



Innovations in Savings Group Programming for Women's Empowerment

Welcome & Program

- 9:30–9:35 Opening Remarks
- 9:35–9:50 Overview of Global Communities' Innovations in Savings Groups Programming
- 9:50–9:55 Introduction to the Presenters and Topics
- 9:55–10:25 Panel 1 – Understanding Context: Keys to Achieving Gender Equality and Social Inclusion in the Digital Age
- 10:25–10:55 Panel 2 – Designing Solutions for a Digital World: Facilitating Access for Excluded Communities
- 10:55–11:00 Closing Remarks





Innovations under the Global Communities' Women Empowered (WE) Initiative

Mabel Bejarano Cobo

Global Technical Advisor for Savings Groups
and Women's Empowerment
Global Communities

Savings Groups



500 million people worldwide belong to savings groups

By 2021, at least 1 million savings groups worldwide across 75 countries

80% of members of savings groups are women

Women Empowered (WE) Initiative: Savings Groups



WE Savings Groups focus on the economic and social empowerment of women

Built on foundation of standard VSL approaches with additional elements to intentionally promote women's economic empowerment

Focus on Innovations during the past 5 years to help overcome barriers to women's empowerment

Innovations supporting gender equality and women's empowerment

- **WE Life Skills**

- Personal Enhancement & Career Enhancement (P.A.C.E.)
- Communications; Problem Solving & Decision Making; Time & Stress Management; and WASH

- **Increasing Livelihoods Opportunities**

- Basic and advanced business skills

- **Positive Masculinity**

- Journeys of Transformation (EQUIMUNDO)
- Topics: couples' communication, household decision-making, budgeting, sexual & reproductive health & rights, and violence prevention & response



What does our evidence show?



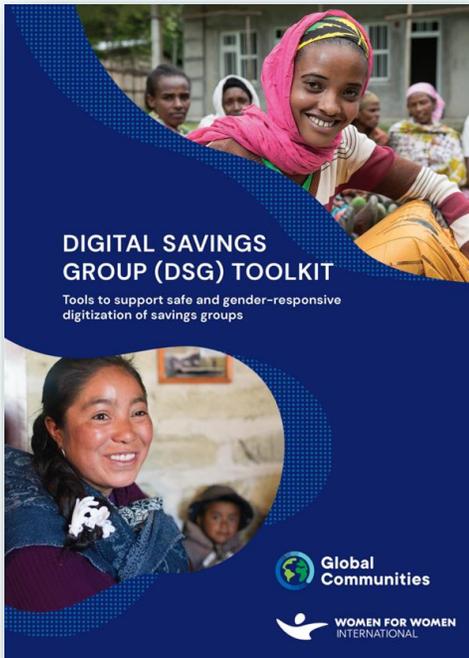
- ↑ Household income and assets
- ↑ Social connections / collective action
- ↑ Livelihood activities / entrepreneurship

- ↑ Household decision making & Communication
- ↓ Acceptance of GBV
- ↑ Health & hygiene behaviors

Strong sustainability & replicability

DSG Toolkit:

Tools to Support Safe and Gender-responsive Digitization of Savings Groups





Building a learning community

www.DSGHub.org

The DSG Hub is an online learning and community platform working to facilitate effective, safe, and inclusive digitization of savings groups



Key learnings

- Savings groups with an intentional focus on women increase gender equality and women's empowerment
- Significant barriers to gender equality remain
- Innovations to address these barriers are available



**Global
Communities**



Thank You!



Panel Topics & Presenters

Julia Arnold

Independent Consultant

Panel 1 – Understanding Context: Keys to Achieving Gender Equality and Social Inclusion in the Digital Age

Panel 2 – Designing Solutions for a Digital World: Facilitating Access for Excluded Communities

Panel 1 – Understanding Context: Keys to Achieving Gender Equality and Social Inclusion in the Digital Age

Journeys of Transformation: Engaging Men as Allies of Women's Economic Empowerment

Melissa Wong Oviedo, Sr. Program Officer, Equimundo

Addressing Harmful Social Norms to Prevent Violence against Women

Hilawit Gebrehanna, Sr. Technical Advisor, Social Norms, CARE USA

Oral Information Management for Savings Groups

David Myhre, Director for Partnerships, My Oral Village





Journeys of Transformation: Engaging Men as Allies in Women's Economic Empowerment

From Rwanda to Guatemala

Melissa Wong Oviedo
Senior Program Officer
Equimundo

CSW67 Forum 2023



PROGRAM

Journeys of Transformation (Camino a la Transformación)

GOALS

- Shifting restrictive gender norms to promote more **equitable** and **non-violent relationships** to support **Women's Economic Empowerment** and family wellbeing

APPROACH

- 13 session group education curriculum – **7 sessions** separate and **6 sessions** with couples.
- Trained facilitator: led **experiential** and **participatory activities, critical reflection, practice** of skills in safe group space.
- Local reproductive health and GBV **service representatives** lead informational sessions

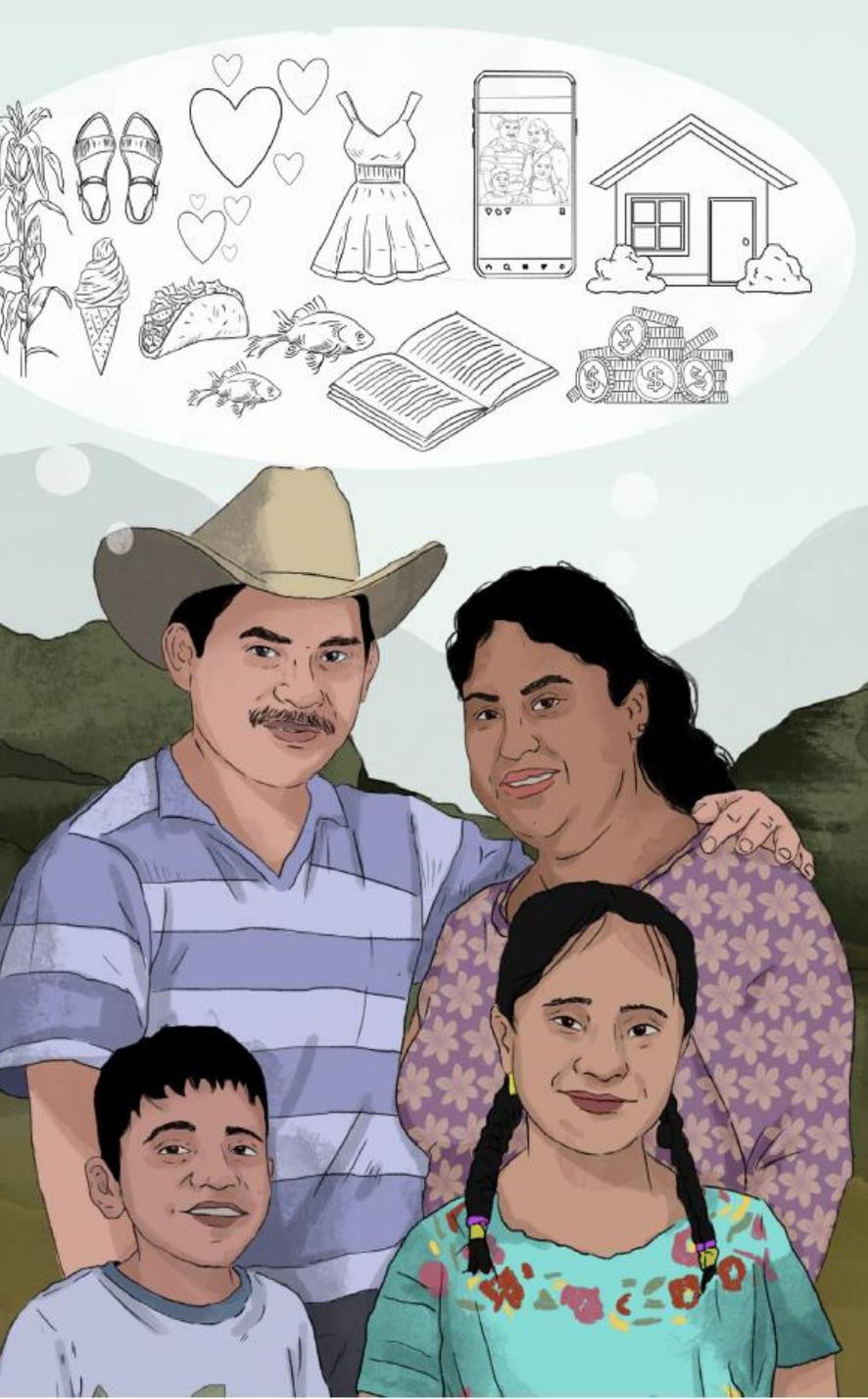
Gender Transformative Program aims to shift restrictive gender attitudes, norms and behaviors around:

