

# Where are the Men? How Male Engagement in Savings Groups Can Contribute to Financial Inclusion and Women's Empowerment



## LEARNING BRIEF

Where are the Men? How Male Engagement in Savings Groups Can Contribute to Financial Inclusion and Women's Empowerment

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CARE International



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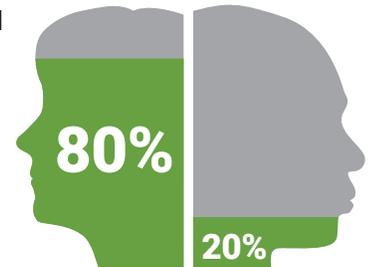
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## 1 Introduction

Worldwide, about 80 percent of Savings Group members are women (SAVIX 2019). Gendered participation rates in Savings Groups mirror those of the microfinance sector, which set a precedent of emphasizing women as financial agents from its outset in the late 1970s. For advocates of women’s financial inclusion, the high ratio of female participation in Savings Groups is positive, as it contributes to addressing the persistent gender gap in access to financial services. In developing countries, only 59 percent of women have a bank account, compared to 67 percent of men, a difference which has been stagnant since 2011 (Demirgüç-Kunt et al. 2017). In sub-Saharan Africa, the number of women with an account is less than 30 percent (FSD Africa 2018).

Despite being widely celebrated, the gender ratio in Savings Groups raises several questions.



Worldwide,  
80 percent of Savings  
Group members are  
women

<b>Gender Dynamics of Savings Group Participation</b>	What explains the stark difference in participation rates among men and women in Savings Groups? Why do development programs target women as primary beneficiaries? What about women makes them preferred members of Savings Groups?
<b>Why Engage Men?</b>	What are the implications of low male participation with respect to financial inclusion and women’s empowerment? What are the reasons to engage men in Savings Groups? What happens when men are engaged?
<b>Channels for Engaging Men</b>	Should men be engaged as members of Savings Groups, in supportive activities, or both? What are effective entry points for engaging men?
<b>Examples of Male Engagement in Savings Groups Programs</b>	What has been done so far to engage men in Savings Groups?

## 2 Gender Dynamics of Savings Group Participation

The high ratio of female participants in Savings Groups is explained by multiple factors, including: program targeting, meeting the financial needs of women, appealing to women, and the role of women as proxy members for their household.

### Savings Groups target women

Targeting is perhaps the most important factor contributing to the high rates of female membership in Savings Groups. Often this is intentional – many facilitating agencies design and implement Savings Group programs that purposely target women, sometimes exclusively. For example, the International Rescue Committee's (IRC) EA\$E program recommends that Savings Groups be comprised of women only (IRC 2012). Other examples of exclusive targeting are Oxfam America's Savings for Change program (SfC) in Sudan (Stevens 2018), and CARE's Village Savings and Loan program (VSLA) in Niger, which promotes Savings Groups as a platform for "building women's leadership and solidarity networks" (CARE International n.d.).

Women's financial inclusion generally leads to economic benefits, which are presumed to translate into broad social impacts arising from the greater propensity of women to invest in household education, healthcare, food and housing (Women's World Banking 2016). Arguably the data that supports this assumption may not exist (Moeller 2019). But the belief that "women's economic inclusion is one of the most unexploited opportunities for improving lives" (Goodman and Kaplan 2017) remains a key reason that women are targeted by financial inclusion initiatives, such as Savings Groups.

In some cases, female targeting is unintentional. Underlying assumptions about Savings Groups can affect the way that programs are presented within communities (Waller 2014). In Malawi, World Relief found that Savings Group promoters felt it was easier to talk to women about the groups and therefore did not introduce them to men. One promoter repeatedly referred to "these women's groups", highlighting the role that underlying assumptions can play in the presentation of the program within villages, unintentionally discouraging men from opting in (Rippey 2019).

### Savings Groups address the financial needs of women

The persistent gender gap in financial inclusion is explained by several barriers to financial services that disproportionately affect women:

- **Social norms** – beliefs about the appropriateness or ability of women to manage a bank account can reduce their chances of having one (Burjorjee et al. 2017).
- **Logistical restrictions** – the cost or availability of safe transportation can make travelling the distance to a financial institution particularly challenging for women (Microloan Foundation 2018).
- **Legal restrictions** – in some contexts, women need consent from their spouse or father to open a bank account, or even to leave their house or community, making access to financial services very difficult (World Bank Group 2018). Opening a bank account may also require formal identification, documents or collateral – requirements that women are less likely to possess (Women's World Banking 2016).
- **Literacy and numeracy requirements** – barriers to education for women can result in a lack of literacy and financial knowledge. This can cause them to feel less confident in their ability to engage with financial service providers, and to choose and manage appropriate financial products (OECD 2013).

