



TECHNICAL FACTSHEET

Women Empowered: Championing Innovative Approaches to Savings Group Programming



Our Approach

Global Communities' **Women Empowered (WE)** initiative is a global **savings group program** designed to promote financial inclusion and the social, economic, and political empowerment of women. In WE groups, 15–25 members come together to save money, access credit, learn together, and invest in income-generating activities. Developed in 2008 and refined over the past 15 years, WE builds on the proven Village Savings and Loan Association (VSLA) methodology with the spirit of continuous **innovation** and **adaptation**. In addition to the core curriculum, WE incorporates novel approaches to transform harmful gender norms, enhance economic participation, advance inclusion in oral communities, and champion digital transformation. Global Communities introduces these innovations based on program goals and specific needs of participants. **To date, the WE program has supported more than 10,000 savings groups, reaching over 234,000 people, mostly women (89%), in 15 countries across the Americas and sub-Saharan Africa. Cumulatively, our WE groups have saved over \$7,400,000 and loaned over \$6,600,000.**

Advancing Gender Equality and Women's Empowerment

Advancing gender equality and women's empowerment is the quintessential principle of WE. While helping women build sustainable livelihoods, WE promotes women's **participation, leadership, and collective action**, positioning them as confident **agents of change** in their homes and communities. WE groups improve women's access to information and **resources**, strengthen their **skills** and capacities, and enhance their **agency**, including self-esteem and decision-making power. In addition, WE addresses normative barriers to women's economic empowerment. In partnership with Equimundo, Global Communities has adapted **Journeys of Transformation (JOT)** for WE. JOT is a structured, **gender-transformative** intervention for couples. The program **engages men** as allies, fosters **positive masculinities**, and seeks to shift unequal gender norms and power dynamics present in couples' relationships. Our adaptation engages WE members and their spouses in 13 educational sessions covering such topics as gender equality, sexual and reproductive rights, and violence against women.

Fostering Social Cohesion and Collective Action

WE groups play a powerful role in fostering social cohesion. By bringing women together around a shared purpose, they nurture the spirit of **collaboration** and build **social capital**, which is crucial to individual and collective empowerment. WE groups also act as **safe spaces** for women, where they can support each other and practice leadership skills. Recognizing the immense potential of savings groups for leading **collective action**, Global Communities encourages conversations on social issues among WE members. During these dialogues, many groups identify challenges facing their communities and develop plans to address them through grassroots **advocacy and community mobilization** initiatives.

Layering Behavioral Change & Crisis Resilience

WE groups serve as important platforms for **training** and **awareness raising**. Global Communities often layers behavioral change with WE, for example by incorporating messaging around **nutrition** and personal **hygiene** in savings groups' meetings. In fragile contexts,

we also integrate WE with **disaster risk reduction** and humanitarian assistance. For instance, we provide emergency preparedness training and mobilize savings groups to engage in crisis response. In addition, we offer **cash and asset transfers** to assist members in the recovery efforts.

Supporting Entrepreneurship & Workforce Participation

By design, WE groups increase access to financial services and build basic financial literacy skills. To further strengthen women's economic security, Global Communities has partnered with Gap Inc. to implement **P.A.C.E. (Personal Advancement and Career Enhancement) life skills curriculum** with WE members. P.A.C.E. develops skills in communication, problem solving, decision-making, and time and stress management. We also offer business skills training to savings groups. **Project META ("Goal")**—our more advanced business support program for WE members—provides business advice, small-scale startup transfers, and productive skills training, for example in animal husbandry and potato farming. These interventions promote the spirit of entrepreneurship and catalyze the progress that WE participants make in generating **sustainable incomes**.

Championing Digital Transformation

Savings groups are increasingly using digital solutions—such as **digital ledgers and wallets**—to manage group

records and conduct financial transactions. This leads to the emergence of **digital savings groups (DSGs)**, i.e., groups whose procedures, records or transactions are digitized in some way, typically by using mobile phones and applications. Global Communities began digitizing savings groups in 2019 in **Tanzania** using DreamSave—a digital ledger designed by DreamStart Labs—with 13 WE groups and nearly 300 individuals. We are currently digitizing WE groups in **Ethiopia** and preparing for another wave of digital transformation in **Madagascar** and **Tanzania**. To address risks and barriers to digitization, Global Communities has created **global resources** on safe, inclusive, and gender-responsive digitization of savings groups. We have also launched the **DSG Hub**—an online learning and community platform for DSG practitioners.

Advancing Financial Inclusion in Oral Communities

Women can reap many benefits from savings groups regardless of their literacy and numeracy skills, but not without stress and heavy reliance on outside assistance, mostly from men. To address this problem, Global Communities has partnered with **My Oral Village** to pilot an **Oral Information Management (OIM)** system with 12 WE groups in **Ethiopia**. The intervention teaches basic numeracy skills and creates custom oral recordkeeping tools, which are replacing complex, text-heavy passbooks and ledgers with culturally relevant pictures and icons.

Program & Evidence Highlights

Our evidence collected over the years shows considerable progress across many goals the WE initiative supports. On the **personal level**, WE members cultivate self-esteem, gain new skills, and increase incomes. They also feel more confident to start and manage a business. On the **household level**, WE participants report positive shifts in couples' communication, more equitable decision-making, and decreased acceptance of intimate partner violence. And on the **community level**, WE members are more likely to engage in collective action, assume leadership positions, and benefit from social connections. Our evidence also points to high levels of sustainability and replicability of WE.

- In **Tanzania**, where Global Communities supported 756 WE groups between 2013 and 2021, 53% of surveyed group members invested in income generating activities; 62% reported increased incomes; and 90% created new social connections. Moreover, 74% of women experienced greater ability to make and influence decisions.
- Between 2020 and 2021, Global Communities implemented **Journeys of Transformation** with 12 WE groups in **Guatemala**. 11 groups completed the program and 98 couples graduated. The intervention led to positive outcomes, including improved communication between partners, more equitable division of labor at home, and significantly reduced acceptance of intimate partner violence.
- Our **Project META**, implemented in two municipalities of **Guatemala**, reached 155 women. Participants experienced a 63% spike in their average monthly income. In addition, their improved livestock management practices increased animal survival rates from 20% to 80%.



Global Communities works at the intersection of humanitarian assistance, sustainable development and financial inclusion, reaching millions of people with community-based programs in more than 35 countries. In 2020, Global Communities merged with Project Concern International (PCI), which implemented several of the programs highlighted in this factsheet.

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