1. Household decision-making
2. Couple communication
3. Women's engagement in income generation activities
4. Division of domestic and childcare labor
5. Sexual and reproductive health
6. Violence against Women (VAW) – intimate partner violence (IPV)

CONTENT

PARTICIPANTS

- **-98 couples-** 196 women engaged in savings groups and their male partners
- **9 communities** in Huehuetenango
- with children (96%)
- **Mean age: 44 (men)** and 39 (women)
- **Ethnicity:** 75% (men) and 87% (women) identify as Ladinos, 23% (men) and 11% (women) identify as Mam



EVALUATION RESULTS

Contributed to the reduction of gendered barriers to WEE & agency

Quantitative & Qualitative evaluation

↓ Acceptance of IPV

↑ Joint decision-making

↑ Couple communication

I didn't like it when he spoke to me loudly because it was like I wasn't worth it, but not now, it's different" (Woman, GFD).



Gracias
Thank you



Addressing harmful social norms to prevent violence against women

Presented by: Hilawit Gebrehanna

Senior Technical Advisor – Social and Gender Norms

Indashyikirwa in Rwanda

- A collaboration from 2014-2018 between CARE Rwanda, Rwanda Men's Resource Centre (RWAMREC) and the Rwanda Women's Network (RWN), funded by FCDO (formerly DFID).
- Implemented in seven districts of Rwanda among predominantly rural, widely-dispersed communities.
- Evaluated through a community-level randomized controlled trial
- Adaptations by partner organizations in Rwanda, Syria, Iraq, Lebanon, DRC and Kenya.



Indashyikirwa's Four Components



Couples' curriculum



- 21 weekly sessions over 5 months
- Foundational concepts of power and gender; rights; managing drivers of IPV; gender household roles; healthy relationships; gender and sexuality; introducing activism and providing empowering responses to those experiencing IPV.
- After each session, 'take home' activities to apply what was learned, and then reflected on these at the beginning of each session.

Impact of Indashyikirwa

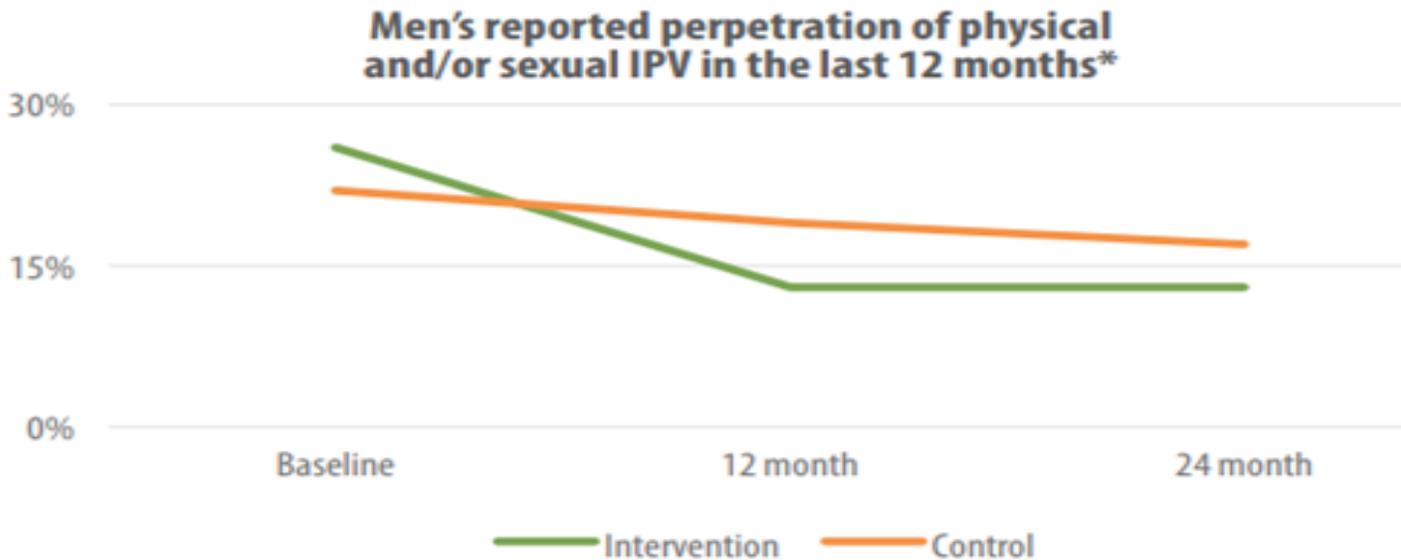
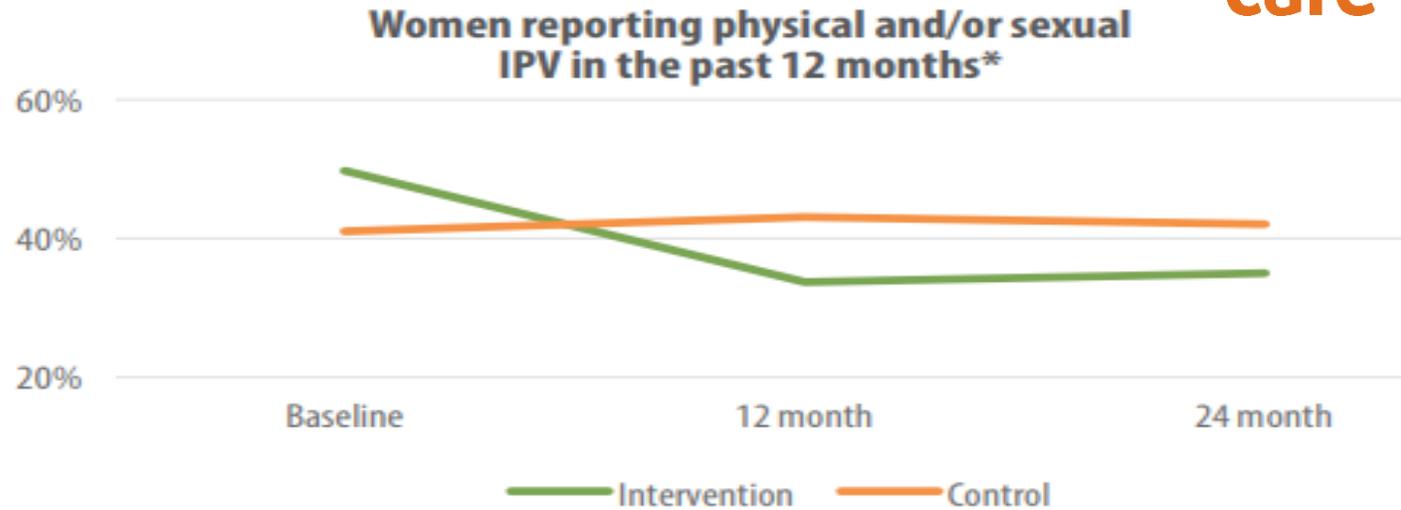


Women who participated in the Couple's Curriculum reported a 55% reduction in the odds of experiencing physical and/or sexual IPV compared to VSLA alone.

* Estimate derived from a multilevel logistic regression

Men who participated in the Couple's Curriculum reported a 47% reduction in the odds of having perpetrated physical and/or sexual IPV compared to VSLA alone.