Savings Groups overcome many of these barriers by offering:

- **Convenience** – groups are established within a community and the location, time and frequency of meetings are decided by the group.
- **Familiarity** – meetings take place in a safe, known environment where women are more likely to have the confidence to attend and participate.
- **No registration requirements** – no formal identification or legal contracts are required.
- **Low literacy requirements** – methodologies and records are designed to be easily accessible to individuals with low levels of literacy and numeracy.
- **Small, frequent transactions** – small deposits can be made at all meetings, and small, flexible loans are typically available at monthly loan meetings.
- **Low transaction costs** – Savings Groups do not charge account or transaction fees and participation generally does not involve significant travel time or transportation costs.

## Savings Groups appeal to women

The structure and methodology of Savings Groups may appeal more to women than to men, for reasons that include:

- **Emphasis on saving** – women demonstrate a higher preference for saving (Knowles 2018) while men have a higher preference for credit. In Malawi, Catholic Relief Services (CRS) found that men were more interested in accessing larger amounts of credit and considered Savings Groups to cater to “women’s small-scale businesses” (Waller 2014).
- **Solidarity** – Savings Groups comprised of only female members are a platform for trust and solidarity among women (Martins 2015). Meetings are an opportunity to gather, share information and experiences, socialize and support one another.
- **Tradition** – women in many cultures have traditionally been more engaged in collective activities than men (Wickrama 1994). Savings Groups leverage this tendency for women to self-organize and develop intimate relationships.

## Women serve as proxy members for their household

Rates of female membership are also elevated by the tendency for women to participate in a Savings Group on behalf of their household. A gender analysis of Savings Groups by Christian Aid found that “women act as proxy members for their husbands who contribute to shares and claim the dividends” (Molloy et al. 2016). Similarly, research by CRS in Malawi found that “most men assumed that they could benefit indirectly via their wives’ membership” or “sent their wives to represent ‘family interests’” (Waller 2014).

Negative perceptions of men’s creditworthiness may lead some women to self-select as the proxy member. That women are more likely to repay a loan than men is a common assumption in the microfinance industry (D’Espallier et al. 2010). The belief that men may fail to repay loans also prevails among some female Savings Group members.

Such attitudes can generate resentment among men, both discouraging their own participation and leading them to be unsupportive of women’s participation (Waller 2014).

“MEN ARE HARD TO MANAGE, THEY DEFAULT A LOT, BUT A WOMAN, EVEN IF SHE BORROWED THE MONEY ON BEHALF OF HER HUSBAND, SHE WOULD PESTER HIM UNTIL HE PAYS IT BACK FULLY. THAT IS WHY WE HAVE FEW MEN. IT’S FOR OUR OWN GOOD.”

(SAVINGS GROUP LEADER,  
QUOTED IN MUTEBI ET AL. 2017)





Catholic Relief Services

### 3 Why Engage Men?

There are two key reasons to engage more men in Savings Groups. First, to support universal financial inclusion – a third of men in developing countries do not have a bank account (Demirgüç-Kunt et al. 2017) and could benefit from the financial services offered by Savings Groups. And secondly, gender equity and women's empowerment cannot be achieved without the meaningful engagement of boys and men.

#### Addressing male financial exclusion

Although Savings Groups are particularly well suited to women, they are by no means unsuited to men. They have the potential to serve both men and women – particularly in rural areas underserved by financial institutions – with safe, convenient, low cost access to savings, credit and insurance.

Particularly vulnerable to financial exclusion are young men, men living in the poorest households, men with disabilities, men living with HIV, male smallholder farmers and men that have been forcibly displaced (Allen 2018). Like women, men in these underserved segments could experience great benefit from belonging to a Savings Group. Supporting their participation would make an important contribution towards achieving universal financial inclusion.

## Savings Groups as a platform for gender equity

The International Center for Research on Women (ICRW) argues that “meaningful engagement with men and boys is increasingly recognized as critical to advancing gender equality and equity” (Glinski et al. 2018). Male engagement is critical because gender inequity is defined by unequal power relations; in most cases, men – not women – are the ones with the power to transform harmful gender norms. Empowering women and advancing gender equity does not simply benefit from male engagement, it depends on it. After decades of focusing on women in gender equality programming, this fact has become widely recognized by development practitioners, most prominently in the UN Women's *HeForShe* campaign.

