



Women's empowerment and Savings Groups: Monitoring and results measurement toolkit

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Introduction

As Savings Groups increasingly serve as a pillar of gender-focused programs, there is a need to better understand the pathways between Savings Groups and women's empowerment. The purpose of this toolkit is to support continuous improvement in the effective design, implementation and monitoring and evaluation of women's empowerment outcomes through Savings Groups.

A companion learning brief on *Women's Empowerment and Savings Groups* (Rickard and Johnsson 2019), provides the foundation for this toolkit. Readers are encouraged to explore the findings presented in this Learning Brief: the domains of women's empowerment, the pathways between Savings Groups and women's empowerment, current evidence on the impacts of Savings Groups on women's empowerment, and the challenges and limitations of existing monitoring and results measurement systems.

A review of project monitoring systems and evaluations revealed measurement consistencies, particularly comparable indicators, in certain empowerment domains. However, the collection of data and depth of indicators is much weaker for other aspects of empowerment. Measuring change consistently across multiple domains of women's empowerment is challenging.

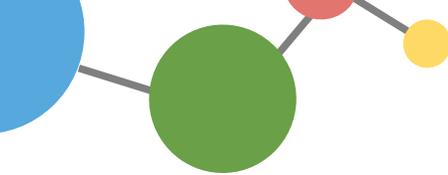
This toolkit offers a first step towards measuring empowerment within Savings Groups more holistically and consistently. It is designed to serve as a reference point for best practices, useful examples and practical tools that can be considered and adapted based on need and context.

The SEEP Network

LEARNING BRIEF

Women's Empowerment and Savings Groups: What Do We Know?





The toolkit consists of four sections:

Section 1: Developing Theories of Change

Mapping pathways between Savings Groups and women's empowerment

Section 2: Selecting indicators and measurement tools

Example indicators for each empowerment domain and guidance for adapting indicators

Section 3: Data segmentation and analysis

The importance of data segmentation and more nuanced analysis

Section 4: Resources for design and results measurement

To contextualize empowerment, develop measurement frameworks and apply qualitative and quantitative methods

This toolkit aims to support technical specialists in Savings Groups, women's empowerment, gender equality, and monitoring and evaluation to:

1. Frame women's empowerment in the context of Savings Groups
2. Collect more consistent, comparable and holistic data on women's empowerment through Savings Groups
3. Develop a more nuanced understanding of empowerment trends and risks, through improved data analysis and segmentation
4. Contribute to cross-sectoral learning and further the development of effective monitoring and results measurement tools and systems

For more information on Savings Groups

Savings Groups: What are they?

<https://mangotree.org/Resource/Savings-Groups-What-Are-They>

Understanding the Impact of Savings Groups

<https://mangotree.org/Resource/Understanding-the-Impact-of-SGs>

Women's Empowerment and Savings Groups: What do we know?

<https://mangotree.org/Resource/Women-s-Empowerment-and-Savings-Groups-What-Do-We-Know>



SECTION 1:
Developing Theories of Change

1.1 An overview of the evidence

Savings Groups are often associated with women's empowerment, but typically this relates to *economic* empowerment. **It is critical that empowerment is viewed in the context of both economic and social domains.** In the Learning Brief, seven empowerment domains were identified as relevant to Savings Groups (see Figure 1).

Effective and sustained transformations for women require an appreciation of changes across the multiple, interconnected layers of agency, relations and structures (CARE's Women's Empowerment Framework, 2014). Examining the changes that have been achieved across these domains and layers will improve program effectiveness and identify gaps in impact. For example, in each domain consider:

- **Agency:** have her own aspirations been met and capabilities strengthened?
- **Structure:** has the surrounding context (institutions, norms, laws) changed to facilitate greater choice?
- **Relations:** is she able to negotiate the power relations that affect her path (within her household, community, and beyond)?

To understand the impact of Savings Groups across each of these domains, a systematic review of 30 Savings Group project evaluations and meta-analyses was conducted and is presented in the Learning Brief. To begin identifying programmatic elements that impact empowerment, projects were segmented into three prominent categories: Savings Group only, Savings Group with another economic development activity (such as entrepreneurship training, financial education or income-generating activity) and Savings Group with integrated gender programming (such as gender dialogues, or sexual and reproductive health training). Other types of Savings Group interventions may lead to different empowerment outcomes, but were not captured in this research.

Figure 1: Domains of empowerment



Economic Independence

- Access to appropriate financial services - formal and informal
- Financial literacy
- Opportunities for employment or self-employment



Confidence and Self-Worth

- Positive self-image and self-esteem
- Consciousness of self and others as interdependent
- Social norms related to behaviour and relationships



Decision-Making

- Influence in household decisions related to finance, productive resources, education of children and self, family planning, consumables and home improvement



Voice and Leadership

- Participation in economic or social groups
- Comfort speaking in public



Time Use

- Control over the allocation of time, including paid and unpaid work, and leisure activities
- Satisfaction with the allocation of time, including paid and unpaid work, and leisure activities



Mobility

- Physical mobility within - or beyond - the community



Health

- Control over own body, physical or mental health, and bodily integrity
- Access to appropriate health services including, but not limited to, reproductive, maternal, neonatal and child healthcare

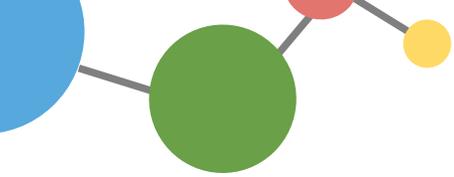


Figure 2 summarizes the demonstrated contribution of these different types of the Savings Group interventions reviewed to the various domains of women's empowerment.

It should be noted that the typical project implementation period in evaluations reviewed was three years. Dramatic changes in social norms over this timeframe are unlikely, but with targeted interventions, such as gender dialogues with community members, smaller shifts are possible (as was seen in the CARE Ethiopia TESFA project).

Red indicates little to no evidence of change, or where measurement occurs but is not consistent or robust.

Amber indicates that some change occurs in certain circumstances (e.g. as a result of a dedicated intervention).

Green indicates consistent measurement, and where change is strong in almost all circumstances.

CARE International



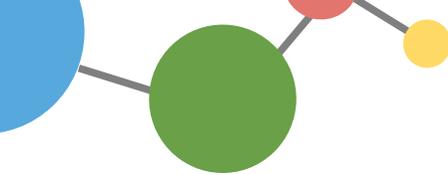
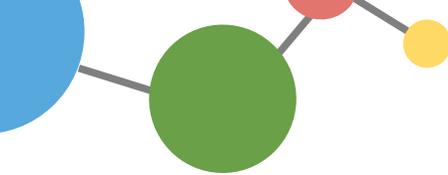


Figure 2: Women’s empowerment outcomes in Savings Groups

		Outcomes						
Intervention type	Savings Group only	Economic Independence	Confidence and Self-Worth	Decision-Making	Voice and Leadership	Time Use	Mobility	Health and well-being
	Savings Group + other economic development activity	Economic Independence	Confidence and Self-Worth	Decision-Making	Voice and Leadership	Time Use	Mobility	Health and well-being
	Savings Group + integrated gender programming	Economic Independence	Confidence and Self-Worth	Decision-Making	Voice and Leadership	Time Use	Mobility	Health and well-being

Source: Women’s Empowerment and Savings Groups: What do we know? (Rickard 2019)



1.2 Theories of Change: Mapping pathways

Developing a Theory of Change

A Theory of Change is a useful tool for designing, monitoring and measuring the way a program contributes to its desired impacts. There is no set template for developing a Theory of Change, as each one will vary according to the context and nature of interventions, the purpose it is designed for and the perceptions of those involved in their design. However, there are some core criteria a Theory of Change should incorporate to optimise its usefulness. The following guidance is adapted from the UNDP Inter-Agency Coordination, (Rouge 2018) and DFID's Evaluation Department, (Vogel and Stephenson 2012):

1. Change analysis

- 1.1. Identify the current situation and desired impact.
- 1.2. Work backwards to ascertain the changes needed to achieve this goal.
- 1.3. Identify the activities needed to achieve key changes: "If (activity) happens, then the result is (output or outcome)".