* Estimate derived from a multilevel logistic regression

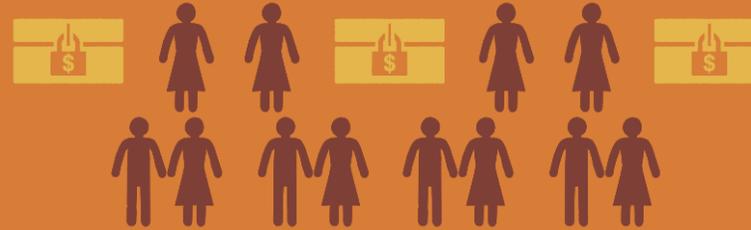


Indashyikirwa

Agents of change: Rwanda

A model for working with women, men and communities to end gender based violence (GBV)

Women members of Village Savings and Loan Associations (VSLAs)



are invited to come with their partners to the couples curriculum training

COUPLES CURRICULUM (5 months)



Thank you!



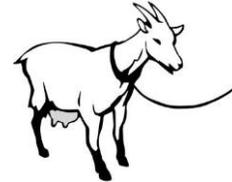
My Oral Village

Oral Information Management for Savings Groups

presented at the
NGO CSW67 FORUM PARALLEL EVENT

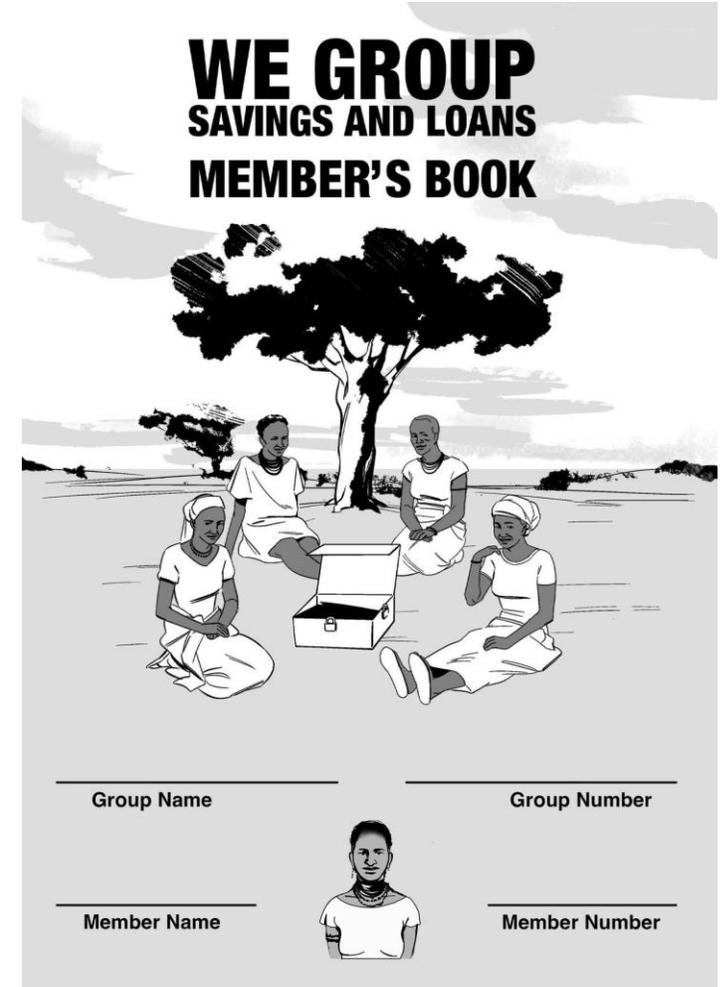
Innovations in Savings Group Programming
for Women's Empowerment

Organized by Global Communities
March 16, 2023



My Oral Village estimates that about one billion adults (roughly 2/3 women) are unable to read and write multi-digit numbers and therefore cannot safely and independently carry out financial transactions or keep and understand their financial and business records.

www.myoralvillage.org

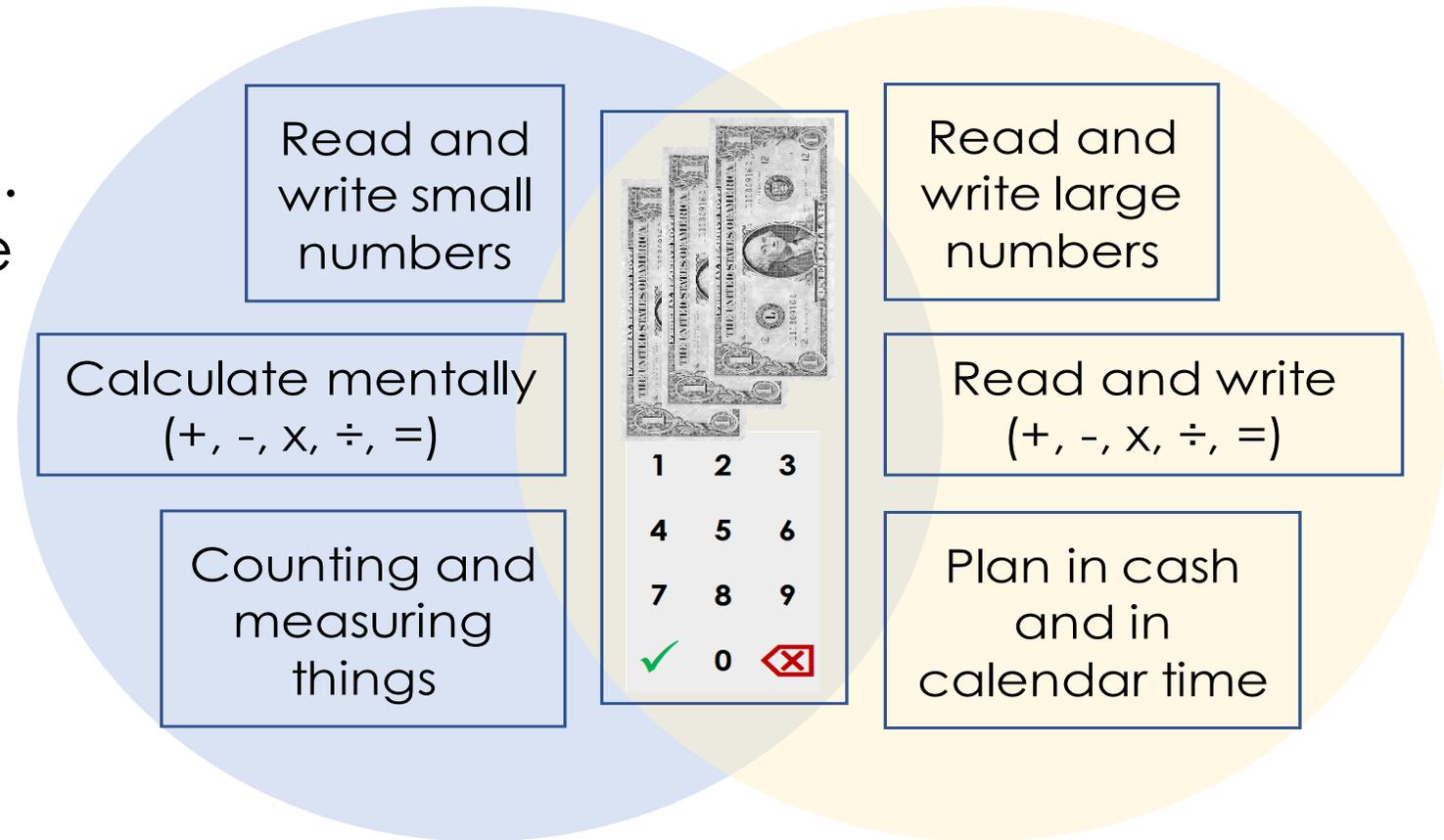


Financial Numeracy

- ❖ 'Financial numeracy' refers to the numeracy skills required to **carry out financial transactions with understanding, in real time.**
- ❖ Its absence among a large fraction of the financially-excluded population is **a significant barrier to financial inclusion.**
- ❖ 'Financial numeracy' is quite different from 'financial literacy'.