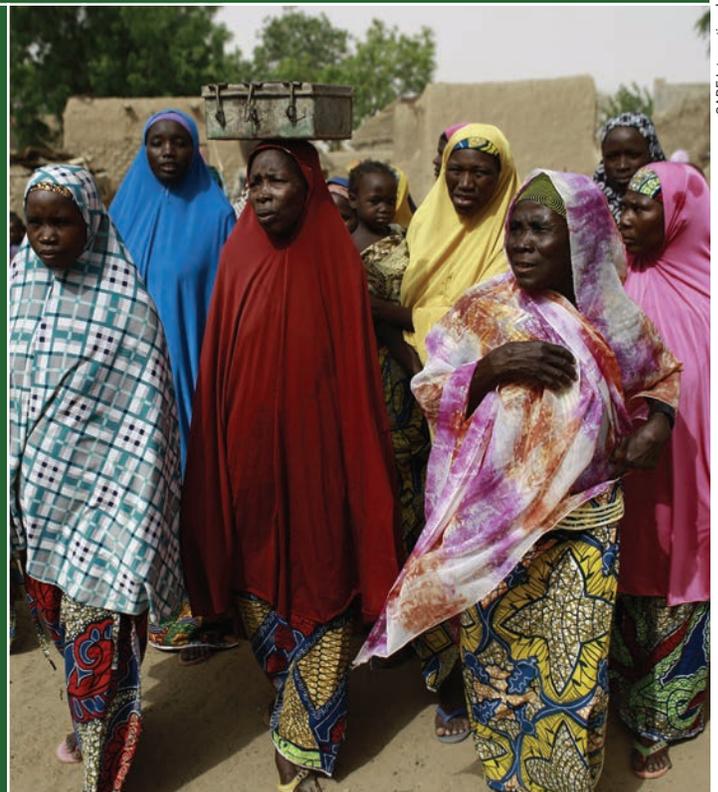
Gender inequality limits the effectiveness of Savings Groups as a platform for women's empowerment – an explicit objective of many programs. While experiences vary, inequitable gender dynamics can constrain women's ability to fully participate and benefit from Savings Groups (CARE International 2012). Some women require permission from their husbands to join a Savings Group (Molloy et al. 2016), and many women depend on male household members for saving contributions and cannot independently make decisions about taking or using loans. Women who use savings or loans to purchase assets are less likely to have control of them and are less likely to generate economic benefit from them, given the small-scale nature of many female-run income-generating activities (CARE International 2012).

“EVEN THOUGH MEN ARE NOT MEMBERS OF [SAVINGS GROUPS], THEY ARE IN MANY CASES CONTROLLING THE FUNCTIONING OF [THE GROUP].”

(MARTINS 2015)

“YOU CAN PUT ALL THE FINANCIAL INCLUSION YOU WANT IN A WOMAN'S LIFE. BUT IF WE DON'T REFORM CONSTRAINTS LIKE WOMEN'S ACCESS TO LAND, NOTHING CHANGES. WE NEED TO BE CLEARER ABOUT WHAT FINANCIAL INCLUSION CAN CONTRIBUTE TO AND BE VOCAL ABOUT THE LIMITATIONS IN TERMS OF GENDER TRANSFORMATION.”

(VOSSENBERG ET AL. 2018)





Financial inclusion initiatives for women can generate significant economic benefits, but access to financial services alone does not transform gender norms or women's holistic lives (IDRC 2018; Vossenberg et al. 2018). When Savings Groups "are implemented in the absence of any broader attempts to change the gendered views of male partners" their impact on women's empowerment is limited (Gash 2017).

Another important reason to engage men in Savings Groups is the potential for women's economic advancement to result in unintended negative outcomes. These include "increased time poverty, sex-segregated labor markets, gender-based violence, the cooption or

loss of income and poor health outcomes" (ICRW 2019). There is growing recognition that the economic status of women can be perceived as a threat by male members of her household or community and can put women at risk of gender-based or intimate-partner violence (Edwards 2017). Several studies from South Asia demonstrate a link between domestic violence and increases in a woman's access to credit (Hunt and Kasynathan 2001). Involving men in project activities reduces the likelihood of backlash by ensuring men don't feel alienated or threatened (UN Women 2013). To ensure Savings Groups do no harm to women members, men can be engaged in parallel initiatives that directly address harmful gender norms (Gash 2017).

**So, what happens when men are engaged?** While consensus grows on the need to engage men in gender equity, evidence on the impact of male engagement remains relatively scarce (Doyle et al. 2018). In the reproductive health sector, for example, efforts to engage men are increasingly common, and yet gaps in measurement persist (Adamou et al. 2019). Where results have been measured, however, most efforts to engage men have been effective or showed promise in bringing about desired changes (WHO 2007). Some of the measured outcomes of reproductive health-related interventions include more gender-equitable attitudes, better communication between spouses, reduced intimate-partner violence (IPV), more action by male leaders against child marriage, improved health-related behaviors, men doing more household chores and greater social support for spouses (WHO 2007; Public Health Foundation of India 2014; Goodman and Kaplan 2017). Among these interventions, those that were designed to be gender transformative were more successful in achieving their objectives (WHO 2017).

Similarly, gaps persist in the measurement of women's empowerment in Savings Groups (Rickard and Johnsson 2018), and few programs that purposely engage men have been evaluated. Nevertheless, the available evidence suggests that engaging men in gender-transformative activities (such as discussion-based curriculums) within Savings Groups, improves the impact of Savings Groups on women's empowerment.

In Rwanda, CARE engaged male spouses of Savings Group members in a curriculum that addressed gender norms (see Annex, *Journeys of Transformation and Indashyikirwa*). Project evaluations found the curriculum

reduced IPV, improved communication, relationships and mental health, saw men take on a larger role in caring for children and become more supportive of family planning (WhatWorks 2019; Sleghe et al. 2013).

