



THE ROLE OF COLLECTIVES IN ACHIEVING WOMEN'S ECONOMIC EMPOWERMENT: A CROSS-PROJECT ANALYSIS



Collectives are a fundamental building block for much of CARE's work. What are the greatest strengths of a collectives approach across projects? We combined data from many CARE collectives across projects and found that:

- **The gender composition of the collective affects the intended outcomes.**
- **The most successful collectives are those with a balanced gender mix of collective members and women leaders. The second most successful collectives are those with a balanced gender mix and mixed gender leaders.**
- **CARE collectives are having an effect on women's economic empowerment.**
- **CARE collectives are having a particularly strong effect on income, leadership, domestic decision making, production, violence and time use.**

Women's Journey of Change

Women have told us that these are the 5 most common barriers to their economic empowerment. What happens to these barriers when these women join collectives?

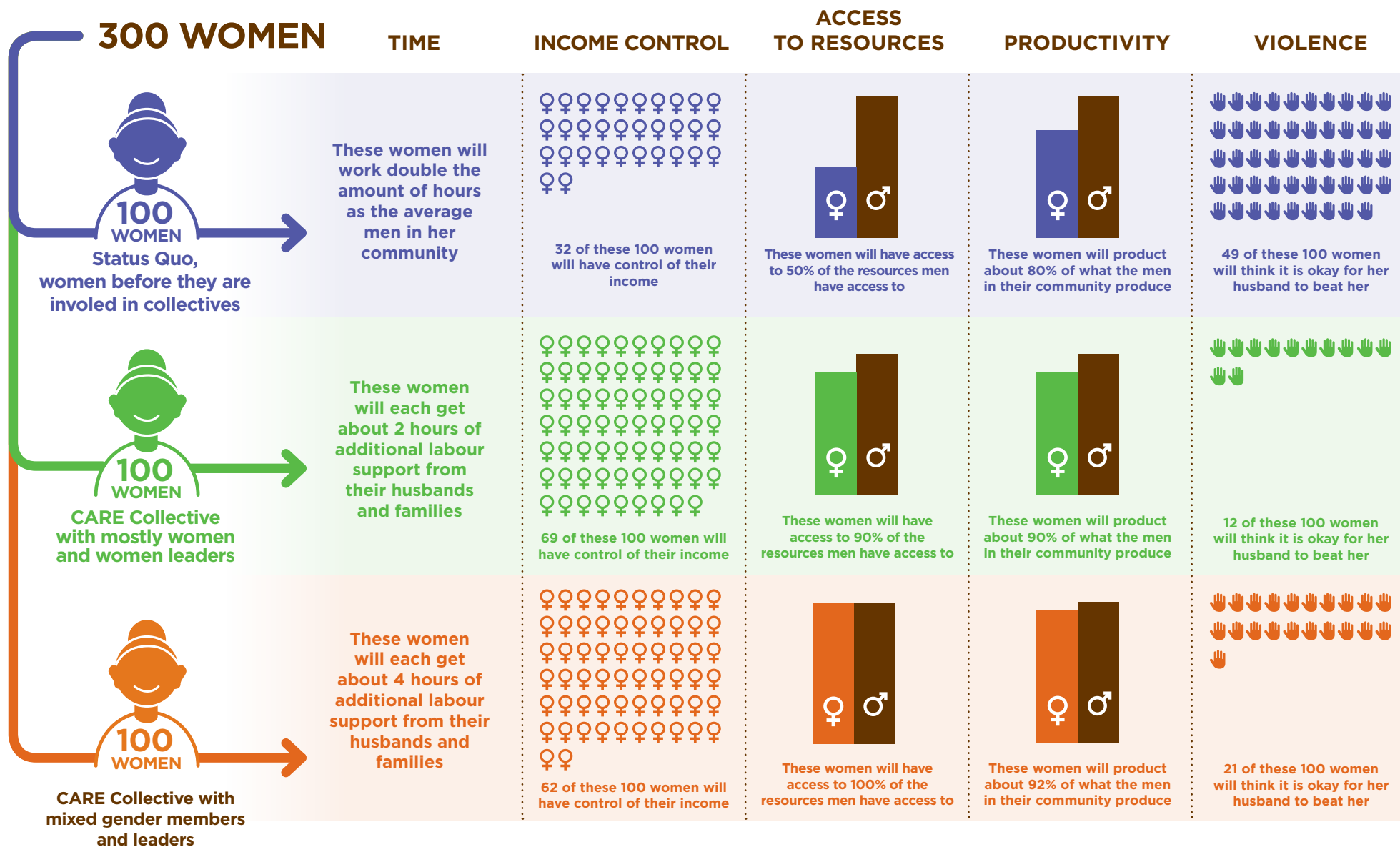
Lack of Time

Low Income Control

Limited Access to Resources

Violence

Productivity Gap





CARE Collectives and Gender

Collectives, including economically-oriented groups such as Village Savings and Loan Associations (VSLAs), producer groups and agricultural cooperatives as well as identify-oriented groups such as self-help associations are central to CARE's approach. CARE'S approach to women's empowerment through collectives is based on a global theory of change that addresses the underlying causes of poverty and women's exclusion in various aspects of society through increased communal activity and empowerment of women.

Individual CARE projects have completed research to assess the strengths and weaknesses of their collectives approach. The existence of the datasets from these individual projects presents an opportunity to also address more global questions on the varying effects of collectives.

By combining datasets across CARE collective projects we are able to answer questions that transcend local contexts and provide evidence and guidance for continued women's empowerment work based on the foundation of collectives.