2. Analyze assumptions, risks and enablers

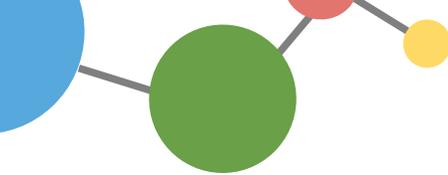
- 2.1. Articulate events accepted as certain to happen (assumptions) which can be tested, evaluated and measured. Those which are weaker may need more research to identify conditions required for change.
- 2.2. Identify uncertainty in an intervention (risks) and integrate mitigation strategies (enablers).

3. Consider timelines to reflect when changes are expected to happen

- 3.1. Outputs usually result immediately after an activity takes place.
- 3.2. Outcomes may be short-term (e.g. 3-6 months), intermediate (e.g. 6-12 months) or longer term (e.g. 12-24 months).
- 3.3. Impact is often an ultimate goal and may take many years to achieve.

4. Stakeholder analysis

- 4.1. Identify actors who may have an influence on your work or people you are working with.
- 4.2. Identify partnerships that may help to increase your sphere of control and strengthen contribution to impact. This is especially important for women's empowerment interventions where powerholders need to be engaged to change the status quo.



Presenting a Theory of Change diagrammatically can help to visualise causal pathways, check links are clear, identify any missing links, and ensure it is program specific. This can be accompanied by a narrative assessment of the evidence for each assumption or hypothesis.

Empowerment is a multi-dimensional process achieved through a series of incremental changes. The generalized Theories of Change presented below provide a visual representation the various potential empowerment pathways created by the three types of Savings Groups programs. These Theories of Change are examples for illustrative purposes, to prompt thinking about how Theories of Change can provide insight into the design and measurement of women's empowerment. The components and pathways of a specific program will vary based on program design.

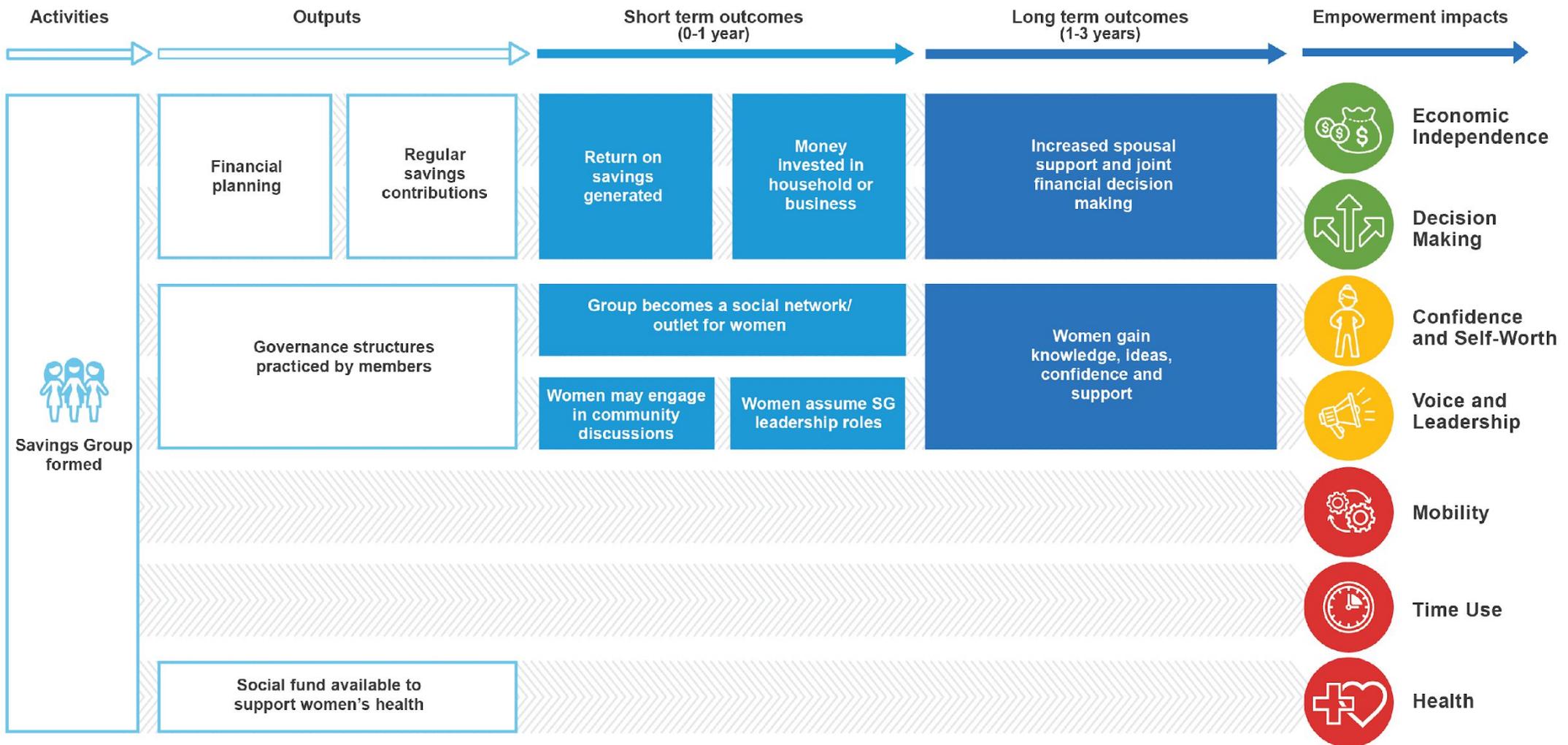
Below each Theory of Change is a table outlining some of the specific changes typically achieved by each type of program, as well as key drivers for change and limitations of impact.

Aga Khan Foundation



1.2.1 Savings Group only

The example below outlines some typical empowerment pathways generated by Savings Groups in isolation.