In Côte d'Ivoire, the IRC implemented a Savings Group program offering couples training that addressed gender within a financial wellbeing curriculum (see Annex, *EA\$E*). The intervention significantly reduced IPV and economic abuse, improved relationships and led to more joint financial planning (Gupta et al. 2014; Falb et al. 2014). In Burundi, an evaluation of the same program found it resulted in a reduced incidence of IPV and acceptance of violence against women, and increases in women's decision-making and couples' negotiation (IRC 2011).

There is also some evidence to suggest that women's empowerment can be impacted by engaging men as members of Savings Groups. A review of CARE's work with collectives found that, while different group compositions have distinct strengths and weaknesses, outcomes such as receiving help with household work, accessing resources and improving income were greater in balanced mixed-gender groups than in women-only groups (CARE International 2016). Balanced mixed-gender groups also made more progress towards their group's goals, and outcomes were further improved when groups had female leaders.

There may be circumstances in which single-sex membership is preferable. However, concerns that male members will coopt a group and disempower female members appear to be mitigated by a gender balance among members and women leaders – as well as the principles of self-selection and democratic leadership embedded within most Savings Groups methodologies.

“THE OVERARCHING LESSON WAS THE IMPORTANCE BOTH OF MEN’S ENGAGEMENT AND WOMEN’S LEADERSHIP. IN GENERAL, THE GROUPS THAT WERE MOST SUCCESSFUL AT MEETING BOTH WOMEN’S EMPOWERMENT AND DEVELOPMENT GOALS WERE MIXED GENDER GROUPS WITH WOMEN LEADERS.”

*(CARE INTERNATIONAL N.D.)*

World Relief



## 4 Channels for Male Engagement

Depending on the aim of the program, men may be engaged either as Saving Group members, or as participants in supportive activities.

### Men as group members

To help address male financial exclusion, Savings Groups programs can make efforts to ensure that men are extended equal opportunity to join or form groups. This requires that men are included in community mobilization and promotional activities, that program staff use inclusive language that does not portray Savings Groups as being 'for women', and that the potential benefit of Savings Groups for all community members is clearly articulated.

Individual preferences may differ when it comes to the gender composition of a Savings Group. Some members may appreciate mixed-sex groups for the opportunity to share ideas and generate understanding between men and women, while others may feel more comfortable in a same-sex group (Waller 2014). Where a program chooses to form all-female groups, the opportunity can also be extended to form all-male or mixed groups.

Mixed-sex groups can also serve as a platform for women and men to operate under a single set of rules where every member has the same rights and responsibilities, with potential demonstration effects beyond the group. As members of a mixed-sex group, men also have the opportunity to witness the financial and management abilities of women.

"COUPLES WHERE BOTH WERE MEMBERS OF THE SAME GROUP OR IN DIFFERENT ONES REPORTED THE GREATEST CHANGE IN MORE GENDER-EQUITABLE DECISION MAKING AND CONTROL OVER ASSETS ACQUIRED FROM [SAVINGS GROUPS]."

(WALLER 2014)



### Men as participants in supportive activities

Savings Groups alone are unlikely to create significant, lasting shifts in gender equality and women's empowerment. Where that is the objective, supportive gender-transformative activities that engage men are also recommended.

Most examples of such supporting activities involve a series of trainings or dialogues that address gender-related topics. Sometimes, gender issues are approached indirectly through other topics. For example, the IRC's EA\$E program is "designed to look like a financial planning program" but aims to impact gender norms and IPV (IRC 2012). Examples of Savings Group programs that engage men in supportive, gender-transformative activities are summarized in the Annex.

When men are engaged in activities that examine and challenge gender norms, care must be taken to ensure a balance between appealing to men while fully addressing the ways in which male power and privilege benefit men and harm women (Greig 2018).

### Effective entry points for engaging men

Men are not a homogeneous group. The catalyst that attracts men to a Savings Group will vary. Programs should "consider the diversity in power and privilege that men experience in various contexts" (Glinski et al. 2018). Some entry points that may be effective in engaging men – as members in Savings Groups or in supporting, gender-transformative activities – are discussed below.

**Men as agents of change.** Men are often portrayed as obstacles to gender equality. Dwelling on a negative message where men are blamed for being 'the problem' can lead to a self-fulfilling prophecy (Heilman and Meyers 2016). Reframing messages to communicate positive opportunities for men to be agents of change will encourage and inspire men to be allies in the process of achieving gender equality (Glinski et al. 2018).

**Men trapped in the 'Man box.'** Men are not necessarily perpetrators of the patriarchy, they are also victims of its toxic masculinity, the pressures of which can lead to alcohol abuse, violent behavior, depression and even suicide (CARE International 2017). The key is not to challenge men as individuals, but to invite individual men to challenge manhood.