For this collective analysis, we combined the datasets from three large multi-country projects:

- **Strengthening the Dairy Value Chain (Bangladesh)**
Increasing milk production and milk quality in farmers while increasing well being and gender equity in learning groups and households.
- **Pathways to Secure Livelihood (Bangladesh, Ghana, India, Mali, Malawi, Tanzania)**
Improving the lives of poor women farmers by increasing their opportunities while addressing their social, economic and environmental constraints.
- **Link Up (Kenya, Tanzania)**
Driving savings-led financial inclusion for the under-served, promote the continued growth of mature savings groups and to increase well-being among member households.

Each of the three projects involved in the analysis have unique specific objectives in addition to the global objective of increasing women's empowerment.



We combined the datasets from the three projects in such a way as to preserve their integrity while allowing for global comparison.

Using the combined datasets, we asked four research questions:

- 1. Does the gender composition of the collective affect the intended outcomes?**
- 2. In what ways does the gender composition affect the outcomes of the collective?**
- 3. Are CARE collectives having an effect on women's economic empowerment?**
- 4. In what dimensions are CARE collectives having an effect on women's economic empowerment?**

An analysis of the collectives data has revealed six common dimensions of women's economic empowerment that are being actively effected by the collectives. Combining the data involved extensive normalization, standardization and synthesis of the data to ensure comparability across datasets. Details of these technical processes can be found at the end of this document.

This includes increasing skills and access to productive resources, improving institutional environments and assisting women in their ability to make and act upon decisions.

Economic empowerment is intertwined with social and political empowerment due to complex relationships with unpaid work, limited mobility, and gender-based violence.