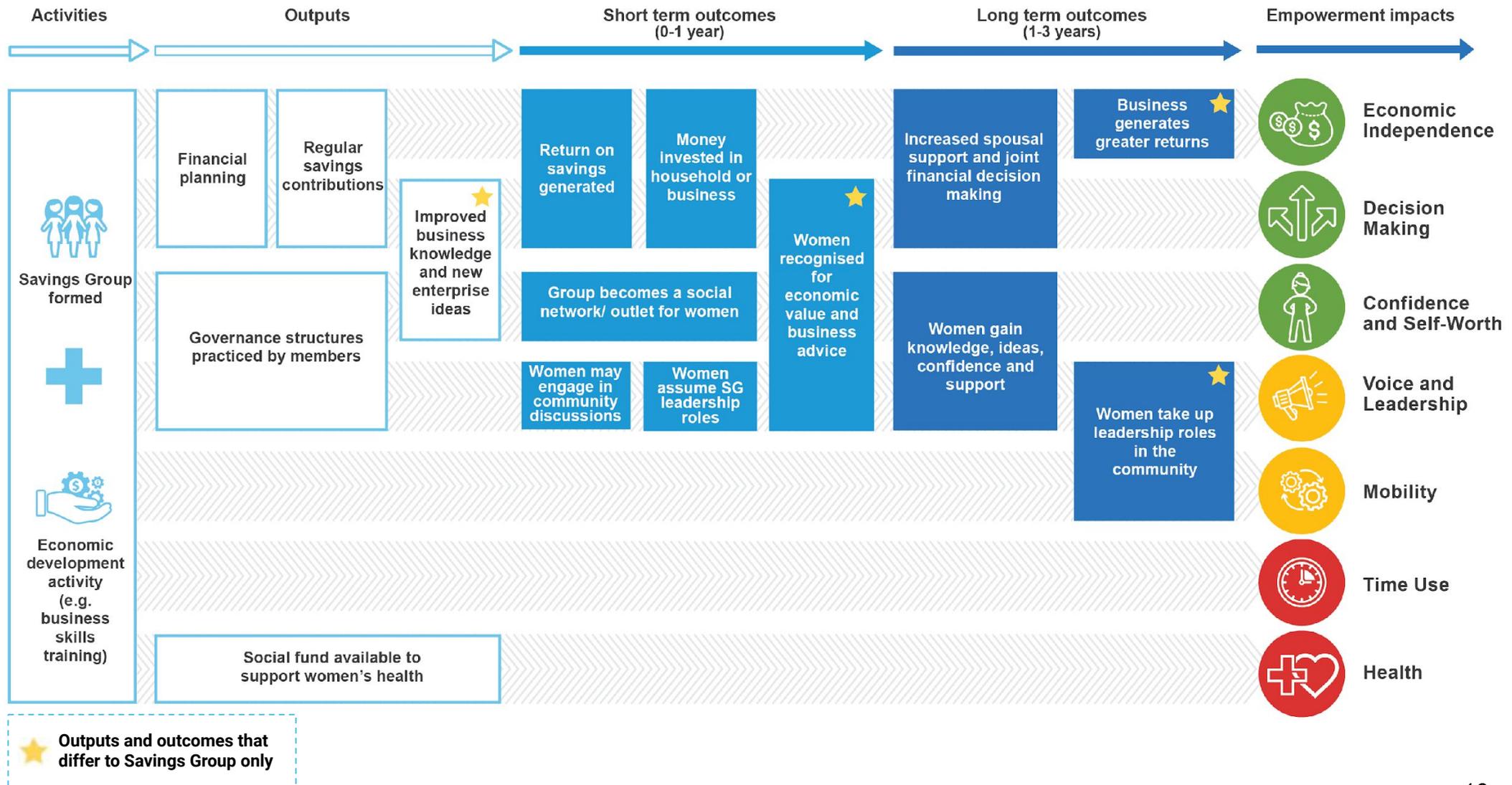


Savings Group only

Expected outcomes:	Achieved through:
 ECONOMIC INDEPENDENCE	<ul style="list-style-type: none"> • Improved access to appropriate financial services • Enhanced financial management skills
 CONFIDENCE AND SELF-WORTH	<ul style="list-style-type: none"> • Expanded social and support networks • Improved access to and control over productive assets
Enablers and drivers for change:	
<ul style="list-style-type: none"> • Social norms do not preclude women from attending Savings Group meetings • Women have some control over income, productive assets, and financial decision-making • Women's allocation of time to paid and unpaid activities, including meeting attendance and increased economic activity, is manageable and does not have adverse effects on the well-being of themselves or family members 	
Limited change with regards to:	
 DECISION MAKING	Role in household decision-making about large financial commitments, such as asset sales or purchases
 VOICE AND LEADERSHIP	Market networks, participation in other economic or social groups, shifts in power dynamics
 HEALTH	Including maternal, neonatal and child health, and sexual and reproductive health
 TIME USE	Allocation of time to unpaid activities, and leisure time
 MOBILITY	Unrestricted movement for various requirements

1.2.2 Savings Group + other economic development activity

Savings Groups are often promoted within broader economic empowerment programs, or in combination with other economic development activities. Examples include financial education, technical or vocational training, or specific income generating activities. Expected outcomes depend on the nature of the activities and a multitude of contextual factors. The figure below provides a generalized framework for the pathways between Savings Groups and women’s empowerment for this broad category of interventions.



Savings Group + other economic development activity

Expected outcomes:	Achieved through:
✓ ECONOMIC INDEPENDENCE	<ul style="list-style-type: none"> • Improved access to appropriate financial services • Enhanced financial management skills ★ <i>Improved technical, entrepreneurship and life-skills</i>
✓ CONFIDENCE AND SELF-WORTH	<ul style="list-style-type: none"> • Expanded social and support networks • Improved ability to generate and retain income
✓ DECISION-MAKING	<ul style="list-style-type: none"> ★ <i>Improved opportunities for employment or self-employment, enhancing decision-making influence</i>
✓ MOBILITY	<ul style="list-style-type: none"> ★ <i>Expanded access to market and social networks</i>

Enablers and drivers for change:

- Women's allocation of time to paid and unpaid activities, including meeting attendance and increased economic activity, is manageable and does not have adverse effects on the well-being of themselves or family members
- Social norms do not preclude women's economic participation

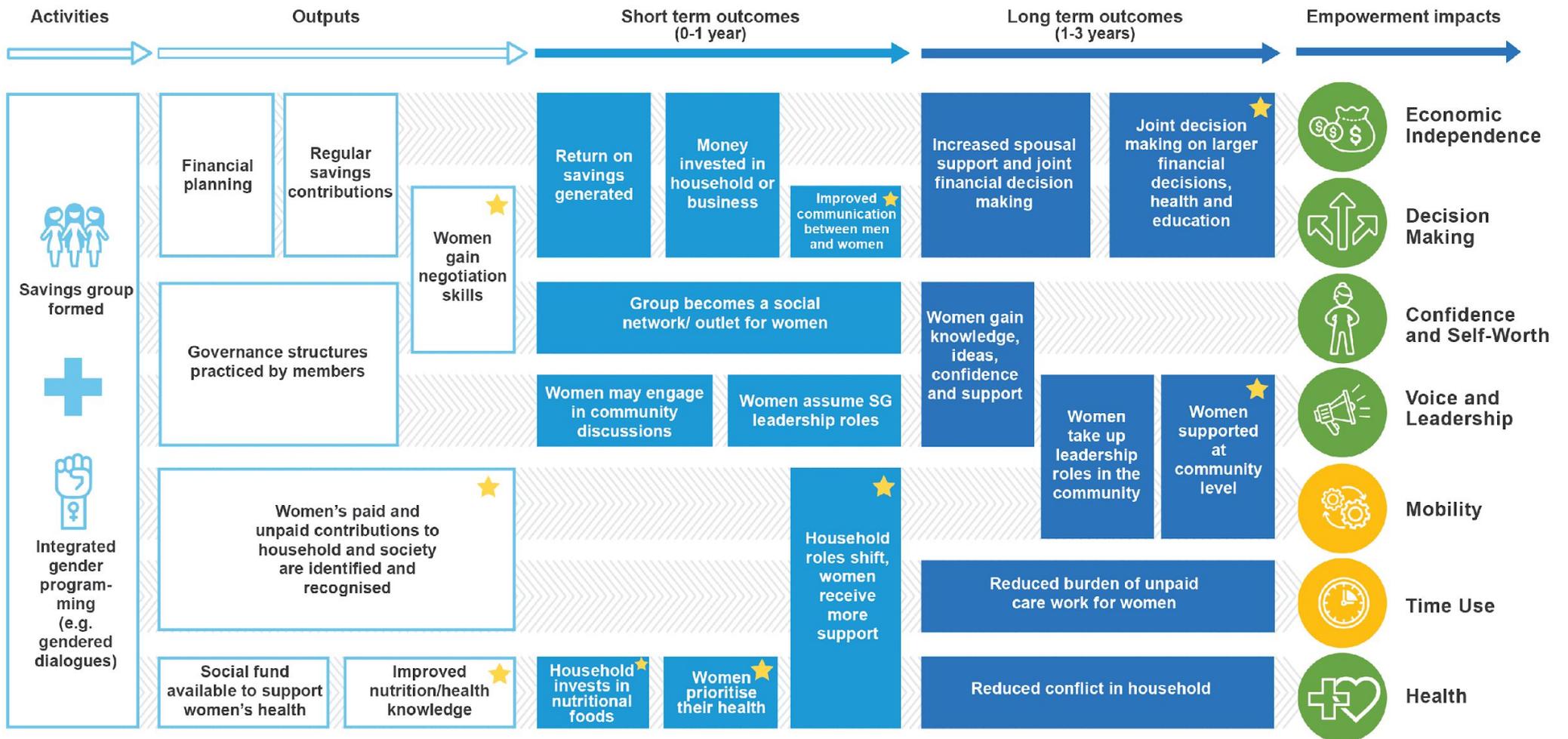
Limited change with regards to:

✘ VOICE AND LEADERSHIP	Market networks, participation in other economic or social groups, shifts in power dynamics
✘ HEALTH	Health, including maternal, neonatal and child health, and sexual and reproductive health
✘ TIME USE	Allocation of time to unpaid activities, and leisure time

★ Indicates changes in addition to those in a Savings Groups only program

1.2.3 Savings Group + integrated gender programming

As presented in the Learning Brief, Savings Groups are more likely to contribute to transformative change when they integrate gender programming that challenges harmful social norms and systemic inequities. An example of gender programming that has been used in conjunction with Savings Groups is education and capacity building for members accompanied by gender dialogue sessions, engaging members and their spouses, community and religious leaders. The figure below, provides a generalized framework for the pathways between Savings Groups and women’s empowerment for this broad category of interventions.