“THE MAN BOX REFERS TO A SET OF BELIEFS, COMMUNICATED BY PARENTS, FAMILIES, THE MEDIA, PEERS, AND OTHER MEMBERS OF SOCIETY, THAT PLACE PRESSURE ON MEN TO BE A CERTAIN WAY. THESE PRESSURES TELL MEN TO BE SELF-SUFFICIENT, TO ACT TOUGH, TO BE PHYSICALLY ATTRACTIVE, TO STICK TO RIGID GENDER ROLES, TO BE HETEROSEXUAL, TO HAVE SEXUAL PROWESS, AND TO USE AGGRESSION TO RESOLVE CONFLICTS.”

(HEILMAN ET AL. 2017)

The ICRW cautions, however, against relying exclusively on this type of 'soft approach'. While avoiding 'zero-sum' messaging, they stress the importance of also acknowledging and addressing the harm caused to women by patriarchal power structures and suggest that focusing on the harm to men "be seen as an intermediary step on the path to gender transformation" (Glinski et al. 2018).

**Young men.** Compared to older men, young men can be more open to equitable attitudes and practices (Levtov et al. 2014). Adolescent boys and young men are still in the process of forming their views of the world, including social norms. This can make them more amenable to reflection on harmful gender norms and more capable of reshaping them into positive ones (Glinski et al. 2018).

**Men in positions of influence.** Male community leaders and men of influence shape and uphold gender norms, which makes it critical that they be engaged (Glinski et al. 2018). Often, these individuals are motivated to serve their communities, which can result in an openness to address harmful gender norms (Wu et al. 2016). The high visibility of such leaders poses risks, however, if the message becomes undermined by failure to consistently behave according to the gender attitudes being promoted.

**Men as spouses.** While gender inequality is prevalent in many parts of society, it is particularly impactful at the household level, where gendered power dynamics have the greatest impact on a woman's wellbeing. Rigid gender norms within spousal relationships cause many marriages to be characterized by stress, conflict and violence. Men and women who desire an improved relationship with their spouse may not know how to achieve that. Engaging men as spouses can help them understand the value that women bring to their families, the amount of work they do for their households, and the ways in which all family members – including men – could benefit from better communication, joint decision-making, a reduction in gender-based violence and a more balanced distribution of household work (IRC 2012).

Male spouses are the most common entry point for male engagement within Savings Group programs. In some cases, programs are specifically designed for couples as they address elements of spousal relationships like financial planning, conflict resolution and negotiation. Programs with couple's components include the IRC's *EAŞE*, CARE's *Indashyikirwa*, and World Relief's *Deciding Together* (see Annex).

**Men as fathers.** In their extensive work engaging men, Promundo has found fatherhood to be one of the most effective entry points for approaching sensitive topics related to gender norms. Fathers are generally interested in child wellbeing and addressing fatherhood serves as an effective way to entice men to participate in gender-transformative programming that envisions alternative masculinities (Glinski et al. 2018). Critically, fatherhood is also an entry point for addressing the burden of care and domestic work that limits women's economic empowerment (Promundo and Sonke Gender Justice Network 2014). When men engage in childcare, there is more likely to be positive changes in gender relationships and household decision-making, fewer incidents of violence and improved maternal wellbeing (Greig 2018).

Results from Promundo's *Program P* – a 15-session curriculum covering a variety of topics including gender and power, fatherhood, caregiving and child development – implemented in Rwanda found that, two years later, men were "nearly half as likely to use violence against their female partners and spend almost one hour more per day doing household chores" (Doyle et al. 2018). In Nicaragua, *Program P* led to improved relationships between men, their children and their partners, and more male participation in housework and childcare.

**Men as mentors.** Role models have a significant impact on the ability of individuals to change their behavior. People are more likely to embrace new attitudes and behaviors when others they trust are doing the same (Heilman and Meyers 2016). Male role models such as peer mentors, celebrities and community leaders are an effective catalyst for gender norm change (Glinski et al. 2018).

Mentors are particularly effective when they themselves have undergone compelling changes. Unlike men previously inclined to support gender equality, men who began with unsupportive attitudes and behaviors that significantly shifted are more relatable and likely to spark reflection among men at a similar starting point. In Burundi, CARE identified men that had undergone extraordinary transformations and invited them to promote positive change in their communities by sharing their stories with other men (CARE International 2009).

