Innovations in Savings Group Programming for Women's Empowerment

Slides from the virtual event hosted by Global Communities on March 16, 2023
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


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
Leaving no one behind in the rush to digitize

- Oral Record Keeping
  - Designed for extremely low literacy and numeracy levels
  - Record keeping materials using pictures, icons and stories

- Digital Savings Groups
  - App-based financial record keeping
  - Links to mobile money, banks
  - Positive and negative consequences for women and marginalized groups
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
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 (Caminos 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

CONTENT:
**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)

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
- Community Mobilization
- Training & Engagement of Opinion Leaders
- Women’s Safe Spaces
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)

- Shared power and decision-making
- Communication skills
- Alcohol use
- Identifying triggers of GBV
- Taking action to prevent GBV
- Making joint decisions
- Spending quality time together

4-5 hours per week

- Debrief
- Next session
- Types and consequences of violence
- Building healthy relationships
- Conflict management skills
- Supporting GBV survivors
- Sharing household and domestic roles
- Talk about and reflect on each session
- Homeworks: reflecting on context
- Homeworks: practice new skills
Thank you!
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’.

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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.

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

About Grameen Foundation

DFS
Digital Ag
WEE

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

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 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.

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

- Entrepreneurship and Financial Services
- Workplace
- Time Use
- Intersectionality
- Mobility
- Assets and Education
- Marriage/SGBV
Barriers to Refugees’ Access and Adoption of Financial Services

**Supply**
- FSPs’ reluctance to offer financial services to refugees
- Limited DFS Agent Networks
- Network connectivity

**Demand**
- Lack of ID, collateral and formal credit histories
- Limited digital literacy
- Awareness of financial products available

**Gender**
- Startup capital
- Spouses forbid women from being agents
- Limited time/heavy HH workloads
- Lower access to education and literacy
- Mistrust of unfamiliar financial services
Refugee Finance Program

REFUGEE FINANCE
Building an Enabling Financial Services Ecosystem for Refugee Success

- Digital Savings Group Platform
- VSLA Group Loan
- Women and Youth DFS+ Agents
- Digitizing Loan Origination and Disbursement
- Digital Financial Literacy

Ecosystem Partners

- USAID
- MGFS
- Save the Children
- UGAFODE
- MTN
- Centenary Bank
- Finnish Refugee Council
- EnsiBuuko
- WESO
- GRAMEEN FOUNDATION
- Danida
- Mandulls Energy
- NURI
- Engie
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
Thank you!

Bindi Jhaveri, Senior Technical Advisor, Financial Services: 
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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
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
Integration with World Vision

Client Training: Embedded Education

Cashless – Digital - Paperless

Entry-level loan product

Digital Tools for monitoring

Loan into the cashbox

A TRUE group loan

Local Product Manager
VFI FAST Team

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

Different to other loan products

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

1. ODK Collect app
   - F4T: Group KYC
   - F4T: Group Verification
   - F4T: Login Application
   - F4T: BM Checklist
   - F4T: Client visit report
   - F4T: Follow up survey

2. Upload to ODK Server

3. Download data to CSO

4. Generate forms

5. Review & decide

6. Print and sign decision record

7. Create customer and LA in T24

8. Approve/Authorize

9. Disburse (auto)

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

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Daily Field Officer performance of groups visits

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

Zoning of Field Officers, mapping of locations
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.

- **89%**: Clients living below the national poverty line
- **79%**: Client reporting that due to the loan and their investment in business, their savings have increased
- **91%**: Clients reported their quality of life has improved
- **85%**: Confirmed loan helped them increase income from their business
- **91%**: Reported an increased capacity to care for their children
Field Officers

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
Micro Health Insurance and Savings Groups
March 2023
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.
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).
• **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

▪ 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!

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