★ Outputs and outcomes that differ to Savings Group + other economic development activity

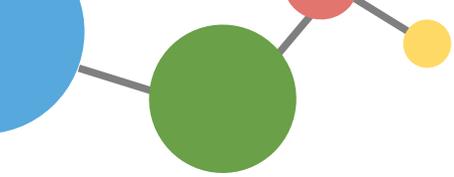
Savings Group + integrated gender programming

Expected outcomes:	Achieved through:
✓ ECONOMIC INDEPENDENCE	<ul style="list-style-type: none"> • Improved access to appropriate financial services • Enhanced financial management skills
✓ CONFIDENCE AND SELF-WORTH	<ul style="list-style-type: none"> • Expanded social and support networks • Improved ability to generate and retain income
✓ DECISION-MAKING	★ <i>Improved recognition, at the levels of the household and the community, of the skills and knowledge of women Savings Group members</i>
✓ MOBILITY	★ <i>Increased participation of women in other economic or social groups</i>
✓ VOICE AND LEADERSHIP	★ <i>Shifts in gender norms, particularly in relation to women's economic participation</i>
✓ HEALTH	★ <i>Improved gender relations and decreased incidence of intimate partner violence (IPV) and gender-based violence (GBV)</i>
	★ <i>Increased and improved Investments in maternal, neonatal and child health</i>
	★ <i>Improved attitudes and norms with respect to reproductive and sexual rights</i>
✓ TIME USE	★ <i>More equitable allocation of unpaid household labor</i>
Enablers and drivers for change:	
<ul style="list-style-type: none"> • Interventions are informed by gender analysis • Boys and girls, women and men, and powerholders are engaged effectively and appropriately • Men internalize gender training and support more equitable gender dynamics • Any reallocation of time use and household labor, does not affect children's school attendance • Youth become agents of change by observing (and participating in) the experience of women in Savings Groups 	
Limited change with regards to:	
? MOBILITY	Changes related to some aspects of mobility may take longer to materialize – in addition to deep social and cultural norms, women's mobility is also determined by availability of gender-sensitive transportation services, which is beyond the scope of most Savings Groups projects

★ Indicates changes in addition to those in a Savings Group + other economic development activity

A woman with a black headwrap, a green top, and a white shawl is smiling and holding a stack of Ethiopian Birr banknotes. She is standing in front of a traditional thatched hut. The background is a cloudy sky.

SECTION 2: Selecting indicators and measurement tools

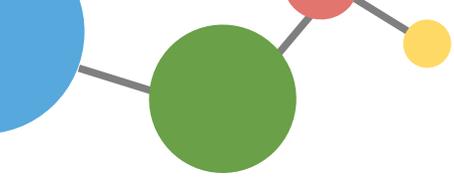


Appropriate indicators are an integral part of a monitoring and results measurement system. In Savings Group programming, gaps in the evidence on women's empowerment exist. This is due in part to a lack of appropriate indicators within rigorous evaluations which can be aggregated across programs, target groups and contexts. Appropriate, comparable indicators for certain measures of empowerment are notoriously difficult to capture, however, particularly within non-economic domains.

When developing a measurement framework, practitioners must consider the trade-offs between using standardized vs. customized indicators. Standardized indicators generate data that can be compared and compiled across programs, countries and organizations, contributing to a more robust evidence base sector-wide and strengthening understanding of the elements of Savings Group programming that lead to different aspects of empowerment for women. They work well for easily defined or quantified measures, such as the proportion of women of reproductive age who have their need for family planning satisfied with modern methods (SGD 3.7.1) as an indicator within women's reproductive health.

On the other hand, standardized indicators may not sufficiently capture nuances in the particular context or design of a program. In these instances, it may be important to customize indicators to ensure that they capture an accurate, complete picture of empowerment impacts. Ideally, measurement frameworks will include both standardized and customized indicators, ensuring that all are tested for use in each specific context to ascertain their validity.

Gathering insights about empowerment involves sensitive topics and requires relationship building and careful selection and testing of appropriate tools. Measurement systems should combine quantitative and qualitative methods to capture an accurate and holistic account of how changes in women's lives occur within a particular context, by how much and in which direction. Qualitative tools, such as social vignettes, role plays, games or focus group discussions (FGDs), can capture insights that are otherwise difficult to uncover. While quantitative tools, such as surveys, lend themselves to greater standardisation and comparability, but may also be adapted to reflect contextual aspects of empowerment.



2.1 Sample indicators, tools and research questions

The table below provides some examples of indicators, tools and research questions that could be used when measuring change resulting from Savings Groups programs within each of the seven domains of women's empowerment. These are for illustrative purposes only and are not exhaustive. Practitioners should ensure that any indicators, tools and research questions used are suitable for the specific context and program being evaluated, adapting where required. Sample questions are drawn from tested measurement instruments, shared in Section 4. Where relevant, related indicators and Sustainable Development Goals (SDGs) are highlighted to facilitate analysis, aggregation and comparison.

Caution: collecting sensitive information

Practitioners and enumerators asking sensitive questions for the first time, especially on issues such as gender based violence (GBV) or sexual and reproductive health (SRH), should seek guidance and training from gender specialists to ensure a do no harm approach. This involves ensuring that questions are appropriately worded, delivered and responded to without bias. The WHO survey tool (2005) in Section 4.3 provides additional guidance.

1. Economic independence

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
1.1 Individual (or household) income	10.1.1	<ul style="list-style-type: none"> Household survey (e.g. CARE's TESFA baseline survey) 	<ul style="list-style-type: none"> Have you engaged in any activity for which you received money or in-kind payment in the last 6 months? Estimate the total amount earned from these activities in the last 6 months. In the last month, what have you spent your money on? (<i>Use a consumption module outlining each type of expense and the amount spent individually or at a household level</i>) 	7.1 7.3 7.4
1.2 Control over income and assets	16.7.1	<ul style="list-style-type: none"> Household survey Key Informant Interviews 	<p>(A checklist of relevant potential responses may be developed and used as a prompt)</p> <ul style="list-style-type: none"> Do you have any personal savings? What is your primary source of savings? Who decides how much you save? Where to save? How your savings are used? Who decides if you will take a loan? Who decides how to use it? In (<i>indicate appropriate time frame before, during and/or after program implementation</i>), did you purchase any assets personally? Jointly with spouse? Which of the following assets do you own? (<i>Use a consumption module outlining each type of asset</i>) In the past savings cycle (or other relevant timeline), has anyone taken your income or savings from you against your will? If so, who? Compared to (<i>indicate relevant timeline</i>), do you feel you have more, less, or the same control over your income and savings? 	2.1 6.2 7.1 7.3 7.4 7.5
1.3 Access to appropriate Informal financial Services (segmented by type)	1.4.1 8.10.2 adapted	<ul style="list-style-type: none"> Household survey 	<ul style="list-style-type: none"> Besides this Saving Group, in what other ways do you save? Do you have savings that only you have access to? How much money of your own can you access if needed? Have you borrowed money from someone (including Savings Group, family members, friends, moneylenders) in the last month (indicate amount, terms and conditions)? 	

