering with INGOs and donors to accomplish those goals. Governments have already demonstrated their willingness to partner with other organizations to increase layering.
6. **Engage the private sector as a partner rather than a scaler or key driver for savings groups and WECs.** The private sector is a willing partner in layering services onto groups that others create, but private sector stakeholders demonstrate little appetite and few incentives for creating groups at scale as an independent actor.
7. **Partner with WROs to layer services without expecting them to scale savings groups and WECs themselves.** WROs have demonstrated interest and ability to support groups in improving their access to services—especially as it relates to the critical consciousness of gender. They are key players in advocacy efforts and in providing services. Nevertheless, few WROs have the national presence or the necessary infrastructure to create and support groups themselves
8. **Fill in gaps in the research.** Focusing on East Africa allowed this research to make specific actionable recommendations in several countries of interest, but it also opened a gap on the possibilities of gathering evidence from other regions—especially West Africa—which have had much more experience and success around some elements of the WEC framework. Researchers

should consider looking to evidence from West Africa in the areas of critical consciousness of gender and group solidarity and networks to find evidence of impact, examples of best practice, and practical tips for how to incorporate these elements into savings groups and WECs at scale.

9. **Consider the lifecycle of groups:** There are glimmers of evidence—little covered by this review—that suggest that the transition from savings group to WEC could become a natural evolution over the lifecycle of groups with the correct planning and foundation. Creating more consistent savings groups that have a planned pathway for becoming WECs may provide a framework around which to convene the multiple stakeholders who need to be involved in a successful effort to create WECs at scale. It may also provide an opportunity to streamline the process of creating savings groups at scale and focusing on the core elements of WEC.

Additional recommendations for work with different stakeholders are included in the table below.

Governments

Increase efforts to influence governments to adopt the five core elements of WECs to drive WEE outcomes. There remains work to do in supporting and advocating to governments to include all of the elements of group solidarity and networks, participatory learning and life skills, critical consciousness of gender, and access to markets and linkages. Governments have shown some appetite for layering, but desire to incorporate different aspects varies heavily by country, ministry, donor, and context.

Focus specifically on critical consciousness of gender: this is the element that shows the least buy in and experience from existing government programs. Governments like Kenya and Uganda are starting to show more openness to including these issues, so it will be important to seize the opportunity to strengthen buy in and practice here. Partnering with and supporting existing champions, like the Ministry of Gender in Uganda's PROFIRA project, will be a key pathway forward.

Support governments with technical assistance on how to layer new elements into savings groups. The public sector has not mastered the skills necessary to layer additional services onto SGs. Few publicly-run programs have components on elements like group solidarity, critical consciousness of gender, and access to markets and services. Those programs that do are often partnering with INGOs and donors to accomplish those goals. Governments have already demonstrated their willingness to partner with other organizations to increase layering.

Private Sector

Engage the private sector as a partner rather than a scaler or key driver for savings groups and WECs. The private sector is a willing partner in layering services onto groups that others create, but private sector stakeholders demonstrate little appetite and few incentives for creating groups at scale as an independent actor. **Target key areas of overlap in the incentives for private sector actors:** The private sector is only incentivized to work with specific components of the WEC framework. Especially as it relates to linkages to financial services and access to markets, the private sector is well-placed to partner and provide innovative and cost-effective solutions for existing groups. As it relates specifically to financial literacy, business skills, and increased use of inputs sold through the private sector there are also opportunities to engage the private sector on participatory learning and life skills. There are fewer incentives for the private sector to engage on group solidarity or critical consciousness of gender on a large scale, as it does not play into existing incentive structures and profit models for the private sector.

Target key areas of overlap in the incentives for private sector actors: The private sector is only incentivized to work with specific components of the WEC framework. Especially as it relates to linkages to financial services and access to markets, the private sector is well-placed to partner and provide innovative and cost-effective solutions for existing groups. As it relates specifically to financial literacy, business skills, and increased use of inputs sold through the private sector there are also opportunities to engage the private sector on participatory learning and life skills. There are fewer incentives for the private sector to engage on group solidarity or critical consciousness of gender on a large scale, as it does not play into existing incentive structures and profit models for the private sector.

Women's Rights Organizations

Find opportunities for WROs to lead on critical consciousness of gender. WROs do have significant motivation and the necessary technical skills to deliver in on critical consciousness of gender--an area where most other potential actors are noticeably weaker. As such, they are a strong potential partner in both providing that service for layering with existing savings groups and for advocating with the public sector to increase their focus on this issue as they roll out savings groups. WROs can layer in training and services around this issue--and other key issues of women's health and women's rights--that other partners struggle to deliver.

Bring WROs to the table to lead on issues of solidarity and networking. WROs have long experience of what it takes to connect groups, network actors, and create solidarity for women's empowerment. They are also interested in working with women and women's savings groups on this issue. Solidarity and networking is one of the elements of this review that has weaker evidence in government-run savings group programming, and this is a prime opportunity to tap into the expertise of WROs to accelerate this issue. West Africa has a wealth of experience on this issue as it relates to savings groups, and Latin America can bring evidence to bear on the question of solidarity more broadly.