'Basic Numeracy'

'Financial Numeracy'

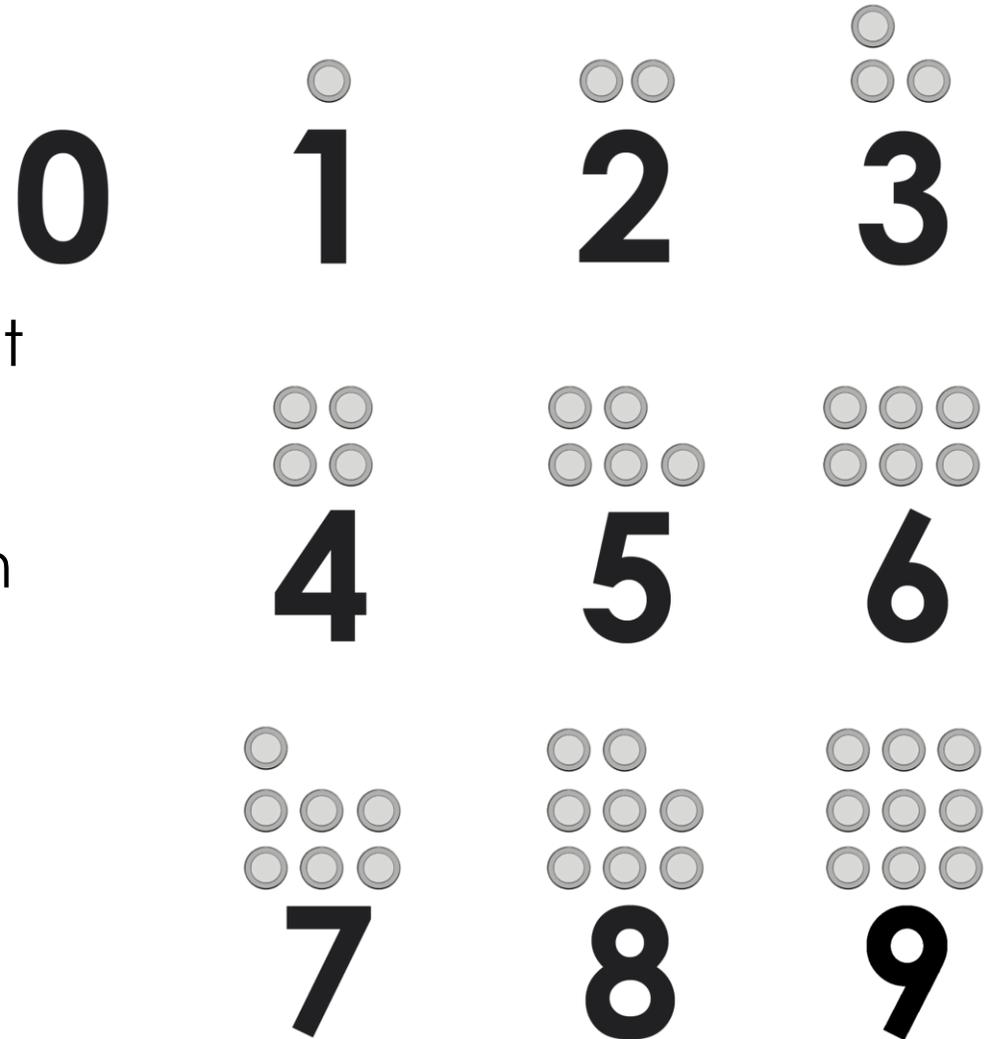


Principles of Oral Information Management

- ❖ To support the acquisition by illiterate and innumerate persons ('oral people') of useful financial numeracy skills, My Oral Village (MOVE) employs a collaborative design approach we call '**Oral Information Management**' (OIM).
- ❖ OIM builds on **existing capabilities** of oral people to manage their money.
- ❖ OIM develops tools oral people can easily use to safely and confidently manage their savings groups, understand financial transactions, and to access formal financial services ranging from payments agents to banks.
- ❖ OIM tools should:
 - incentivize users to acquire useful financial numeracy and literacy skills,
 - enhance the transparency of a financial product (e.g., a loan),
 - increase the usability of a financial record (e.g., a SG passbook),
 - strengthen existing financial control systems (e.g., SG ledgers), and
 - not inconvenience or embarrass literate users.

Number Log

- ❖ The **capability to identify and write the digits 0 to 9** is the key that unlocks numeracy through OIM.
- ❖ A “**number log**” is employed and the women work together to learn how to identify these quantities and write them down.
- ❖ Once a poorly-schooled woman has learned to **write 1-digit numbers**, she can begin keeping records that **represent multi-digit numbers**.



Number Frame

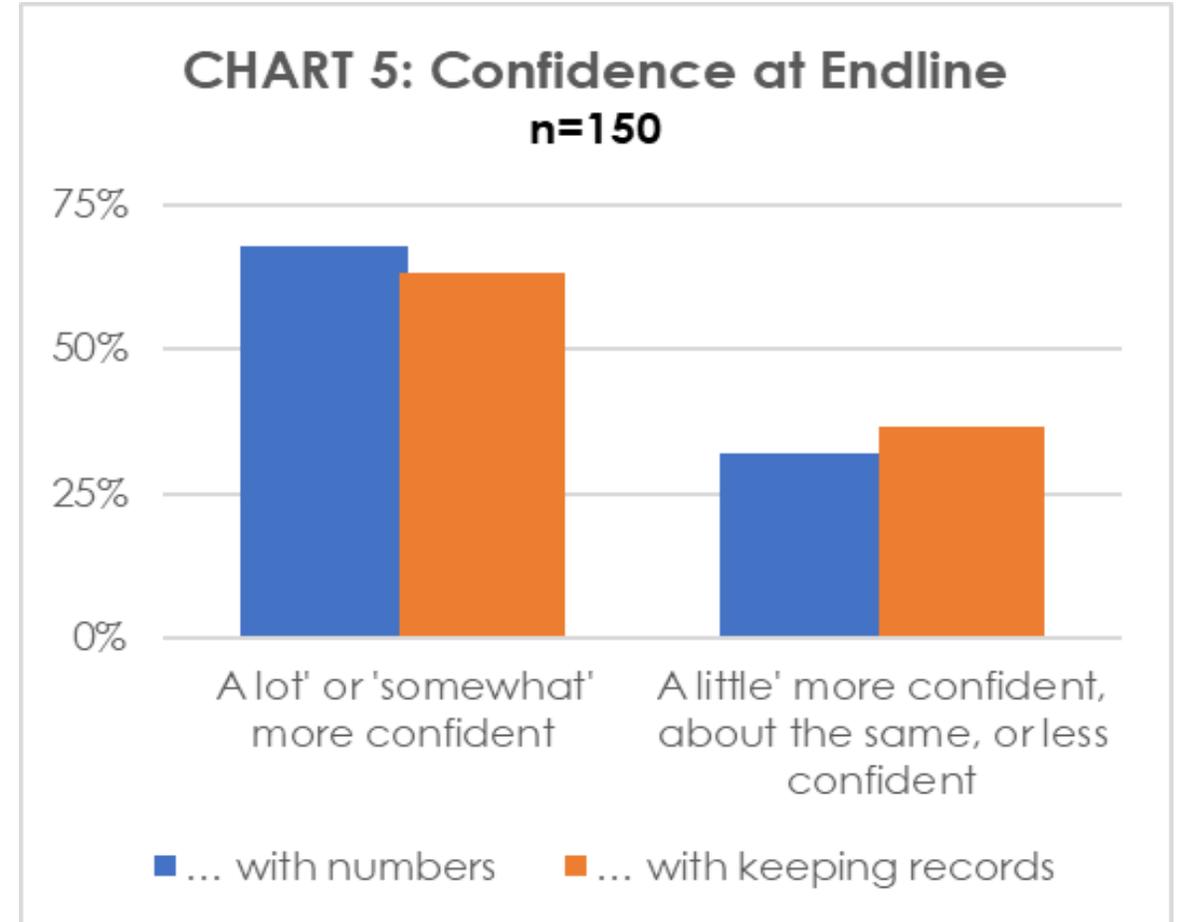
- ❖ A “**number frame**” is a paper-based OIM tool an innumerate SG member can use to **record large financial amounts** in passbooks, ledgers, etc.
- ❖ Global Communities’ Women Empowered SG members in South Omo, Ethiopia co-designed this number frame, which forms part of a member’s loan record in her passbook.



