Typology of Women’s Groups in South Asia

Sapna Desai, Ph.D. and Thomas de Hoop, Ph.D.

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Evidence Consortium on Women’s Groups

- **Policy and program-relevant research** focused on India, Nigeria, and Uganda
- Address evidence gaps on **costs, cost-effectiveness, and implementation** of women’s groups at scale
- Multidisciplinary and cross-country **collaborations** to examine women’s groups
- **Technical support** to implementation and evaluation partners of BMGF
What is a women’s group? Many forms, many names

1. Diverse/inconsistent use of terms in the evidence base (e.g., Brody et al., 2017; Díaz-Martin et al., 2022)

2. Groups typically perform multiple functions in practice (Anderson et al., 2019)

- Self-Help Groups, Women’s Groups, and Village Savings and Loan Associations (VSLAs) are the most common identifications
- For single purpose groups, health groups are the most common
A broad typology of groups across domains and approaches

Primary Organizing Purpose

- Livelihoods
  - Workers' collectives and cooperatives
  - Producer groups and enterprises

- Financial
  - Savings + credit
  - Insurance mutuals

- Health
  - Community mobilization
  - Health support groups
  - Health insurance

- Solidarity

- Accountability

Membership*

- Mixed groups
- Adult women

Special population groups**

Integrated Approaches (Illustrative)

- Service-based enterprise + savings
- Farmers' group + insurance
- Worker union + occupational health
Economic Groups in South Asia: A typology

With the Gender Innovation Lab, the ECWG aimed to develop a typology of economic groups in South Asia.

Documentation of Women’s Groups Implementation Models

Combining Findings from Impact Evaluations & Systematic Reviews

Synthesis to create a Typology & Conceptual Framework

Geographic Distribution

- Number of documents extracted
- Unique Programs that met inclusion criteria
We observed variation in programs along three axes - Membership, Primary Organizing Purpose, and Group Approach.

Membership criteria: 1) Open or Closed 2) Women/Mixed/Special population

Groups typically engage in several activities, but we differentiate these from how and why members were organized into a group: 1) Livelihoods 2) Savings and Credit 3) Poverty Alleviation 4) Social Action

Programs vary considerably in how they “use” the group structure: 1) Group as *logistical convenience* 2) Group as *agent/conduit* 3) Group as *collective*
We observed variation by objective and membership criteria.

**Group Description by Objective**

- **Primary Objective**
  - Financial (savings/credit): 21
  - Livelihoods: 15
  - Cash/asset transfer: 9
  - Social Action: 1
  - Biodiversity conservation: 2
  - Women's empowerment: 4
  - Not reported/unclear: 23

- **Secondary Objective**
  - Financial (savings/credit): 1
  - Livelihoods: 2
  - Cash/asset transfer: 0
  - Social Action: 0
  - Biodiversity conservation: 1
  - Women's empowerment: 3
  - Not reported/unclear: 5

**Open or Closed Groups**

- Open, 12
- Closed, 32
- Unclear, 16
Programs vary in how they use the women’s group structure

- Some programs delivered trainings to existing groups

- Some groups allow individual women to access microfinance or access to markets but do not actively build group strength or identity

- Some groups capitalize on the group structure by building group dynamics to enable linkages with other development programs
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**Membership**
- Mixed groups
- Adult women
- Special population groups

**Primary Organizing Purpose**
- Livelihoods
- Savings + Credit
- Poverty alleviation

**Main activity**
- Group-based training
- Market linkages and loans
- Collective enterprises
- VSLA
- Group-based microfinance
- Self-help group
- Cash transfers
- Asset transfers

**Group approach (spectrum)**
- Leveraging group structure
- Level of formality and federation
- Individual or to group

**Integrated approaches in practice**
- Group-based microfinance and livelihoods training for vulnerable groups
- Cash or asset transfers graduation with poorest SHG members
- Women’s advocacy group with livelihoods training
- SHG with market linkages for handicrafts
- Group-MFI engaged with violence prevention programs
- Environmental conservation livelihoods training

*Groups may be open or closed with respect to membership.
** Special population groups may include vulnerable farmers, refugees, or the poorest*
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Social Action and Development
- Women’s empowerment
- Linkages to health, education
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Implications: more consistent reporting of implementation and pathways

- Future evaluations should describe groups better, and consistently.

- Impact evaluations should consider pathways linked to group type, and examine the impact of specific group components.
<table>
<thead>
<tr>
<th>Purpose</th>
<th>Governance / functioning</th>
<th>Group membership</th>
<th>Meeting Norms</th>
<th>Facilitators</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Primary objective</td>
<td>• Group registration</td>
<td>• Number of members</td>
<td>• Frequency</td>
<td>• Who</td>
</tr>
<tr>
<td>• Secondary activities</td>
<td>• Formal leadership</td>
<td>• Open/closed group</td>
<td>• Length</td>
<td>• Gender</td>
</tr>
<tr>
<td>• Primary target population</td>
<td>• Federated</td>
<td>• Eligibility criteria</td>
<td>• Place of meeting</td>
<td>• Educational criteria</td>
</tr>
<tr>
<td>• Group initiators</td>
<td></td>
<td>• Age</td>
<td>• Primary meeting activity</td>
<td>• Paid</td>
</tr>
<tr>
<td>• Formation process</td>
<td></td>
<td>• Gender</td>
<td></td>
<td>• Must be from local community</td>
</tr>
<tr>
<td>• Years of operation</td>
<td></td>
<td>• Specific population group</td>
<td></td>
<td>• Trained by</td>
</tr>
</tbody>
</table>
<pre><code>                                                                                                       | • Requirements for retention                                                           |                                                                              | • Facilitator to group ratio                                                 |
</code></pre>
Current impact evaluation evidence suggests four pathways that are driven by different women’s group components from the typology: 1) Microfinance pathway, 2) Asset transfer pathway, 3) Livelihood pathway, 4) Social capital pathway.

Three of the pathways are specific to the three different organizing purposes we identified in the typology, while the social capital pathway applies to all women’s group types we identified, regardless of the organizing purpose.
Future impact evaluations should examine the effects of specific components of women’s groups

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<tbody>
<tr>
<td><strong>1</strong></td>
<td>Evidence on the impact of women’s groups is promising but mixed</td>
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<td><strong>2</strong></td>
<td>Future impact evaluations could focus on the effects of federations, scale, and specific program components of women’s groups</td>
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<td><strong>3</strong></td>
<td>Existing evidence does not allow for establishing how different women’s group implementation models may result in different effects</td>
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</table>
The results suggest that programs varied along three axes: (1) membership, (2) primary organizing purpose, and (3) group approach. We found large variation in the extent to which programs invest in underlying group structures and dynamics. Savings and credit groups operated through slightly varying models, but overall implementation models are not well documented. Only very few studies examine the differential effectiveness of specific group implementation needs.