Mercy Corps

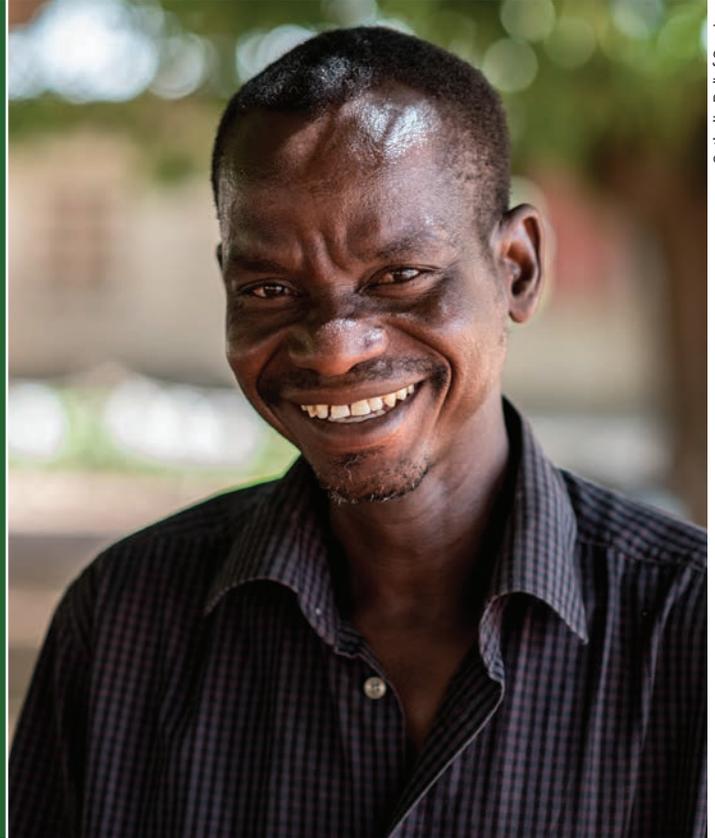


The work of mentors is likely to be very challenging and met with initial resistance. In Uganda, men participating in a *Role Model Men* program initially experienced significant backlash from some members of their community. Many men felt threatened by the messages the role models were sharing and suggested they had been 'bewitched' by their wives or paid by NGOs to spread false advice (CARE International 2016). While mentors have proven to effectively instigate change, it is important to recognize the time and support they will require to do so. In Rwanda, CARE International and the Rwanda Men's Resource Center (RWAMREC) combatted this phenomenon by establishing *Men Engaged Clubs* to provide moral support for men who had been trained on gender equality, to combat isolation and as a platform to expand their engagement with other men.

**Men and women together.** Engaging all genders in the struggle for gender equality is referred to by the ICRW as a 'gender-synchronized' approach. This can involve working with men and women in isolation, but ideally it brings both sexes together in respectful dialogue. The success of gender-synchronized approaches requires that both genders are educated about what the other is experiencing, and that discussions take place in spaces where participants feel safe reflecting and sharing on what can be uncomfortable topics (Glinksi et al. 2018). Savings Groups have the potential to serve as safe spaces given the trust and solidarity that commonly develops among group members.

“ONE DAY, A MAN NAMED OLOYA BEN ASKED [ME] TO ATTEND A MEETING. I AGREED QUICKLY BECAUSE I KNEW THEY WERE GOING TO GIVE US A LITTLE MONEY AFTER THE MEETING WHICH I COULD USE TO BUY ALCOHOL... WHEN I REACHED THE PLACE, I FOUND SOME MEN CALLING THEMSELVES *COO MAKWIRI* (ROLE MODEL MEN), TALKING ABOUT GENDER-BASED VIOLENCE, ALCOHOL, ETC.”

(CARE INTERNATIONAL 2017)



Catholic Relief Services

**Financial or material incentives for men.** Men may not see what is ‘in it for them’. Gender equality is sometimes viewed as a win-lose scenario, where what women stand to gain is taken away from men. The use of financial incentives to drive participation in development programming is controversial, but can be effective. Some argue that financial incentives to participate undermine long-term success and sustainability of interventions, while others defend their ability to get men in the door.

One study looking at male and female participation in HIV programming found the use of financial incentives was more effective at enrolling and retaining men than women (Durantini and Albarracin 2009).

**Tangible benefits for men.** Another effective approach to incentivizing men is to build gender-transformative approaches into activities that offer tangible, recognizable benefits to men. For example, the IRC’s *EA\$E* program is presented as a financial planning curriculum, but has the objective of increasing women’s decision-making and reducing intimate-partner violence (IRC 2012). In Bangladesh, CARE engaged men in discussions on gender roles while working on a community-wide sanitation system identified as valuable by both men and women in the community. In CARE’s experience, the most effective entry points for engaging men “are non-political, do not challenge ‘the powerful’ and serve to benefit the majority of households within the community” (CARE International 2009).



## 5 Conclusions

Savings Groups are a powerful platform for women's financial inclusion and economic empowerment. But their impact on men's financial inclusion and gender equality is constrained by low levels of male participation in groups and supportive activities.

The active and purposeful recruitment of men into Savings Groups can contribute to universal financial inclusion. Promoting men's equitable access to Savings Groups can ensure that underserved segments of the male – as well as female – population are reached with basic financial services: namely people living in the poorest households, people living with or affected by HIV or disabilities, youth, and forcibly-displaced people.

The potential for Savings Groups to empower women is greater when men are engaged. Despite the significant economic benefits that Savings Groups generate, women will not experience more holistic improvements to their wellbeing if the harmful gender norms that limit their choices, their influence and their actions, are not addressed. For Savings Groups to contribute more broadly to the economic, personal and social advancement of women, men and boys must be meaningfully engaged in the process, as Savings Group members or in supporting activities.