- ❖ The women decided that a hen represents the small investments they commonly make and serves well as the icon for “loan.”
- ❖ Running along the top from right to left are icons representing Ethiopian currency worth 1 birr, 10 birr, 100 birr, and a bundle of ten 100 birr notes representing 1000 birr.
- ❖ An unschooled record-keeper writes amounts in the cells above. If she wishes to record 250 birr, then she can write a ‘2’ under the ‘100 birr’ icon and a ‘5’ under the ‘10 birr’ icon, and the entry will be correct. Later, with practice, she will learn that a ‘0’ is added under the ‘1 birr’ icon.

Key Results from an OIM Pilot in Kenya

- Ability to read 2-digit numbers rose from 27% at baseline to 51% at endline.
- About 2/3 of the women reported at endline that they were **more confident using numbers and keeping records** than before the introduction of OIM.
- One significant marker of how OIM can bolster **gender equality** is that the participants expressed a strong interest in continuing to improve their numeracy and recordkeeping skills.



Thank you for your interest!

For more information about OIM, visit www.myoralvillage.org
or contact David Myhre at dmyhre@myoralvillage.org

Panel 2 – Designing Solutions for a Digital World: Facilitating Access for Excluded Communities

Refugee Finance: Building an Enabling Digital Financial Services Ecosystem for Refugee Success

Bindi Jhaveri, Sr. Technical Advisor, Financial Services, Grameen Foundation

Financial Acceleration of Savings Group Transformation (FAST)

Neema Shayo, FAST Product Manager, Tanzania, VisionFund International

Micro Health Insurance and Savings Groups

Rachel Boketa, Country Director, Democratic Republic of the Congo, Women for Women International



Building an Enabling Digital Financial Services Ecosystem for Refugee Success



About Grameen Foundation

Grameen is a woman-led, global non-profit that transforms ecosystems to allow women to claim their full power.



DFS



Digital Ag



WEE



Community Agents



Highlights of Our Digital Financial Inclusion Programs in Africa

USAID Uthabiti (Uganda, 2022-2025): Building a more enabling financial services ecosystem for refugees, especially women, to access finance for business growth and resilience

USAID Women's Employment for Economic Recovery (WEER) (Eswatini, 2020-23): Providing financial and technical assistance to local fintechs and financial institutions to expand women-centered financial services through a DFS Innovation Prize.

DOS WAGE WE-GAIN (Ghana, 2021-2023):

Building a network of female DFS+ agents that offer a range of integrated financial, business, health and GBV services to women entrepreneurs in northern Ghana.

USAID Entrepreneurship & Investment Activity (Senegal, 2021-26): Building entrepreneurial capacity among women and youth SMEs by complementing business development services with access to credit via a bond mechanism.

Understanding the Barriers to Access and Uptake of Financial Services for Refugees