1. Economic independence (cont.)

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
1.4 Account at a bank or non-bank financial institution	8.10.2	<ul style="list-style-type: none"> Household survey Savings Group MIS 	<ul style="list-style-type: none"> Did you have an account with a bank, credit association or microfinance institution (<i>indicate appropriate time frame before, during and/or after program implementation</i>)? Do you have an account with any of these institutions now? Have you ever voluntarily saved with any of these institutions? Have you ever borrowed money from one of these accounts (amount, terms and conditions)? Do you have a mobile wallet? If so, what do you use it for? 	
1.5 Financial literacy	4.3.1	<ul style="list-style-type: none"> Household survey Focus Group Discussions 	<p><i>Assessment of the financial management skills, knowledge, attitudes and behaviors of respondents, based on appropriate situation analysis. Brief examples include:</i></p> <ul style="list-style-type: none"> Suppose you take a loan of (amount of local currency in manageable increment), with a flat monthly interest rate of 2%. How much interest would you pay each month? If the loan is repaid after 6 months, what would be the total amount paid (principal and interest)? <i>Repeat the exercise with different interest rates, and for a declining interest rate.</i> If you were raising chickens to sell eggs in the market, what information would you need to know to calculate your profit? <i>(Use a checklist for points the respondent might refer to, based on training provided, or consider a mini case study with relevant information and data.)</i> Before starting a business, what are the things you should consider? <i>(Use a checklist for points they respondent might refer to, based on training provided.)</i> Are there any personal factors you also need to consider before starting a business? <i>(Use a checklist based on common socio-economic barriers to women's economic participation, identified through the project's gender analysis.)</i> 	

2. Decision making

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
2.1 Participation (or role) in household decision-making (segmented by types of decisions)		<ul style="list-style-type: none"> Household survey Key Informant Interviews with women and partner/ family member Household decision-making scale WEAI role in household decision-making 	<p><i>For each question, indicate if it is the respondent alone, the respondent's spouse/partner alone, the respondent and spouse/partner jointly, or someone else (responses can be scaled). Ask both men and women to triangulate responses.</i></p> <ul style="list-style-type: none"> Who usually makes decisions about major household purchases? Who usually makes decisions about purchases for daily household needs? Who usually makes decisions about children's education? Who usually makes decisions about visits to family or relatives? <p><i>Alternatively, questions can ask how much input a woman has into different types of decisions, with a scale of responses ranging from no input or input in few decisions, input into some decisions, and input into most or all decisions.</i></p>	1.2 4.5 7.2 7.6
2.2 Perception that household (or community) decision-making is inclusive and responsive, by sex, age, disability and other groups	16.7.2	<ul style="list-style-type: none"> Household survey Social vignettes 	<p><i>The sample questions below could be administered in a survey or form the basis of a situation analysis through social vignettes, which would include more detail around each scenario. Ask both men and women to triangulate responses.</i></p> <p>I want to read some statements and understand whether you agree or disagree with each. There are no right or wrong answers, just your own opinions:</p> <ul style="list-style-type: none"> A husband (not wife) is the one who should have the final say in the household A husband should earn more than his wife A husband should decide on how money should be spent A wife can take a loan for her business without anyone's permission A wife can own household assets and be free to use them as collateral for a loan <p><i>(Various approaches to response scales may be used. For example, asking participants to move towards one side of the room if they agree/disagree strongly or slightly, then probing the group for their reasons to generate discussion)</i></p>	3.2 7.2

3. Confidence and Self Worth

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
3.1 Self-esteem and self-efficacy score		<ul style="list-style-type: none"> General Self Efficacy scale Rosenburg's self-esteem scale 	<ul style="list-style-type: none"> Please tell me if you agree, partially agree or disagree with the following statements (these responses can be scaled): <ul style="list-style-type: none"> - I am able to do most things as well as others - If somebody opposes me, usually I can find a way to get what I want - I can always find a way to resolve problems on my own - I have many things to feel proud of 	4.1 4.2 7.5
3.2 Women feel respected in the household		<ul style="list-style-type: none"> Household survey Social vignettes Key Informant Interviews with household members 	<p><i>The sample questions below could be administered in a survey or form the basis of a situation analysis through social vignettes.</i></p> <ul style="list-style-type: none"> Please tell me if you agree, partially agree or disagree with the following statements: <ul style="list-style-type: none"> - My family values what I do in the household (e.g. saying thank you, offering support if tired) - My family values my opinions (e.g. by asking my opinion on matters) - My family defends me if someone disrespects me / argues with me - I am able to discuss my worries and feelings with my spouse/family 	2.2 4.3 5.1 7.5
3.3 Women feel respected and valued in their communities	10.3.1	<ul style="list-style-type: none"> Most significant change stories Social vignettes Key Informant Interviews with community members Defining and envisioning empowerment 	<ul style="list-style-type: none"> Have you personally felt discriminated against or harassed in the previous 12 months? Please tell me if you agree, partially agree or disagree with the following statements: <ul style="list-style-type: none"> - People in the community ask and value my opinion - People in my community respect me 	4.3 4.4 4.6 5.2

4. Voice and Leadership

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
4.1 Participation in Savings Group meetings		<ul style="list-style-type: none"> • Focus Group Discussions • Direct observations 	<p><i>When observing a Savings Group meeting:</i></p> <ul style="list-style-type: none"> • During group discussion, what is the number/proportion of women present? • What proportion of time (absolute and relative to membership) do women contribute to discussions compared to men? • Describe the power dynamics, body language and interactions between members. 	3.1 6.2
4.2 Leadership roles in Savings Groups	5.5.1 adapted	<ul style="list-style-type: none"> • Household survey 	<ul style="list-style-type: none"> • Have you put yourself forward or have you been nominated for a leadership position in the Savings Group? • Have you held a leadership position in the Savings Group? 	3.1
4.3 Participation in other community groups		<ul style="list-style-type: none"> • Focus Group Discussions • Direct observation • Network analysis 	<ul style="list-style-type: none"> • Do you belong to any other groups in your community? (<i>Segment by type</i>) • If so, how many members are men? How many are women? • If the group is mixed, at group meetings, do women speak more/less/same as men? 	3.1 3.3

4. Voice and Leadership (cont.)

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
4.4 Participation and role in local decision-making structures	5.5.1	<ul style="list-style-type: none"> Household survey 	<p><i>Examples of local decision-making structures include community-based organizations, local government, civil society movements, parent-teacher associations, etc.</i></p> <ul style="list-style-type: none"> In <i>(indicate appropriate time frame before, during and/or after program implementation)</i> have you put yourself forward or been nominated for a leadership position in the community? In <i>(indicate appropriate time frame before, during and/or after program implementation)</i> have you held a leadership position in the local community? 	3.3 5.2
4.5 Voted in most recent local or national elections	16.8.1	<ul style="list-style-type: none"> Household survey 	<ul style="list-style-type: none"> Did you vote in the most recent election? <i>(specify level as appropriate)</i> Who decided who you should vote for? 	2.1
4.6 Use of local support systems	16.3.1	<ul style="list-style-type: none"> Household survey Key Informant Interviews with women 	<p><i>Enquiries about the incidence of crime or violence, available support systems and the effectiveness of these systems may be sensitive. Research questions and methods should be appropriately adapted, trust established with respondents and confidentiality of responses ensured.</i></p> <ul style="list-style-type: none"> In <i>(indicate appropriate time frame before, during and/or after program implementation)</i>, have you been the victim of crime or violence? If so, did you report the offence to a local authority <i>(adapt to local context)</i>? Was the situation resolved to your satisfaction? Do you feel you could report future offences? 	3.3