Consider sub-national engagement: Many WROs operate at a local or regional scale, rather than at national scale. These local connections can be critical to the ability to connect with communities and local governments, and to understand the nuance of local context. It is important to partner with the groups that will be most successful in the issue of addressing challenging questions like transforming social norms, even if that means working with partners that do not have national scope. There is also space to convene local WROs to build broader national coalitions.

Support national convening of multiple WROs. Convening multiple WROs to advocate nationally can be a powerful tool to further the gender transformation agenda, but WROs often do not have the financial resources or necessary infrastructure to host national level convening. It is important to consider mechanisms to give WROs the space and resources they need to push a national agenda, which will allow for more buy-in and more sustainable change.

Invest in the evidence base around layering. All stakeholders should make an effort to review existing evidence and share their program evidence across these core elements to convince all actors—donors, governments, and implementers—to adopt them more holistically. This includes finding a common theory of change to test and creating standardized measurement tools. The recommendations from the [Evidence Consortium on Women's Groups](#) are a useful starting point.

Fill in gaps in the research. Focusing on East Africa allowed this research to make specific actionable recommendations in several countries of interest, but it also opened a gap on the possibilities of gathering evidence from other regions—especially West Africa—which have had much more experience and success around some elements of the WEC framework. Researchers should consider looking to evidence from West Africa in the areas of critical consciousness of gender and group solidarity and networks to find evidence of impact, examples of best practice, and practical tips for how to incorporate these elements into savings groups and WECs at scale. Using [standard metrics and mixed methods](#) to understand the process will be critical to completing the evidence base.

Consider the lifecycle of groups: There are glimmers of evidence—little covered by this review—that suggest that the transition from savings group to WEC could become a natural evolution over the lifecycle of groups with the correct planning and foundation. Creating more consistent savings groups that have a planned pathway for becoming WECs may provide a framework around which to convene the multiple stakeholders who need to be involved in a successful effort to create WECs at scale. It may also provide an opportunity to streamline the process of creating savings groups at scale and focusing on the core elements of WEC. **Invest in the evidence base around layering.** All stakeholders should make an effort to review existing evidence and share their program evidence across these core elements to convince all actors—donors, governments, and implementers—to adopt them more holistically.

ANNEX 1: Case Studies

Country	Project	Leader	Budget	Reach	VSLA members	WEC Elements	Cost per member	Years
Kenya	PROFIT	Government	\$83.2 mil	366,636	4,590	1, 2, 3, 5	\$116	2010-2019
	KSIEP	Government	\$1,346 mil	11 million		1, 2, 3, 4, 5	\$112	2018-2023
	Kilimo Blashara							
	LINK Up	INGO	\$1.6 mil	500,000	126,882	1,2,5		2014-2017
Ethiopia	GRAD	INGO	\$25 mil	260,000	60,600	1, 2, 3, 4, 5		2011-2016
	GRAD 2	INGO	\$48 mil	372,020				2018-2023
	LRA-Oromia	INGO						2018-2023
	SPIR	INGO	\$174 mil	432,243	1,622	1, 2, 3, 4, 5		2018-2023
Uganda	Roco Kwo	INGO			49,100	3, 4		2009-2013
	PROFIRA	INGO	\$7.8 mil ¹¹		265,269	1, 3, 5	\$27	2013-2021
	Post Bank	Government			30,000	1, 2, 5		2011-2020
	Uvan Limited	INGO						2008-2011
	SCORE	INGO						2011-2018
Tanzania	LINK Up	INGO	\$750,000	400,000	100,000	1, 2, 5		2014-2017

¹¹ This is the portion of the budget dedicated to savings groups

ANNEX 2: Summary of Evidence of Layering WEC Core Elements in Savings Groups

WEC core element	Strong Evidence	Mixed Evidence
Pooling Savings and Sharing Risks	Kenya: LINK Up, KSIEP, PROFIT Uganda: PROFIRA, Post-Bank, Uvan, SCORE, Roco Kwo Tanzania: LINK Up Ethiopia: GRAD, SPIR	
Group Solidarity and Networks	Kenya: LINK Up, KSIEP Uganda: Post-Bank, SCORE Tanzania: LINK Up Ethiopia: SPIR	Uganda: RocoKwo, Uvan, PROFIRA Ethiopia: GRAD
Participatory learning and life skills	Kenya: KSIEP, PROFIT Uganda: RocoKwo, PROFIRA, Uvan, SCORE Ethiopia: GRAD, SPIR	Uganda: Post Bank Kenya: LinkUp Tanzania: LinkUp
Critical consciousness of gender	Uganda: RocoKwo,	Kenya: KSIEP, PROFIT, LinkUp Uganda: PROFIRA, Uvan, SCORE Tanzania: LinkUP Ethiopia: GRAD, SPIR
Access to markets and services	Kenya: KSIEP, PROFIT Uganda: PROFIRA, SCORE, Post-Bank Tanzania: LINK Up	Uganda: RocoKwo, Uvan Ethiopia: GRAD, SPIR

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