Market Systems Analysis

Supply Side

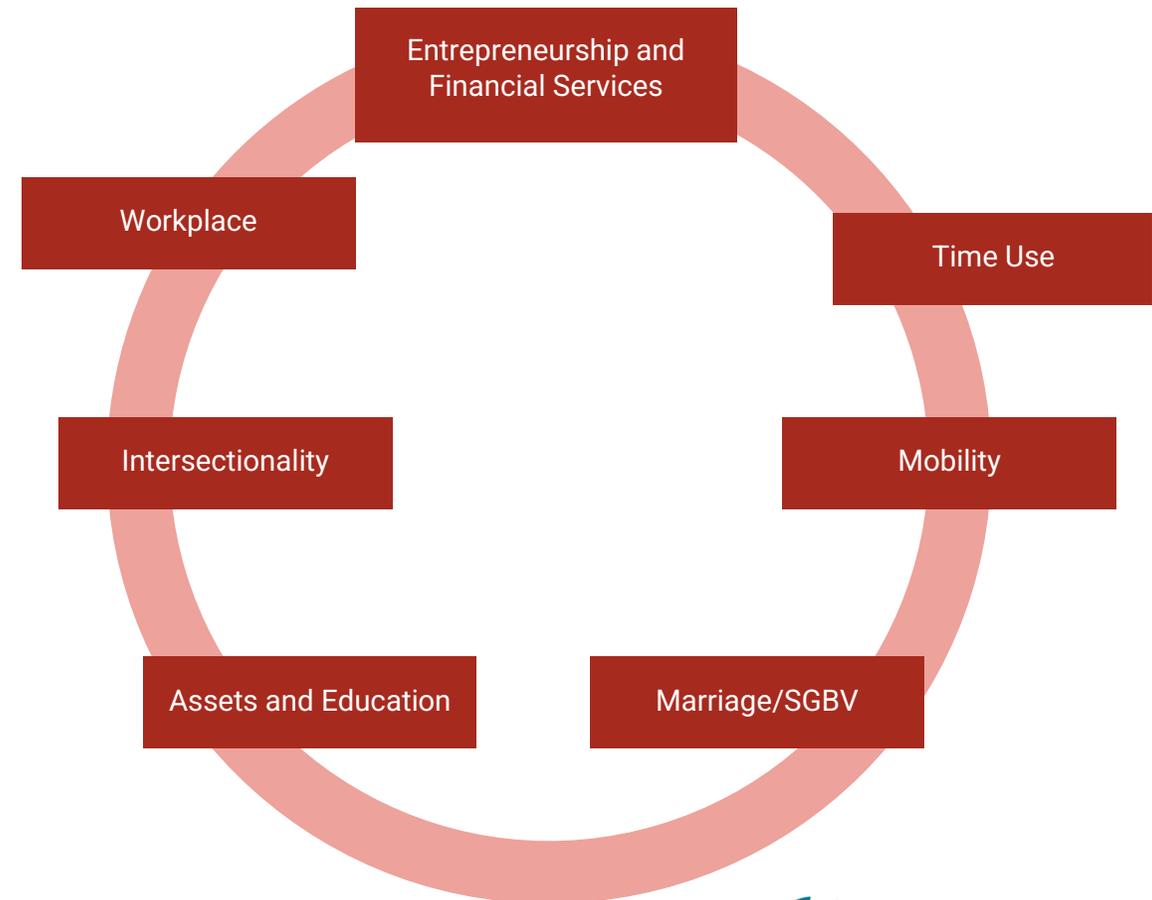
- FSPs
- MNOs
- Humanitarian Orgs

Demand Side

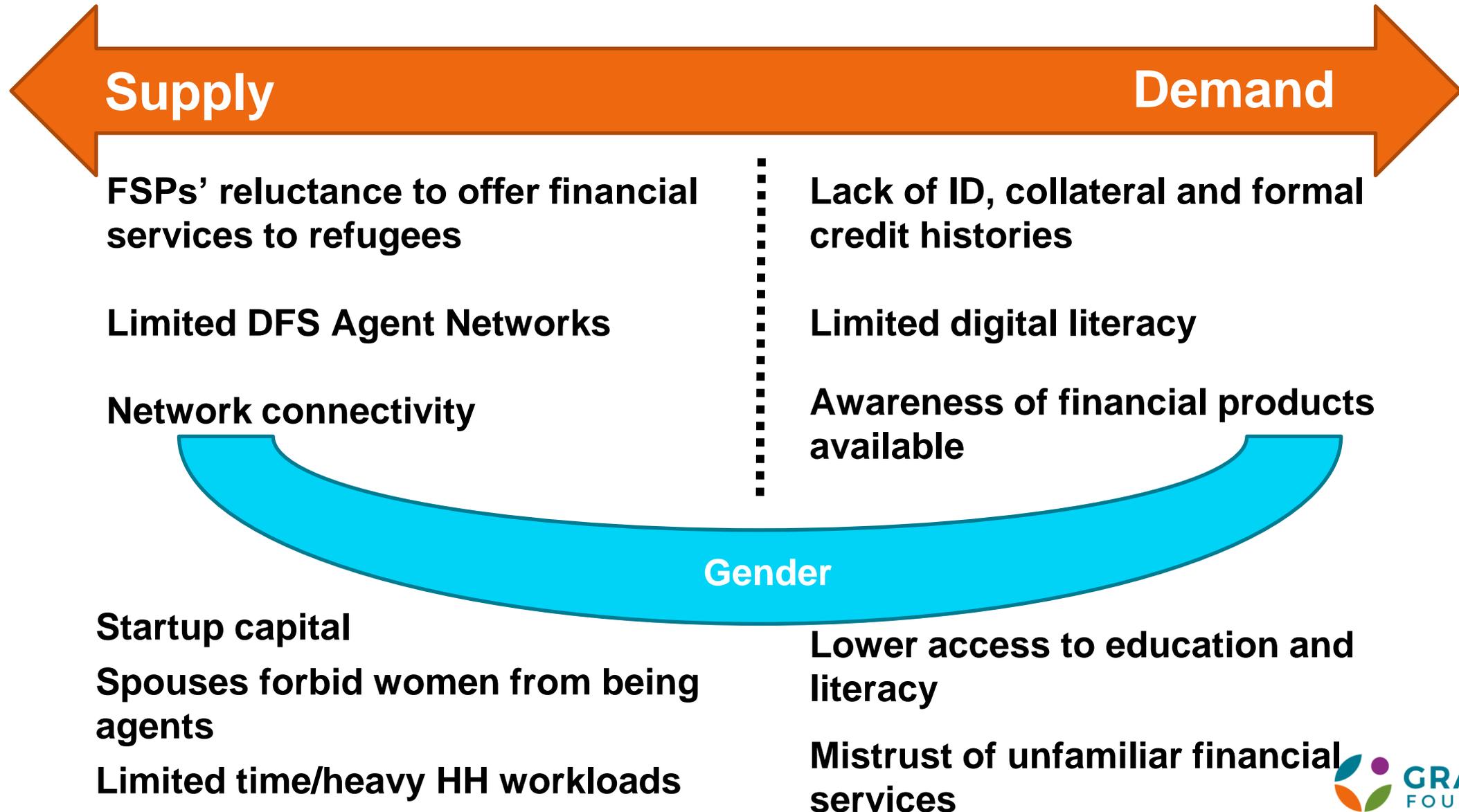
- Women
- Men
- Youth
- Refugees
- Host Communities

Enabling Environment

Gender Analysis



Barriers to Refugees' Access and Adoption of Financial Services



Refugee Finance Program

REFUGEE FINANCE

Building an Enabling Financial Services Ecosystem for Refugee Success

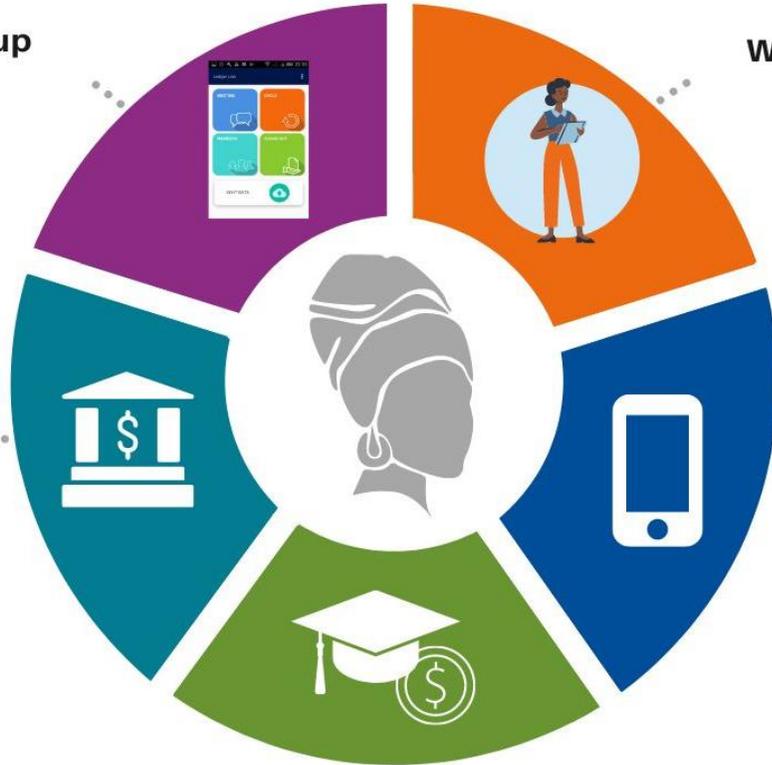
Digital Savings Group Platform

Women and Youth DFS+ Agents

VSLA Group Loan

Digitizing Loan Origination and Disbursement

Digital Financial Literacy



Keith V. Kiernan
FOUNDATION

Ecosystem Partners



USAID
FROM THE AMERICAN PEOPLE



Save the Children.



UGAFODE
Microfinance Limited (MDI)



Centenary Bank



Mandulis Energy



Finnish Refugee Council



Results to Date



12,550 savings group members (62,750 household members) in 6 refugee settlements



307 savings groups with 7,675 members (additional 280 by 2024)



235 savings groups with 6,040 members



2,985,398,650 UGX (\$848,051 USD)



Agents with at least one other IGA earned a total of 279,168 UGX per month→21% above the average for people in northern Uganda.

100% of surveyed agents intend to keep business going for at least 20 years

Grameen Foundation Wrapped

2022 IN REVIEW



3,851,204 REACHED

We reached more than 3.8 million people living in poverty with critical financial, agricultural, and health services last year.



140,000 ACTIVE AGENTS

We have more than 140,000 active last-mile agents delivering critical services to communities in India, Uganda, Ghana, and the Philippines.



2,200 WOMEN FARMERS

In India, Grameen connected 2,200 women farmers to traditionally male-dominated farmer-producer organizations, giving them access to business loans, digital extension services, and climate-smart farming practices.



**112,000 TRANSACTIONS FOR
NEARLY 30,000 REFUGEES**

Grameen has several projects in Ugandan refugee camps, providing savings group support and mobile money platforms for women and youth refugees in Uthabiti, Bidi Bidi, and Palabek settlements. Grameen Community Agents completed more than 112,000 transactions for nearly 30,000 customers since November 2021.

Thank you!

Bindi Jhaveri, Senior Technical Advisor, Financial Services:
bjhaveri@grameenfoundation.org

Emily Romero, Senior Director, Institutional Relations:
eromero@grameenfoundation.org



GrameenFoundation.org



Finance Accelerating Savings Group Transformation (FAST)

Financial services & providing solutions for change through savings groups



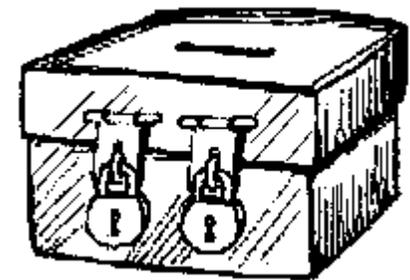
VisionFund

World Vision

The FAST Product

- **Loan size:**
 - depends on the last share-out of the whole group
 - Max loan size is 50% of last share out
 - 5% interest rate per month on reducing balance method
- **Loan duration**
 - Currently 3 to 11 months
 - Loan must be paid back before group shares out
- **Loan criteria**
 - Group must be beyond the 2nd cycle/at least 2 years old
 - Continuous membership (group retention rate at least 85%)
 - Good record keeping (passbooks, group ledger must be in order)
 - 100% of the group members agree to take the loan
 - 75% of group members plan to take a loan and invest in income generating activity
 - Group has gone through financial literacy training (VFT uses its Embedded Education methodology – Borrowing Wisely)
 - Group passes the “group verification test
 - Group must be referred to us by partner NGO
 - Good credit history
 - Payment is in monthly bases (Principal + interest)
 - Membership is between 10-30