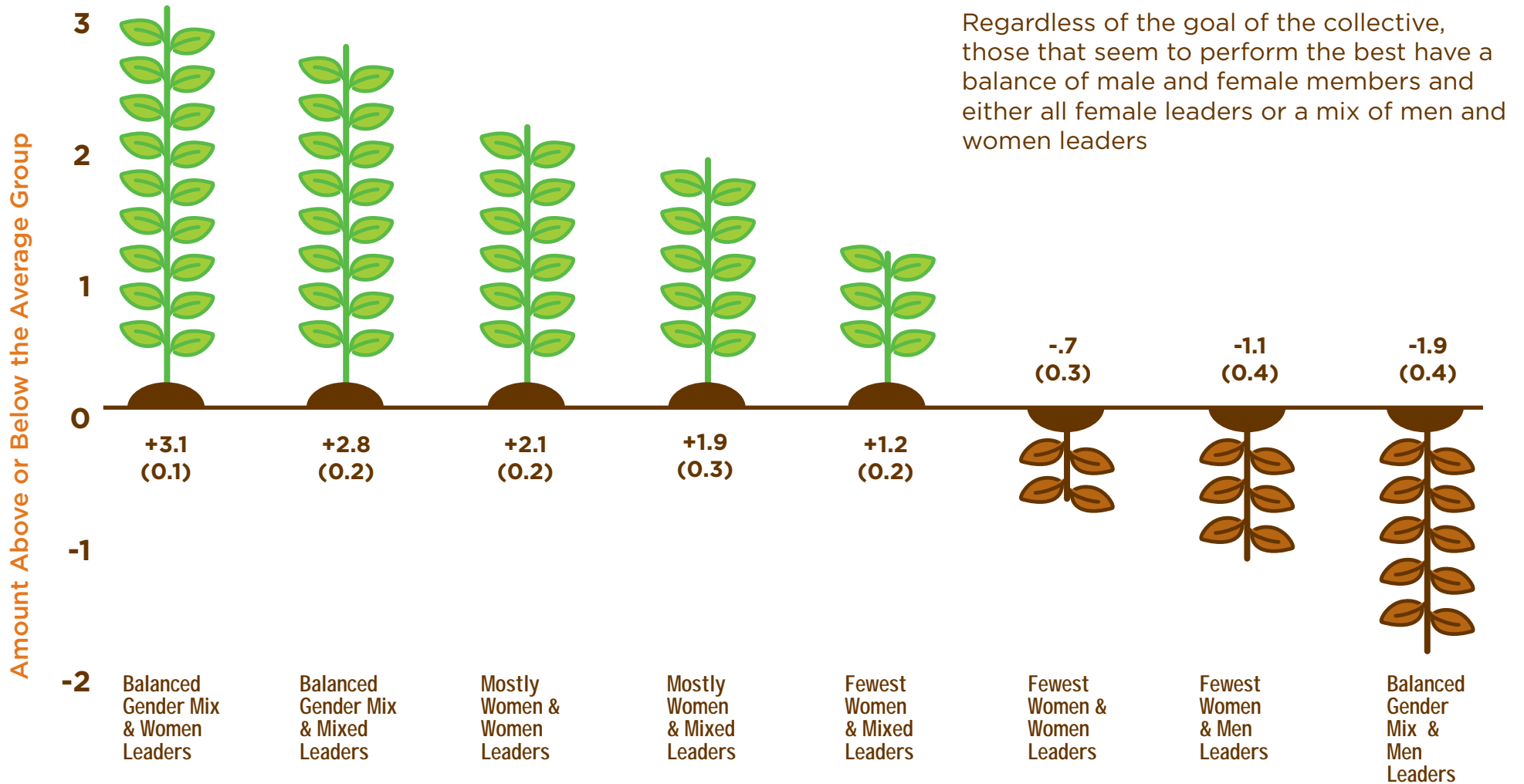


Does the gender composition of the collective affect the intended outcomes? YES



Here we look at the intended outcomes of each collective – whether it is to produce more milk, the increase agricultural production or establish financial security. We standardized these results across collectives and compared different types of collectives by their gender composition. The groups that performed the best were groups with moderate proportions of women and either women or mixed gender leaders. The groups that performed the worst were groups with low or moderate proportions of women and male leaders.

The scale represents the amount above or below the average each collective is doing in terms of their project's goals. For example, a group at 3.1 is doing about three times better than the average group. A group at -1.9 is doing almost 2 times worse than the average group. Groups are rated in relation to their project's goals - SDVC groups are rated on milk quality and amount, Pathways groups on practice adoption and LinkUp groups on financial inclusion.