5. Time Use

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
5.1 Proportion of time spent on unpaid domestic and care work	5.4.1	<ul style="list-style-type: none"> Household survey Rapid time and task mapping 	<p><i>Where possible, ask each member of the household to respond.</i></p> <ul style="list-style-type: none"> In an average day, how many total hours do you spend on each activity? Personal: sleeping/resting, eating and drinking, personal care, education Paid work: employment, business por household income-generating activity Unpaid domestic work: care for children/adults/elderly, traveling/commuting, cooking, cleaning, fetching wood/food/water, etc. Leisure: watching TV/listening to radio/reading, exercising, social activities and hobbies, religious activities <p><i>Additional information about paid and unpaid work:</i></p> <ul style="list-style-type: none"> Who is primarily responsible for completing each activity? Who does it in the absence of the responsible person? 	3.2 5.3 6.1 7.2 7.5 7.6
5.2 Change in social norms around productive and reproductive roles	5.6.1	<ul style="list-style-type: none"> Social vignettes Role play Key Informant Interviews Daily time use exercises or pile sorting Measuring men's attitudes (GEM scale) 	<p><i>Roleplay can help establish nuances in social norm change. Roleplay scenarios should be adapted accordingly but might include:</i></p> <ul style="list-style-type: none"> Changing children's clothes, giving a bath, and feeding kids Taking care of the home and family. Buying furniture for the home Buying cattle/machinery/other large assets to support income generation 	3.3 4.4 7.2 7.6

5. Time Use (cont.)

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
5.3 Proportion of youth (aged 15–17 years) not in education	8.7.1	<ul style="list-style-type: none"> • Use of time mapping • Key Informant Interviews 	<p><i>Monitoring the potential adverse effects of increased economic participation and meeting attendance by Savings Group members:</i></p> <ul style="list-style-type: none"> • How many children (aged 5-17 yrs) are in your household (<i>disaggregate by sex</i>)? • How many attend school (sex-disaggregated)? Do they attend school regularly (<i>disaggregate by sex</i>)? • Do any of the children perform unpaid domestic work? What do they do (<i>consider check list of household work</i>)? In an average day, how many hours does each child spend on each activity (<i>segment by age/sex</i>)? • Do any of the children perform unpaid domestic work? What do they do? In an average day, how many hours does each child spend on each activity (<i>segment by age/sex</i>)? • Do any of the children perform paid work? What do they do? In an average day, how many hours does each child spend on each activity (<i>segment by age/sex</i>)? 	5.1
5.4 Participation in technical, vocational, gender and lifeskills education and training	4.3.1	<ul style="list-style-type: none"> • Household survey 	<ul style="list-style-type: none"> • In (<i>indicate appropriate time frame before, during and/or after program implementation</i>), have you participated in training or courses? <p>Ask questions related to:</p> <ul style="list-style-type: none"> • Number, frequency and length of training • Topics covered • Learning outcomes (skills and knowledge) • Changed beliefs and behaviours (<i>request examples that demonstrate changes</i>) 	All

6. Mobility

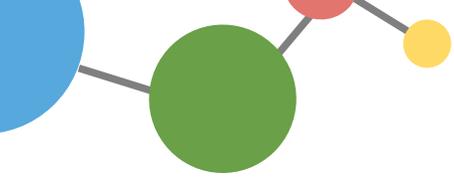
Outcome Indicators	SDG	Tools	Sample questions	Related indicators
6.1 Women regularly attend Saving Groups		<ul style="list-style-type: none"> • Savings Groups MIS • Focus Group Discussions 	<ul style="list-style-type: none"> • Number of registered women members • Number of members attending this meeting • Dropouts this cycle (<i>reasons for non-attendance or dropout of women members</i>) 	4.1 5.1
6.2 Control over mobility	16.1.4	<ul style="list-style-type: none"> • Key Informant Interviews • Focus Group Discussions • Social vignettes • WEAI for Value Chains (forthcoming) 	<ul style="list-style-type: none"> • During the past (<i>indicate appropriate time frame before, during and/or after program implementation</i>), how often do you generally go to the following places? When you go are you alone, or accompanied (if so by whom)? <ul style="list-style-type: none"> - Local market - Health facility - Homes of close friends - Religious service - Savings Group meetings - Other community meetings - (<i>Other relevant locations</i>) • Were you ever prevented or did you ever feel you could not go to any of these places when you wanted to? • If you wanted to go to (<i>indicate place</i>), but couldn't, please explain why. (<i>Response codes can be used but options should not be read out</i>). • Please tell me if you agree, partially agree or disagree with the following statements: <ul style="list-style-type: none"> - Women have the same rights as men to study and work outside the home - Women should be able to visit her own friends even if her husband disapproves - I feel safe working around the area I live 	1.1 4.1

7. Health

Outcome Indicators	SDG	Tools	Sample questions	Related indicators
7.1 Social support services and emotional health		<ul style="list-style-type: none"> Key Informant Interviews 	<ul style="list-style-type: none"> How many people do you feel comfortable telling your problems to? Do any of these people belong to your Saving Group? In case of an emergency do you think that you alone could raise enough money to feed your family for 2 weeks? What would be the main source of these funds? 	1.1 1.2 1.3 2.1
7.2 Attitudes towards women's physical, sexual and mental health		<ul style="list-style-type: none"> Values classification Task mapping Key Informant Interviews with women Vignettes Role playing 	<ul style="list-style-type: none"> I would like to ask you some questions about relationships between men and women. Please tell me if you agree, partially agree or disagree with the following statements: <ul style="list-style-type: none"> - There are times when a woman deserves to be beaten - It is a wife's obligation to have sex with her husband even if she doesn't feel like it - A couple should decide together if they want to have children - A wife has no right to ask her husband to use a condom. 	2.1 2.2 5.1 5.2
7.3 Change in women's own health choices/ behaviours	3.8.2	<ul style="list-style-type: none"> Household survey Key Informant Interviews 	<ul style="list-style-type: none"> In general, would you describe your health as excellent, good, poor or very poor? <i>(Indicate appropriate time frame before, during and/or after program implementation)</i> have you used your savings or loans on your own healthcare (e.g. purchase medicines, transport to medical facility, medical service fees, etc)? How much have you spent on health-related expenses for yourself in <i>(Indicate appropriate time frame before, during and/or after program implementation)</i>? 	1.1 1.2

7. Health (cont.)

Outcome Indicators	SDG	Tools	Sample questions (not an exhaustive list)	Related indicators
7.4 Household expenditures on food, by quality and type		<ul style="list-style-type: none"> Household survey Food Insecurity Experience Scale 	<ul style="list-style-type: none"> On average, how many meals do you have per day? On average, how much does your family spend on food per week? In the last week, have you ever gone to bed hungry? Food consumption survey, examining the quantity and quality of food consumption over a given period 	1.1 1.2
7.5 Proportion of women and girls aged 15 yrs+ subjected to physical, sexual or psychological violence by an intimate partner	5.2.1	<ul style="list-style-type: none"> Household survey Key Informant Interviews 	<ul style="list-style-type: none"> In the last 12 months, has your partner or any other family member: <ul style="list-style-type: none"> Insulted you or made you feel bad about yourself? Humiliated you in front of others? Threatened to hurt you or someone you care about? Used physical strength to hurt you? Forced you to do something sexual? 	1.1 3.1 3.2 5.1
7.6 Behavior change among youth/adults relating to sexual and reproductive health (SRH)	4.3.1	<ul style="list-style-type: none"> Household survey Social vignettes Games 	<p><i>Relate to content of training (knowledge attitudes and behaviors with respect to SRH, contraception, where and how to access SRH services, self-protection and risk awareness):</i></p> <ul style="list-style-type: none"> What are some of the main complications women can face during childbirth? What benefits can a woman gain from contraception? True or false: A women cannot have intercourse unless she is circumcised (<i>relating to female genital mutilation</i>) 	2.1 5.1 5.2



2.2 Indicator Checklist

To facilitate meaningful data collection and analysis, the following checklist is designed to ensure that indicators selected are relevant, comparable, effective and able to be segmented (more information on segmentation is provided in Section 3).