## 6 ANNEX: Examples of Male Engagement in Savings Group Programs

### SILC + GTA

#### Savings Groups + Gender Transformative Approach

##### *WorldFish & Promundo (Zambia)*

This approach recognizes that, although Savings Groups target women with the goal of increasing women's empowerment, evidence shows that this is not necessarily achieved through Savings Groups alone. The goal of the 12 activity-based sessions is "to engage men in SILC group participation and support, and to improve gender relations and decision-making processes for enhanced group performance and financial investments." The sessions are conducted with both partnered and un-partnered men and women and address topics that include gender and power dynamics, prevention of gender-based violence, caregiving and shared household decision making. The approach also includes the documentation of issues brought up by male and female participants during each session.

The program is based on the following principles:

- Women and girls are equals to men and boys. It is important to fully support gender equality and women's empowerment. A more equal world benefits everyone.
- Men can change and have a capacity for nonviolence. When women and men work together, it is possible to find peaceful solutions to conflict.
- Like women, many men are made vulnerable by unhealthy beliefs about masculinity. From a young age, boys and young men are punished both physically and emotionally for not conforming to harmful stereotypes of manhood.
- In order to achieve gender equality, men must be part of the solution.

Manual: <https://promundoglobal.org/resources/silcgta-facilitation-manual-savings-internal-lending-communities-plus-gender-transformative-approach-silcgta/>

### Deciding Together

#### Savings Groups + Financial Education

##### *World Relief (Rwanda)*

Research conducted by World Relief in Rwanda in 2017 observed that women Savings Group members did not feel they had the capacity to discuss finances or make joint financial decisions with their spouse. Women expressed a desire to be able to approach this topic with their husbands, and so World Relief developed a 6-lesson training program called Deciding Together. Community-based 'Lead Couples' are recruited and trained to facilitate a group through lessons that cover both gender-related and financial content. The lessons feature games, activities and a story woven throughout all sessions. This approach was piloted from July to September 2019, and an evaluation is planned in November 2019.

### Tuungane Program

#### Savings Groups + Gender Training

*CARE International (Democratic Republic of the Congo)*

The *Tuungane Program*, implemented in 2012-2013, incorporated gender training with Savings Groups. The training was developed in response to the ineffectiveness of attempts to elevate women's voices within the community, which were hindered by severe gender inequalities at home. The training included sessions for men and women to discuss gender issues, barriers and opportunities. The program produced strong economic results, as well as significant shifts in gender relations. There were positive changes to men's perception of their wives, lower levels of domestic violence and shifts in traditional gender roles. Women were also more engaged in community activities and more confident in their ability to speak publicly, while men showed greater respect for women and were more supportive of their participation in community activities (Martins 2015).

**More Info:** <https://insights.careinternational.org.uk/development-blog/how-savings-groups-promote-gender-equality-and-good-governance>

### Journeys of Transformation

#### Saving Groups + Group Education

*CARE International, Promundo and RWAMREC (Rwanda)*

In response to the diverse male reactions to female participation in Savings Groups in Rwanda, CARE Rwanda together with male engagement experts Promundo, developed a series of training sessions to be integrated into their Savings Groups program. The project sought to engage husbands of female Savings Group members as allies in the process of women's empowerment and gender equity by having them participate in education sessions. The 16 sessions cover business, health and laws & policies, and encourage men to reflect on how gender norms shape their attitudes, beliefs and practices.

*Journeys of Transformation* was piloted in 2011-12 and the results reflected that those who participated in the program had greater income and were more likely to make joint financial decisions; husbands were more engaged in household chores and child care; and enjoyed more harmonious relationships as a result of improved communication and a reduction in violence.

**More Info:** <https://www.care.org/our-work/womens-empowerment/what-about-men-boys/technical-resources-engaging-men-and-boys/journeys>

**Manual:** <https://www.care.org/sites/default/files/documents/Rwanda%20Journey%27s%20of%20Transformation.pdf>

**Research:** <https://www.tandfonline.com/doi/abs/10.1080/13552074.2013.767495>



### Indashyikirwa

**Savings Groups + Couple's Curriculum + Community Activism + Opinion Leaders + Safe Spaces**  
**CARE International, Rwanda Men's Resource Centre, and the Rwandan Women's Network (Rwanda)**

Building on the successes of *Journeys of Transformation* and other programs, CARE Rwanda, together with local partners RWAMREC and the Rwandan Women's Network, developed a comprehensive approach to further reduce IPV. *Indashyikirwa* (agents of change) combined Savings Groups with an updated version of the gender-transformative couple's curriculum, along with community activism, opinion leaders training and safe spaces for women. The updated couple's curriculum featured 21 sessions for couples recruited through Savings Groups, led by one male and one female facilitator. Topics included gender concepts, drivers of and responses to IPV, household roles, healthy relationships, activism and positive parenting.