Loan to the cashbox



Different to other loan products

Client Training: Embedded Education

Integration with World Vision

Cashless – Digital - Paperless

Entry-level loan product

Change management

Onboarding
Hiring
Staff training
Staffing

When and how to go into a new area

Working with other partners

Distance to the branch – distance to reach out to beneficiaries



Digital Tools for monitoring

Loan into the cashbox

A TRUE group loan

Local Product Manager
VFI FAST Team

Impact
Survey and client stories

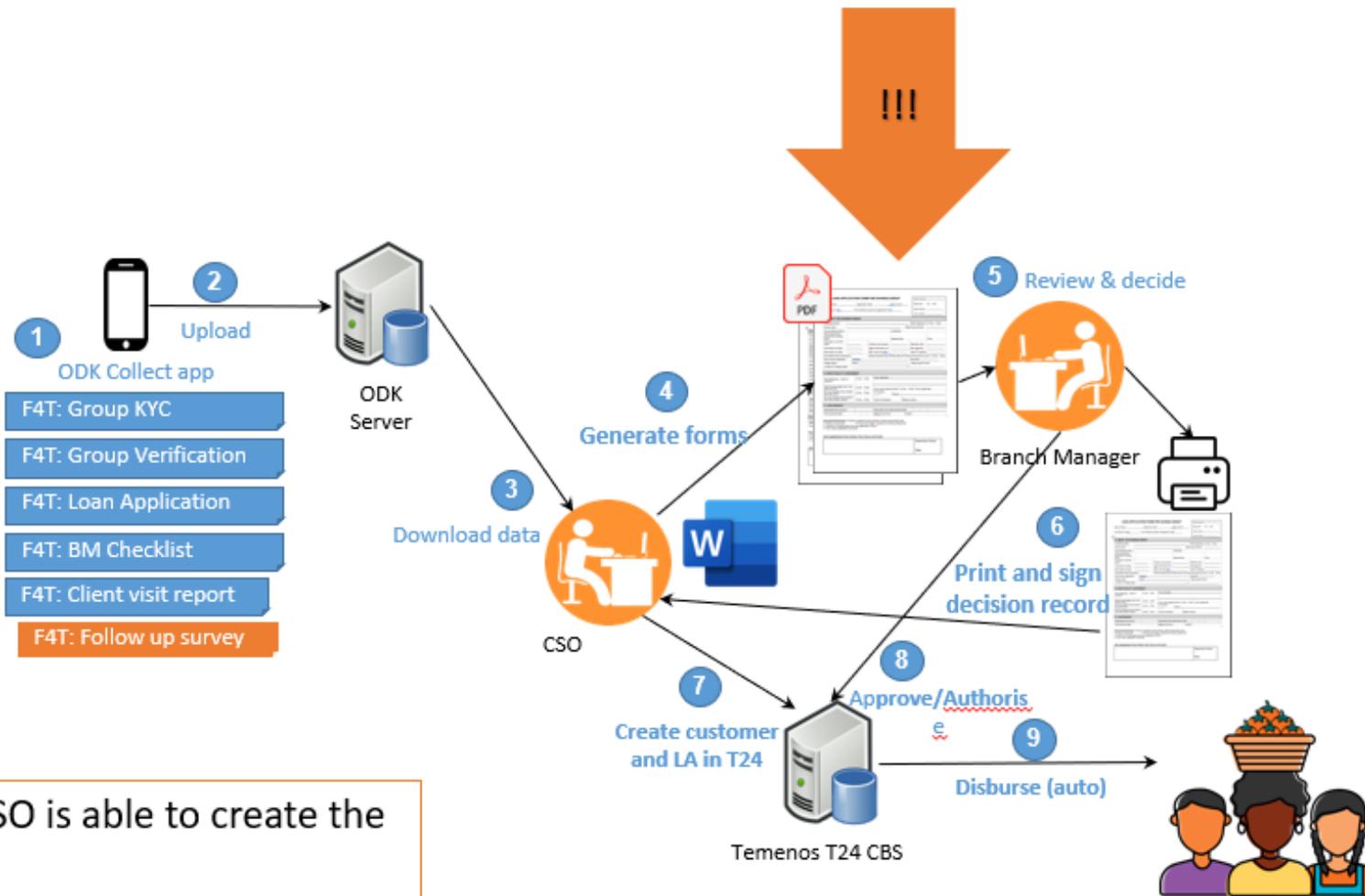


A TRUE group loan

- WV/other partner introduces the group to VisionFund
- The loan is given to the group, via mobile money into the cashbox
- Repayment is done by group, not individuals, also digitally
- VF interest rate is lower than the group's internal interest rate
- Group documents are analyzed, not individual businesses
- Field Officer follows up at group meeting
- System captures one loan for the group and also number of members, females, children



Today's process with ODK



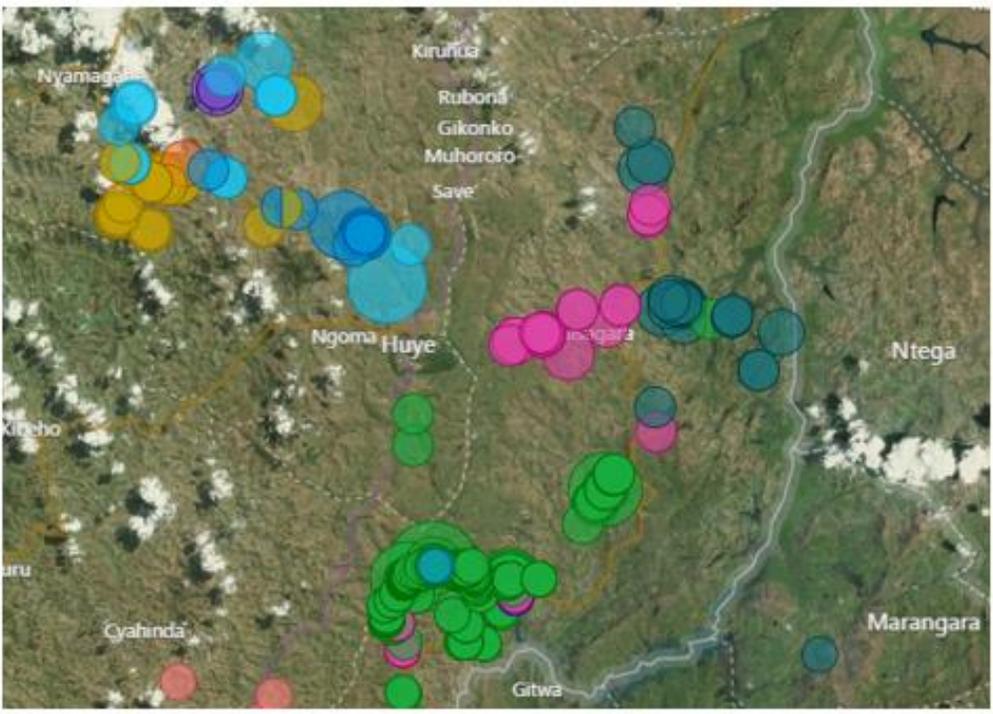
Please make sure your CSO is able to create the mail-merge PDF files.

Please make sure the Branch Manager reviews those files. This includes the BM checklist.

Digital Monitoring

Officer	1d	7d	30d	a
3315	1	15	39	
3400		10	30	

Daily Field Officer performance of groups visits



Zoning of Field Officers, mapping of locations

Are PMs, BMs, CS, checking the powerbi report, are they monitoring their staff?

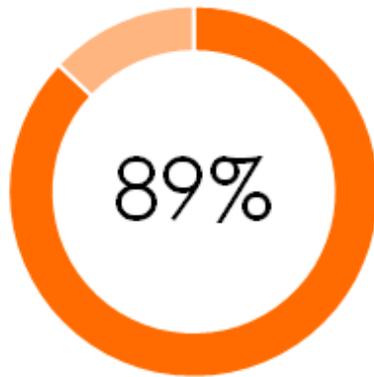
Borr_Wisely_start	Borr_Wisely_end
29/07/2022 17:13:52	29/07/2022 17:15:54
14/08/2022 18:54:11	14/08/2022 19:05:43



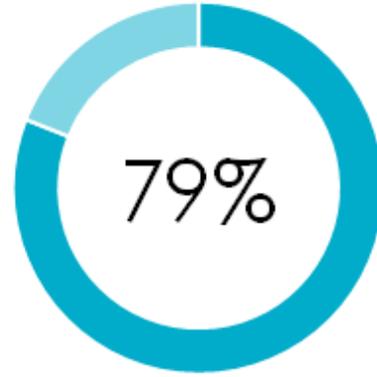
Impact, rep2022

The FAST loan product measures its impact through two main approaches:

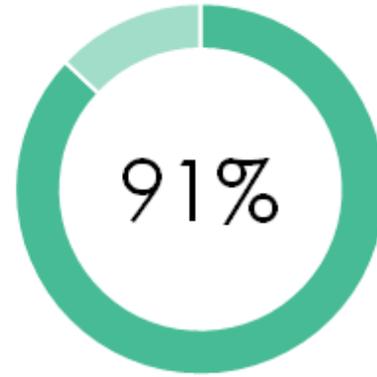
1. Impact surveys: out of roughly 600 contacts, external research company samples between 300 to 400 members of savings groups to evaluate the impact
2. Quarterly client stories: collected by the MFIs give insights in and provide evidence for the impact of the FAST loan on the lives of our beneficiaries.