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Relevance

- Have indicators been selected and adapted based on participatory gender analysis?
- Are indicators aligned with what can reasonably change over the period of the intervention, and to which the intervention can make a plausible contribution?
- Do indicators capture changes at the following levels?
 - Agency: within women themselves
 - Relations: with people around them
 - Structure: the norms and attitudes that form their environment
- Are indicators tailored to the current social, cultural and economic context?

Comparability

- Are indicators aligned with commitments to SDGs and other recognised measurement frameworks for financial inclusion and women's empowerment?
- Are indicators aligned with other projects capturing similar information?

Effectiveness

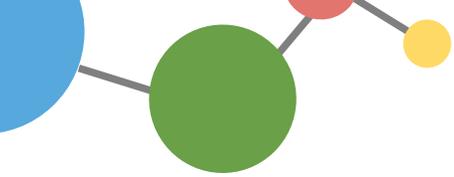
- Are indicators appropriate for the type of tool being used?
- Can existing indicators be effectively adapted, rather than having to create new ones?
- Have indicators and tools been piloted and refined based on feedback?
- Are indicators reflected across tools to allow for triangulation of results to validate responses?
- Have indicators and questions been prioritised - what is 'need to know' vs 'nice to know', what will be analysed in depth?

Segmentation

- Do indicators reflect that women are not a homogenous group?
- Can the target population be segmented using existing data?
- Can the population be segmented by gender, age, location, household type, marital status, religion, ethnicity and other identity intersections?
- From quantitative data collected, what trends exist across segments that need to be explored in greater detail, through qualitative methods, to understand why these trends occur?



SECTION 3:
**Data segmentation and
analysis**

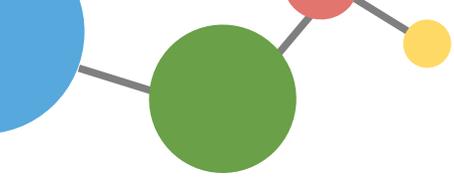


The previous sections of this toolkit have outlined how to consider pathways to empowerment – mapped out using a Theory of Change – when designing a Savings Group program, and tools to measure change across the various domains of empowerment. The next step is to analyse the data collected in order to understand what changes have occurred and inform improved program design. Quantitative and qualitative data must be cleaned, validated and converted into useful information which can assist future decision making.

Data analysis is all about finding patterns in data. The type of analysis performed will depend on the data collected. The tools and indicators presented in this toolkit address the identified gaps in the evidence of women's empowerment within Savings Group projects, so that data may be collected and analyzed that will contribute to this evidence base. Data collected should also relate to the Theory of Change that has been mapped out, so that the assumed outputs and outcomes along each pathway can be validated, or questioned. Analyzed data can also be used to map out actual pathways of change and compare them to the Theory of Change, providing insights into program adaptations required to achieve desired empowerment impacts.

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3.1 What is data segmentation?

Data segmentation is the process of disaggregating data into groups, based on specific parameters. This allows a better understanding of differences – in this case in empowerment – between groups.

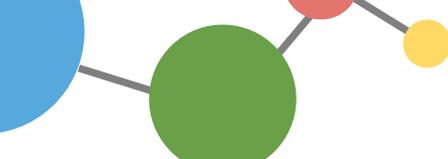
‘Client segmentation’ is a classic model based on demographic data – age, education level, family size, employment, etc. For example, the CGAP Smallholders Families Data Hub uses client segmentation to identify and understand the financial needs and behaviors of different segments of smallholder farmers. This enables the development of tailored financial services that enhance uptake.

‘Lifecycle segmentation’ is based on predetermined life phases - such as childhood, adolescence, family phase, and old age – each of which is associated with certain needs. This type of segmentation can identify the risks and drivers of empowerment for women at different lifecycle stages to then determine how Savings Groups can mitigate or leverage these through specific interventions.

3.2 Why is it important?

Women are not a homogeneous group. Their experiences vary based on a number of factors and so do their pathways to empowerment. Resources are most effectively channelled when the diverse needs and experiences of women are identified, and interventions are informed by participatory and segmented gender analysis.

(It is important to note that robust conclusions from segmentation require a sufficient sample size.)



3.3 Analyzing empowerment data

Good practices in the analysis of empowerment outcomes include:

1. **Set specific and practical questions for analysis:** How does the program aim to contribute to women's empowerment? Develop questions for analysis that will uncover the extent of the anticipated outcomes of the project, as well as any unintended outcomes (both positive and negative).
2. **Identify any relevant characteristics for segmentation:** How can the survey respondents be usefully segmented (e.g. gender, age, location, marital status, group membership length, group composition)? In what ways might lifecycle stage impact women's empowerment through Savings Groups?
3. **Conduct an analysis of the data:** Are any patterns emerging? Where are changes for women being seen, and where are they absent? Do Savings Groups lead to empowerment outcomes for women? How strong are the impacts across different empowerment domains? How do empowerment outcomes differ across population segments?
4. **Interpret the findings to develop a narrative:** Through what mechanisms do women experience empowerment impacts from Savings Groups? What differential effects do complementary interventions (economic, gender or other) have on empowerment outcomes? What causes different segments of women to experience different empowerment impacts? What barriers or accelerators exist, in general and for different segments? How can they be leveraged or overcome?
5. **Triangulate findings with complementary sources where possible:** Comparing results is important to understand the significance and possible causes for any findings. It also helps to validate findings, ensure accuracy and credibility, and contribute to an improved Theory of Change for future programming. Comparative sources might be at the institutional level, using data from other programs, as well as at a national level, using data from publications such as Finscope surveys or the Global Findex.
6. **Share your findings with other stakeholders:** Involving diverse stakeholders in collaborative analysis and learning can build knowledge across organizations, sectors and technical specialists.

It should be noted that without a robust and costly evaluation methodology, it can be difficult to attribute specific changes at outcome level directly or solely to an intervention. But a strong narrative can be built based on different data sources, respondents and elements of the Theory of Change.



SECTION 4:
**Resources for design and
results measurement**

The following tools may be adapted and applied to support the design and measurement of women's empowerment outcomes in Savings Groups.

4.1 Contextualizing empowerment

Practical Guide to Measuring Women's and Girls' Empowerment in Impact Evaluations, J-PAL (2018)

<https://www.povertyactionlab.org/practical-guide-measuring-women-and-girls-empowerment-impact-evaluations>

Provides guidance on selecting effective and appropriate tools and approaches in response to context, sensitivity, and resources available.

Understanding and measuring women's economic empowerment, ICRW (2018)

<https://www.icrw.org/publications/understanding-and-measuring-womens-economic-empowerment/>

Conceptual framework for women's economic empowerment, with guidance for the selection of indicators.

Gender Analysis, Assessment and Audit Manual & Toolkit, ACDI VOCA (2012)

<http://www.acdivoca.org/wp-content/uploads/2016/07/ACDI-VOCA-Gender-Analysis-Manual.pdf>

Guidance to ACDI/VOCA staff and consultants on how to conduct gender analysis studies, assessments and audits.

Gender Mainstreaming Toolkit, Swiss Development Corporation (2003)

<https://www.eda.admin.ch/deza/en/home/themes-sdc/gender-equality/instruments-gender-mainstreaming/gender-tool-kit.html>

Guidance and examples for conducting gender analysis at household, community and national polity and sectoral levels.

Making Care Visible: Women's unpaid care work in Nepal, Nigeria, Uganda and Kenya, ActionAid, February (2013)

http://www.actionaid.org/sites/files/actionaid/making_care_visible.pdf

Participatory time diary tool that sheds light on women's responsibility for unpaid care work and the violation of their basic human rights.

Moser's Gender Planning Framework, International Labour Organization, SEAPAT (1998)

<https://www.ilo.org/public/english/region/asro/mdtmanila/training/unit1/moserfw.htm>

Conceptual framework for gender planning.