*Indashyikirwa* was evaluated through a community randomized controlled trial and qualitative research (Stern et al. 2018). The evaluation found a statistically significant reduction of 55 percent of women reporting experiences of IPV in the 24 months following their participation in the couple's curriculum. Improvements were also reported in men's and women's communication, relationships and mental health. Participating households experienced greater income and food security compared to those in Savings Groups alone.

**Summary:** <https://prevention-collaborative.org/wp-content/uploads/2019/03/PROGRAMME-SUMMARY-Indashyikirwa-FINAL-1.pdf>

**Manual:** <https://insights.careinternational.org.uk/publications/couple-curriculum-training-module-indashyikirwa-programme>

**Impact:** <https://www.whatworks.co.za/resources/policy-briefs/item/651-impact-of-indashyikirwa>

**Evaluation:** <http://www.careevaluations.org/wp-content/uploads/Indashyikirwa->

**EAŞE****Saving Groups + Discussion Series*****International Rescue Committee (Burundi, Côte d'Ivoire)***

The EAŞE program developed by the IRC combines Savings Groups with an eight-session discussion series. The curriculum is designed to impact the prevalence of intimate-partner violence through a behavior change approach that focuses on financial planning.

Male engagement is a key component of the program. The Facilitator's Guide states: "Men are in a critical position to stop violence against women, girls, boys and other men, as well as to influence norms, attitudes, gender roles and expectations. The IRC believes that the inclusion of men in violence prevention will create a world where women and children are not only safe from abuse and the threat of violence, but are also safe to fulfill their potential and to exercise control over their lives." The use of a non-threatening entry point and participatory methods allows facilitators to challenge gender norms among male participants.

Independent evaluations found that intimate partner violence decreased significantly and shared decision-making increased as a result of the program (UN Women 2013; Gupta et al. 2013)

<b>Summary:</b>	<a href="https://www.rescue.org/resource/economic-recovery-and-development-international-rescue-committee-womens-economic">https://www.rescue.org/resource/economic-recovery-and-development-international-rescue-committee-womens-economic</a>
<b>Implementation Guide:</b>	<a href="https://www.fsnnetwork.org/sites/default/files/001_EAE_Implementation-Guide_English%20%281%29.pdf">https://www.fsnnetwork.org/sites/default/files/001_EAE_Implementation-Guide_English%20%281%29.pdf</a>
<b>Facilitators Guide:</b>	<a href="https://www.fsnnetwork.org/eae-discussion-series-facilitators-guide">https://www.fsnnetwork.org/eae-discussion-series-facilitators-guide</a>
<b>Research:</b>	<a href="https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3816202/">https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3816202/</a>

**GALS****Savings Groups + Gender Action Learning System*****Oxfam & CREAM (Uganda)***

The Community Enterprise for Rural Activity Management (CREAM) began establishing Savings Groups in 2003. The group members, 75 per cent women, experienced increases in household income and savings. Despite this success, CREAM observed limited changes with respect to the wellbeing of women members. This was perceived to be a result of women having limited control over resources.

CREAM introduced the *Gender Action Learning System* (GALS) to Savings Groups to address underlying gender issues affecting financial decision-making and control over resources. GALS tools were integrated into the Savings Group curriculum and delivered to new groups by existing Savings Group facilitators at weekly group meetings. Tools included visioning exercises, market mapping, and a *Gender Balance Tree* to analyze the division of labor and resources.

One group trained on GALS reported improvements in joint financial planning and decision making, better use of financial resources, reductions in domestic violence, increased savings and dramatically increased membership. The members of the group also expanded their impact by sharing GALS tools with others in their community.

**Summary:** [https://uganda.oxfam.org/sites/uganda.oxfam.org/files/file\\_attachments/Adapting-GALS-in-development-programs-FINAL.pdf](https://uganda.oxfam.org/sites/uganda.oxfam.org/files/file_attachments/Adapting-GALS-in-development-programs-FINAL.pdf)

**Case Study:** [https://www.oxfamnovib.nl/Redactie/Downloads/English/publications/weman\\_Case%20study%20CREAM%20Uganda%20GALS%20in%20VSLA.docx](https://www.oxfamnovib.nl/Redactie/Downloads/English/publications/weman_Case%20study%20CREAM%20Uganda%20GALS%20in%20VSLA.docx)

**Brochure:** [https://www.oxfamnovib.nl/redactie/Downloads/English/SPEF/141023\\_2-pager\\_Flyer\\_GALS\\_Oxfam.pdf](https://www.oxfamnovib.nl/redactie/Downloads/English/SPEF/141023_2-pager_Flyer_GALS_Oxfam.pdf)

**Guide:** [https://www.oxfamnovib.nl/Redactie/Downloads/English/publications/150115\\_Practical%20guide%20GALS%20summary%20Phase%201-2%20lr.pdf](https://www.oxfamnovib.nl/Redactie/Downloads/English/publications/150115_Practical%20guide%20GALS%20summary%20Phase%201-2%20lr.pdf)

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