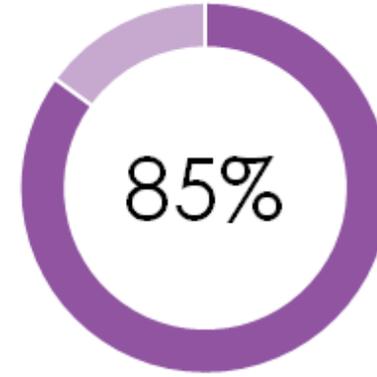
clients living below the national poverty line



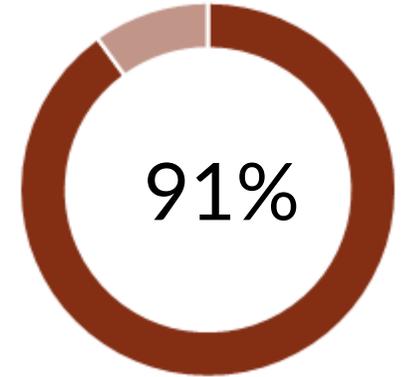
Client reporting that due to the loan and their investment in business, their savings have increased



Clients reported their quality of life has improved



confirmed loan helped them increase income from their business



Reported an increased capacity to care for their children

Field Officers



Annet, Uganda

Hiring from the community

Focus on WV or other partners village/community agents

Focus on hiring women

Recruitment through assessment centre and not interview

Support to get driving licence and get to ride bikes

Aim to hire at least 50% women



Thanks



Micro Health Insurance and Savings Groups

March 2023



Background

Women for Women International (WfWI) – who are we and what do we do?

- Our vision is to create a world where all women determine the course of their lives and reach their full potential.

Why is micro health insurance important in the Democratic Republic of the Congo (DRC)?

- High maternal mortality rates and access barriers to primary health care
 - Cost
- WfWI DRC's analysis revealed:
 - 100% of women surveyed reported that support to cover the costs of health care was a priority.
 - 75% of women surveyed reported that lack of access to health care was due to the costs to access services.
 - 25% of women surveyed had some access to healthcare but were unable to pay for complete care due to financial barriers.



Our Approach

Innovative approach that integrates micro-health insurance into Village Savings and Loans Associations (VSLAs)

- Agreements between VSLA groups and healthcare service providers
- VSLA contributions
- Price agreements
- No payment at time of treatment with healthcare provider payment system
- Focal point system

Pilot

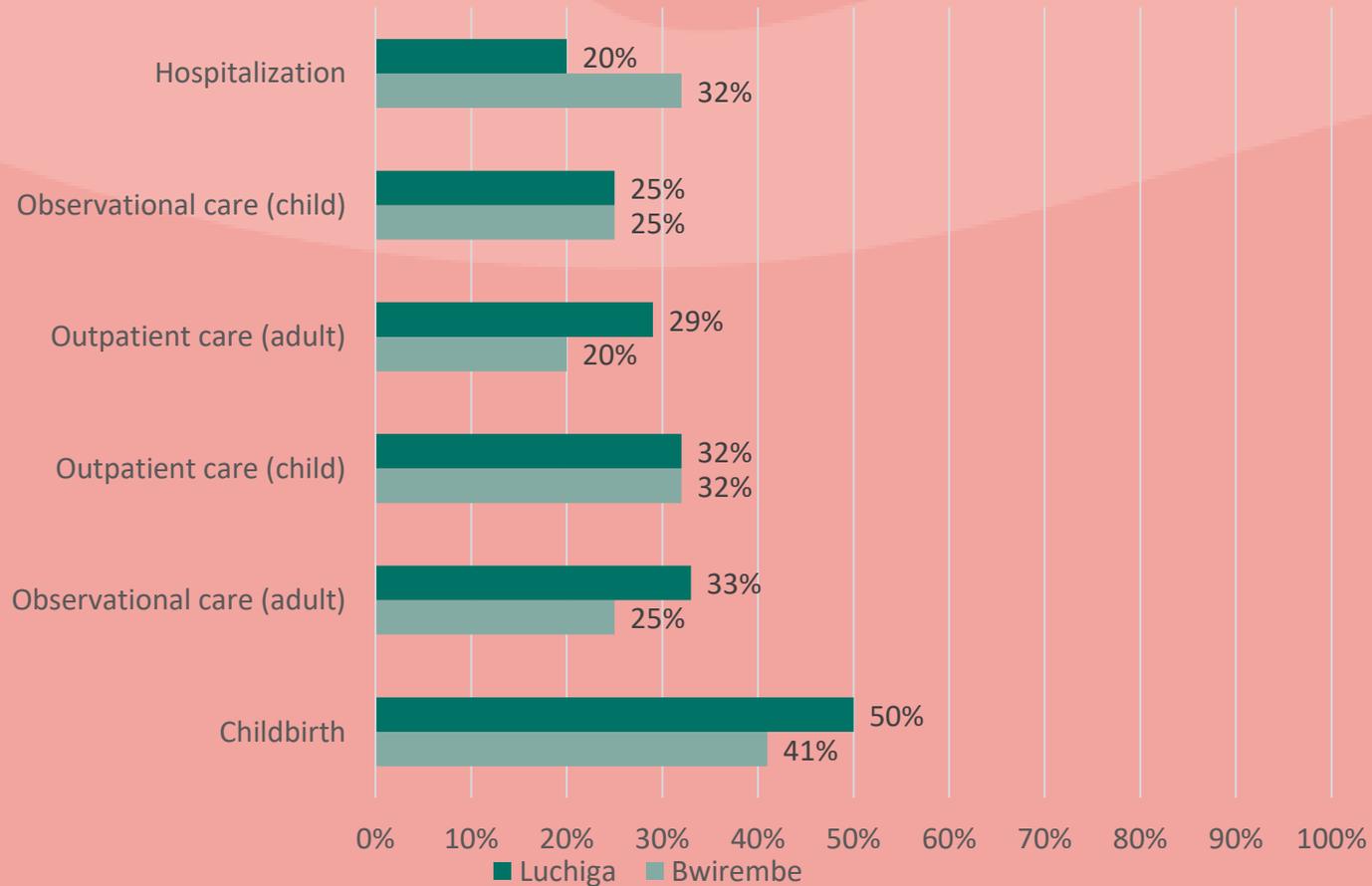
- Between 2020-2022, WfWI DRC, with the support of the McLain Foundation, piloted this project across three communities in South Kivu (Bwirembe, Burhinya and Luchiga) and one community in North Kivu (Rubaya).





Pilot Results

% Reduction in service costs per community



- **Reductions** in costs of **20-50%** for all healthcare categories.
- **577 people** received medical care due to the micro-insurance program. **294** were members of the VSLAs and **283** were their eligible dependents.
- Healthcare providers provided **32** free health awareness sessions.



Key Learnings and Next Steps

Key Learnings

- VSLAs need to be encouraged to monitor and enforce agreements with healthcare providers.
- When this approach is introduced to women, they see this successful model and use it as a tool to self-advocate and engage in improved health-seeking behaviours.

Next Steps for WfWI

- Scale Up across other VSLAs
- Integration into WfWI's standard model
- Sustainability





Thank you & stay in touch!



Website

globalcommunities.org

Email

hello@globalcommunities.org

Twitter

[@G_Communities](https://twitter.com/G_Communities)

Find us on Facebook, LinkedIn, Instagram & YouTube