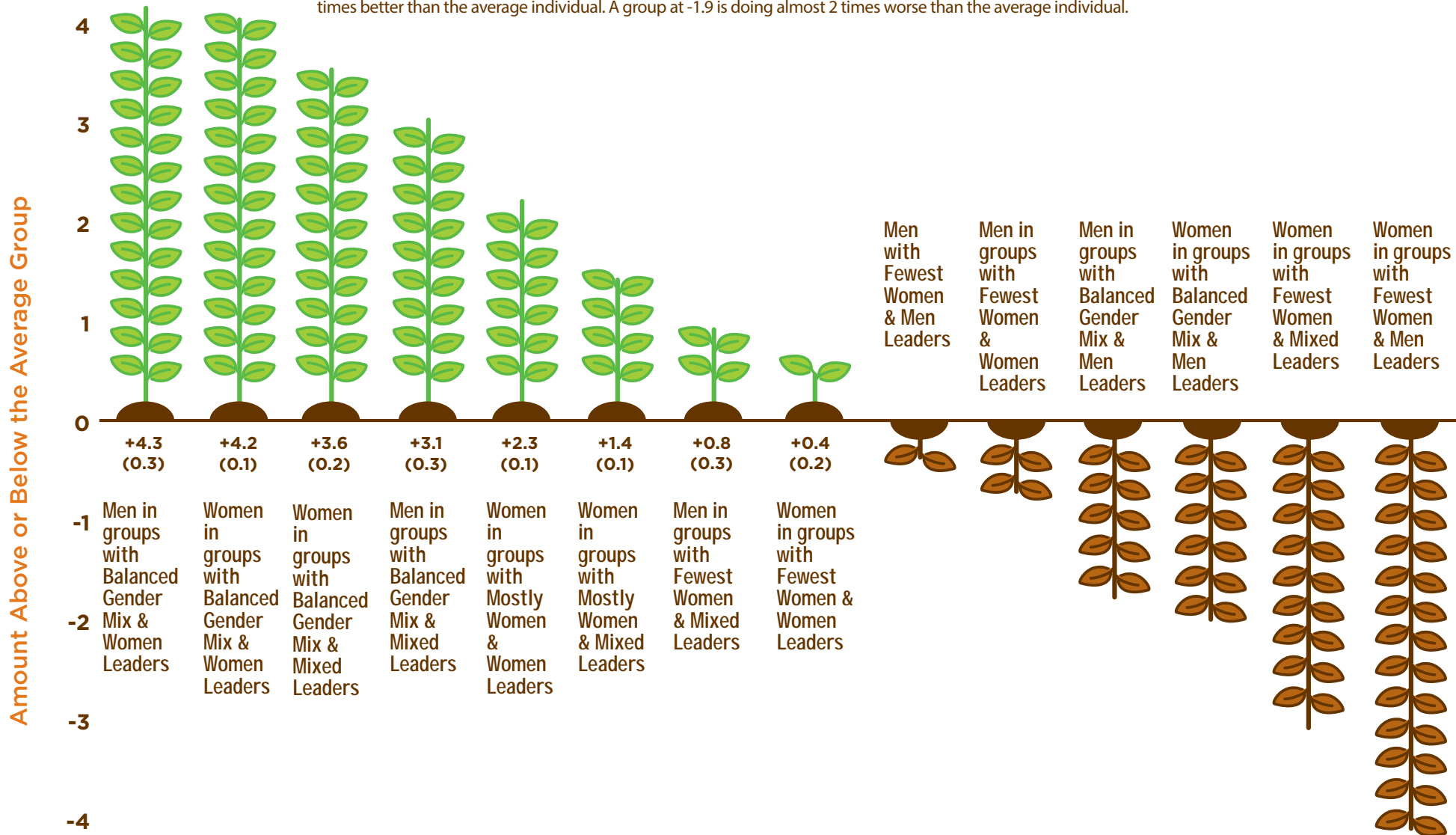
Regardless of the goal of the collective, those that seem to perform the best have a balance of male and female members and either all female leaders or a mix of men and women leaders

The gender of the individual affects their experience of the collective



Not only are their differences in how the groups perform based on their gender composition. An individual's gender within each group also makes a difference. For example, we see below that the individuals who improve the most are men in groups with a balanced gender mix & women leaders. Followed by women in groups with a balanced gender mix & women leaders. The difference between these two most successful individual types is not significant.

The scale represents the amount above or below the average each individual is doing. For example, a group at 3.1 is doing about three times better than the average individual. A group at -1.9 is doing almost 2 times worse than the average individual.



Collective Composition



CARE collectives are having an effect on women's economic empowerment.



INCREASE IN INCOME

Across CARE's projects, our efforts do show signs of raising our women participant's incomes at faster rates than comparable women who are not actively engaged in our projects. However, we have not yet shown statistically significant success in consistently raising women's income to the same level as men's income.

Women who are involved in a project see an average increase in income of 9.8% per year compared to a typical increase of 5.6% per year for women in similar communities without CARE projects. (Source: CARE and World Bank control data).