4.2 Developing measurement frameworks

Women's Empowerment in Agriculture Index (WEAI), IFPRI. (2012)

<http://www.ifpri.org/publication/womens-empowerment-agriculture-index>

A comprehensive and standardised set of tools and indicators for measurement of empowerment of women in agriculture across five domains.

Methodology for Measuring Progression in Women's Roles, Social Development Direct: ÉLAN RDC (2017)

https://static1.squarespace.com/static/55c2130ce4b054daaf193937/t/5a8ad43c8165f58a19b987c4/1519047762921/Measurement+Methodology+Role+Change_Final_2018.01.pdf

Conceptual framework and logic model on the progression of women's roles within market systems.

Measuring Empowerment? Ask Them, Sida (2010)

<https://www.sida.se/English/publications/112037/measuring-empowerment-ask-them---quantifying-qualitative-outcomes-from-peoples-own-analysis/>

Example of a participatory approach to empowerment measurement and accountability.

Accountability, Learning and Planning System (ALPS), ActionAid (2011)

http://www.actionaid.org/sites/files/actionaid/actionaids_accountability_learning_and_planning_system.pdf

Key accountability requirements, guidelines, and processes in ActionAid International.

Strategic Impact Inquiry, CARE (2006)

<https://www.care.org/sites/default/files/documents/SII%20Women%27s%20Empowerment%20Global%20Research%20Framework%20%28with%20annexes%29%202006.pdf>

Framework to evaluate the contribution of programs to women's empowerment and gender equity. Also provides guidance for ensuring responsible approach to research.

The Harvard Analytical Framework, International Labour Organization SEAPAT (1988)

<https://www.ilo.org/public/english/region/asro/mdtmanila/training/unit1/harvrdfw.htm>

Matrix for the collection of data at levels of the household and community, including activity profiles, access and control profiles, the analysis of influencing factors, and project cycle analysis.



4.3 Qualitative monitoring tools

TESFA Qualitative baseline report, CARE Ethiopia (2015)

<https://www.careevaluations.org/wp-content/uploads/2015/04/2015-04-20-TESFA-Qualitative-Baseline-Report-CARE-Ethiopia.pdf>

Annexes include Summary Framework Analysis of FGDs for different sub-groups and highlights nuances for measuring empowerment.

Compendium of Gender Scales, Household Decision-Making Scale, FHI 360 (2011)

<https://www.c-changeprogram.org/content/gender-scales-compendium/household.html>

Measurement tool for women's role in household decision-making, as perceived by couples, men alone, and women alone.

A Practical Guide to Measuring Women's and Girls' Empowerment in Impact Evaluations: Appendix 2, JPAL (2018)

<https://www.povertyactionlab.org/sites/default/files/resources/practical-guide-to-measuring-women-and-girls-empowerment-appendix2.pdf>

Examples of non-survey monitoring instruments and guidance for their application.

Rapid Care Analysis, Oxfam (2018)

<https://policy-practice.oxfam.org.uk/publications/rapid-care-analysis-training-modules-620449>

Tool to assess unpaid work in a community; and how to reduce and redistribute unpaid work where necessary.

Measuring Time Use in Development Settings, World Bank Group (2017)

<http://documents.worldbank.org/curated/en/443201500384614625/pdf/WPS8147.pdf>

Research paper on the challenges associated with collecting time-use data in developing countries by comparing stylized questions and time diaries.

Social Analysis Plot (SNAP), Leigh Stefanik, CARE (2016)

<https://prevention-collaborative.org/wp-content/uploads/2018/04/WGCD-Webinar-on-Social-Norms-Slides-4.pdf>

Resources and guidance to design vignettes by highlighting the empirical expectations, normative expectations, sanctions, sensitivity to sanctions and exceptions of a situation.



Multi-country study on women's health and domestic violence against women, WHO (2005)

https://www.who.int/reproductivehealth/topics/violence/mc_study/en/

Includes materials to replicate the study methodology including: protocol, ethical guidelines, questionnaire, field manuals, data processing and analysis materials.

The Living Income Community of Practice (2018)

<https://www.living-income.com/>

The cost of a decent standard of living in a particular geographic area can be used as a living income benchmark. At a regional level, data collected is applicable for 5-10 years (with necessary deflations/inflations for significant political or economic changes).

Most Significant Change (MSC), Better Evaluation

https://www.betterevaluation.org/en/plan/approach/most_significant_change

Analyzes personal accounts of change to determine which is the most significant through three steps: selecting stories to be collected, determining the most significant ones and sharing them with stakeholders.

Social Support Survey Instrument, Rand Health Care, (2018)

https://www.rand.org/health-care/surveys_tools/mos/social-support/survey-instrument.html

Social Support Survey Instrument which can be adapted to help to assess different categories of support gained by women from Savings Groups.

Generalized Self-Efficacy Scale, Schwarzer, R., & Jerusalem, M. (1995)

<http://userpage.fu-berlin.de/health/selfscal.htm>

Assesses perceived self-efficacy with the aim to predict coping with daily hassles as well as adaptation after stressful events.

SWIFT tool, The World Bank (2018)

<https://www.ifc.org/wps/wcm/connect/000f9e74-0935-408f-88c8-5ecef11dba/c/SWIFT-book-let-05.pdf?MOD=AJPERES>

Rapid poverty assessment tool which provides an alternative approach to measure income levels and the incidence of poverty.

Rosenberg Self-Esteem Scale, University of Maryland, Department of Sociology (2019)

<https://socy.umd.edu/using-rosenberg-self-esteem-scale>

Widely used self-reporting instrument for evaluating individual self-esteem.

4.4 Quantitative monitoring tools

Compendium of Gender Scales, Gender Equitable Men (GEM) scale, FHI 360 (2011)

<https://www.c-changeprogram.org/content/gender-scales-compendium/gem.html>

Measures attitudes toward gender norms in intimate relationships and differing social expectations for men and women.

TESFA Baseline and Endline Surveys, CARE International (2017)

Available upon request to CARE International Household Survey which includes indicators on women and girls economic independence, decision making, health and wellbeing, self-esteem and mobility.

Banking on Change 2 Baseline and Endline Surveys, CARE, Plan and Barclays (2016)

Available upon request to Plan International

Household Survey which includes indicators on women and girls economic independence, investment and expenses, civil society participation, and self-esteem.

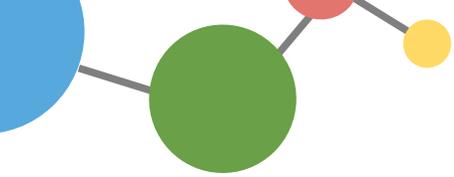
The Food Insecurity Experience Scale, FAO (2013)

<http://www.fao.org/3/a-as583e.pdf>

A common metric for measuring food insecurity at several levels of severity, across different geographic areas and cultures.

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Conclusion

Savings Groups are part of a global effort to support women's financial inclusion. Increasingly, they are incorporated within women's empowerment programming, serving as an important platform for economic strengthening and the delivery of other interventions. Gaps remain, however, in the monitoring and results measurement systems for women's empowerment in Savings Group projects.

Savings Groups are widely recognized for their contribution to the economic independence of women, but their contribution to other domains of women's empowerment requires more purposeful program design, monitoring and results measurement. The social empowerment of women has intrinsic value, while also being necessary to sustain and expand the economic gains achieved by women through Savings Groups.

This toolkit draws on existing economic empowerment frameworks and proposes a more holistic framework for Savings Groups, based on seven domains of empowerment: economic independence, decision-making, confidence and self-worth, voice and leadership, time use, mobility, and health.

The aim of this toolkit is to contribute to the improved design, monitoring and results measurement of Savings Groups for women's empowerment – through the development of more robust theories of change, the selection of more consistent and appropriate indicators, the improved application of existing tools and resources, and more nuanced analysis of segmented data.

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