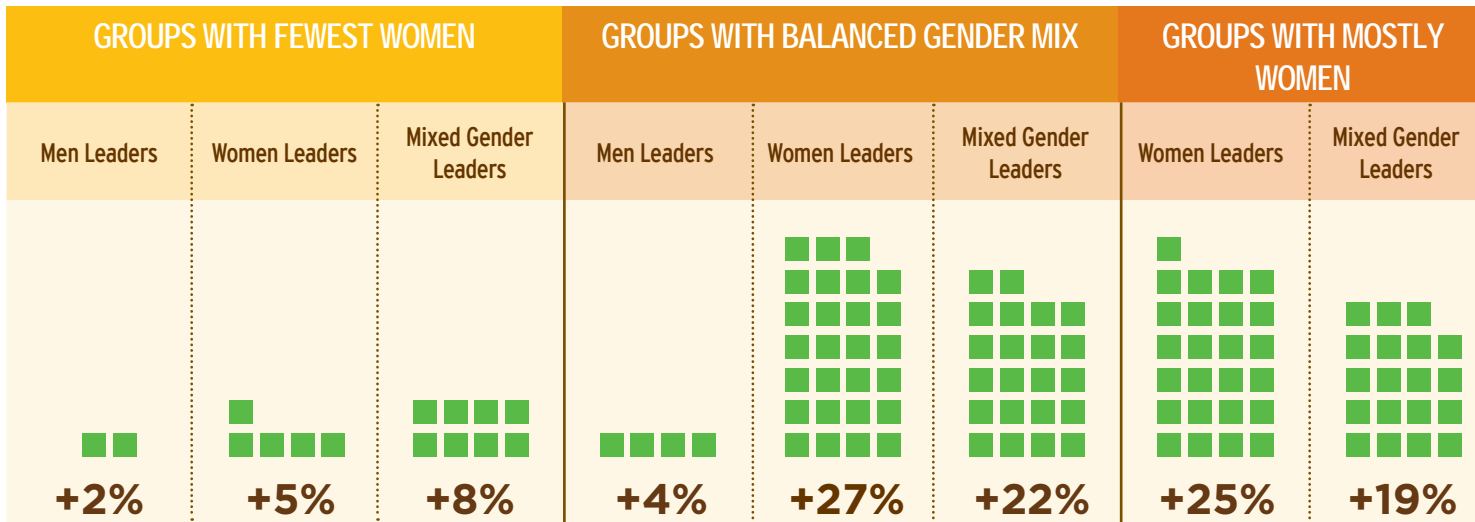
CARE project groups with mostly women see their income increase on average 28% more per year than CARE project groups with fewest women.



Increased Access to and Control Over Resources

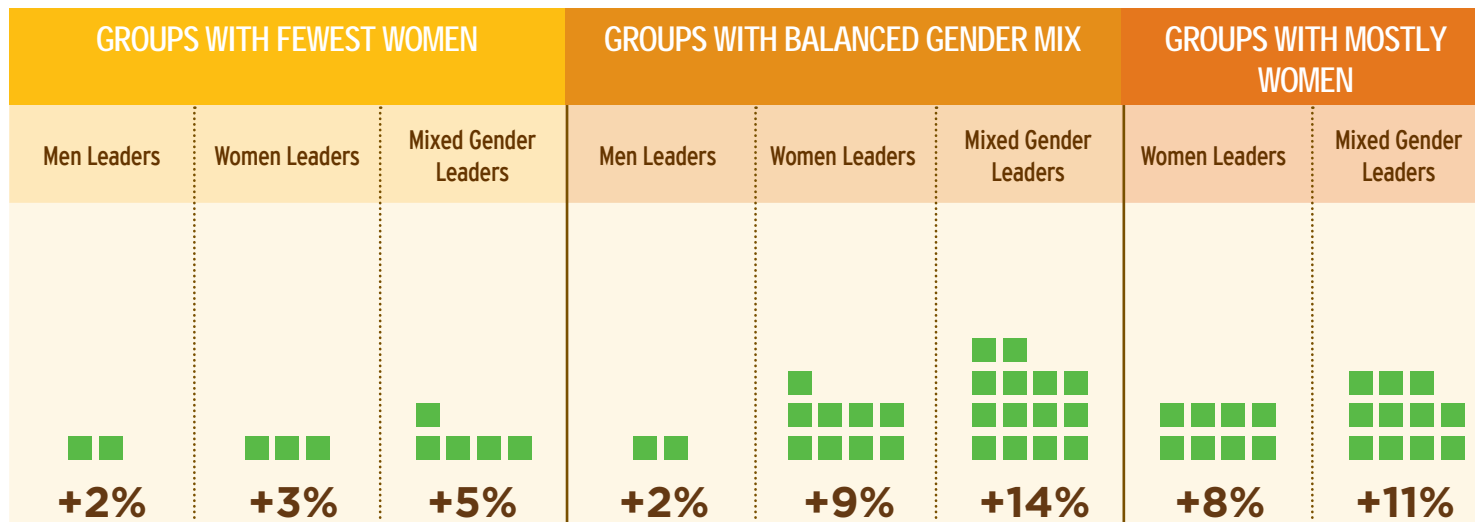
Overall, control of their income does increase for the majority of women involved in CARE projects. The most significant increases occur in the following order:

Increase in Decision Making around Income



..... AVERAGE IMPROVEMENT

Increase in Control and Access to Resources



..... AVERAGE IMPROVEMENT



CARE's collectives are affecting the dimensions of women's economic empowerment.



Dimensions of CARE Cross-Project Women's Economic Empowerment



Income

Women's access to and control over income and expenditures



Production

Women's equity in productive decision making, returns on labor, and access to inputs and extension services



Leadership

Women's comfort in public speaking, membership + leadership in groups



Equity in time use

Equitable division of labor at the household level



Domestic Decision Making






Women's equity in control over household assets, and contributions to domestic decisions





Violence

Social acceptance and women's experience of violence

The level of impact on women's economic empowerment varies by the gender composition of the collective.

| |  |  |  |  |  |
|--|---|--|---|--|---|
| | Income (Women's access to income and expenditures) | Leadership (Women's comfort in public speaking, membership + leadership in groups) | Domestic Decision making (Women's equity in household decision making) | Production (Women's equity in productive decision making, Access to inputs and extension services) | Equity in time use - support from husband during productive activities |
| Percent All women seeing significant improvement | 30% | 19% | 42% | 24% | 48% |
| Groups with Mostly Women & Mixed Leaders | 48% | 19% | 40% | 25% | 59% |
| Groups with Mostly Women & Female Leaders | 41% | 17% | 51% | 24% | 58% |
| Groups with Gender Balance & Female Leaders | 46% | 16% | 40% | 26% | 59% |
| Groups with Gender Balance & Mixed Leaders | 22% | 22% | 45% | 29% | 30% |
| Groups with Fewest Women & Female Leaders | 17% | 19% | 50% | 16% | 45% |
| Groups with Fewest Women & Mixed Leaders | 30% | 26% | 29% | 11% | 39% |

CARE collectives have different strengths based on their gender composition

| | GREATEST STRENGTH | GREATEST WEAKNESS | |
|---|--|--|--|
| Groups with Mostly Women & Mixed Leaders | Equity in time use  | Leadership  |  |
| Groups with Mostly Women & Female Leaders | Equity in time use  | Income  | |
| Groups with Gender Mix Balance & Mixed Leaders | Equity in time use  | Leadership  | |
| Groups with Gender Mix Balance & Female Leaders | Decision Making  | Production  | |
| Groups with Fewest Women & Mixed Leaders | Production  | Leadership  | |
| Groups with Fewest Women & Female Leaders | Leadership  | Production  | |



Technical Details

The results described throughout this document are based on a series of statistical models that combine all available data from the three projects. The advantage to combining datasets from many projects is that we do more powerful analysis. We can trust the results because we have a larger sample size. And we can find trends that are more global and broad than those we can find by looking only at data within individual projects alone. We can avoid misleading results due to concentrating on a unique subset of a population.

Advanced statistical techniques allow us to merge this data effectively and analyze it for global trends while still retaining the local nuances.

When combining data from different sources, several technical points must be attended to in order for the resulting work to be accurate and reliable. The most vital of these is the comparability of the information obtained with different surveys.

In order to make sure that the data is comparable across programs, we worked with the data to ensure that all of the scales and questions are going in the same direction (so all higher numbers are a more positive effect). Finally, we made sure that the data was organized in such a way that it could be combined with accuracy.

Then we combine the data retaining the details of each collective and built a series of statistical algorithms that can accurately assess global trends.

While we have used advanced methods to conduct this analysis, there are still limitations that need to be kept in mind. Care must be taken when using these results. Increased reliability will be achieved when we have more years of data and when each CARE project survey is asking identical questions.

