



# Women's Groups and Women Empowerment Collectives

A Baseline Landscaping study of Women's Groups and Women Empowerment Collectives in Uganda

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Prepared by Ipsos Uganda and CARE International in Uganda



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GAME CHANGERS



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# Abbreviations

<b>CBOs</b>	Community Based Organization
<b>CDOs</b>	Community development offices
<b>COVID</b>	Corona Virus Disease
<b>CSO</b>	Civil Society Organization
<b>FBA</b>	Faith Based Association
<b>FGD</b>	Focus Group Discussion (s)
<b>ICRW</b>	International Centre for Research on Women
<b>KII</b>	Key Informant Interviews
<b>NGOs</b>	Non- Governmental Organizations
<b>NURI</b>	Northern Uganda Reconstruction Initiative
<b>NUSAF</b>	Northern Uganda Social Action Fund
<b>PWDs</b>	People with Disabilities
<b>SACCO</b>	Savings & Credit Cooperative
<b>SHGs</b>	Self Help Groups
<b>UWEP</b>	Uganda Women Empowerment Program
<b>VSLAs</b>	Village Savings and Loans Association
<b>WECs</b>	Women's Groups and Women Empowerment Collectives
<b>WEE</b>	Women Economic Empowerment

# Executive Summary

## Background and methodology

This report details the findings of a landscaping study of Women Groups and Women Empowerment Collectives (WECs) in Uganda in the period 2022. WECs are institutions of the poor that build women's human, financial and social capital (Chidiac 2019). Economic empowerment of women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education, and welfare (Grantham et al 2021; World Bank 2021; OCED 2019; ODI 2019; ICRW 2011). Women's Economic Empowerment (WEE) is the capacity of women to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (OCED, 2011). Over the last decade a broad range of Organizations have committed themselves to the goal of women's economic empowerment. These Organizations realize that economically empowering women is a win-win that can benefit not only women but society in general.

Women worldwide have organised themselves in various categories of women's groups to drive their empowerment agenda (Desai, et al., 2020). Literature suggests that Women's groups are important in advancing women's economic participation and wellbeing (Desai, et al., 2020). FinScope Uganda (2018) showed that savings groups are very instrumental in improving women's access to financial services, expanding women empowerment capabilities including skills development, building networks, and economic resources. Despite being recognized as important vehicles for development interventions, there are gaps with regards to groups in terms of their characteristics, scope, and operating models. Understanding these group aspects, would help stakeholders to design relevant interventions that can drive women's economic empowerment outcomes.

In line with this background, the Bill & Melinda Gates Foundation supported the study on Women's groups and WECs, whose overall purpose is to provide a comprehensive baseline landscape of women's groups and Women Empowerment Collectives, with regards to; number, number of members, composition of the groups (male/female), geographic distribution including geolocation. The study sought to describe the groups' facilitating agencies, funding sources, structure/organisation, group elements, activities, and desired outcomes of women's groups. The ultimate goal of the study is to provide data that can be used by the Foundation, government and other stakeholders to inform and support the evolution of groups into platforms that can drive women's economic empowerment outcomes. More specifically the study sought to;

- Provide a comprehensive baseline mapping of women's groups (including Savings Groups (SGs), mothers' groups, health, livelihoods and Women's Empowerment Collectives (WECs) characterising these by: the facilitating agency (and key partnerships/ collaborations with other agencies); funding sources; structure/ organization/ leadership; numbers of groups, number of members, and sex-disaggregated composition of groups; geographic distribution including geo-location; meeting frequency; types of activities and, organizational structure, and group composition, meeting schedules, and the impact of the COVID 19 pandemic on groups. pandemic.
- Provide a description of the groups operating models in detail, including: how groups are formed, stabilized, and scaled up; elements and how these are introduced/ added; pathways (individual level outcomes) and outcomes (collective group outcomes, e.g., economic, empowerment, health, etc.) of each model; and, any aspects of the model that have been impacted or changed as a result of or in response to the Covid-19 pandemic; and,

- Provide an analyse, synthesize, and present the information collected to the Foundation to inform and support the evolution of women's groups into platforms that can drive women's economic empowerment outcomes, with a focused sub-analysis of Covid-19 related impacts, changes and their implications.

The study was undertaken by Ipsos in Uganda in partnership with CARE International in Uganda. The study adopted a survey design and a combination of secondary and primary data collection methods, relevant to providing a comprehensive baseline landscaping of women's groups nationwide. The study was also underpinned by the WECs framework which depicts WEC's five critical elements, i.e., pooled savings, and shared risks; group solidarity and networks; participatory learning and life skills; critical consciousness of gender, and access to markets. Relevant literature was reviewed specifically on Women Economic Empowerment (WEE), Women's Groups and Women Empowerment Collectives (WECs). This informed the analysis framework for the study, the data collection, as well as sampling of study participants.

Secondary data was collected from different entities that work with groups in Uganda, i.e., government, development partners and civil society organisations. A provisional list of organisations/entities was developed, from which data about the groups they support, their locations and models they use was captured. A total of 18 organisations provided their databases on women's groups. This data contributed to building the master/ national database of groups which was used for secondary data analysis and sampling of study participants.

Primary quantitative data was collected from 76 districts. Of these, 72 districts were randomly selected and from each district 20 groups were randomly selected, while in 4 districts (Isingiro, Bundibugyo, Butambala, and Yumbe) a census was conducted. The rationale for using two sampling techniques was to determine the best methodology to be used for updating of the national database on women groups in future. In addition to gathering a data base of groups, the study reached 1540 group leaders (one leader per group) and 4620 women who were randomly selected from the sampled groups. In each group, three (3) women were selected randomly to participate in the study. Interviews with group leaders and group members were conducted using semi-structured questionnaires. Quantitative data were analysed using SPSS and excel and presented in form of descriptive statistics, charts, and tables for each thematic area.

While the study was successfully undertaken, there were limitations. Firstly, there was difficulty in accessing secondary data from entities that work with groups due to internal data sharing restrictions. Due to this challenge, some data was not accessible, necessitating gathering of data through listing of groups in the community. Secondly, some of the secured data could not be fully utilized because of data gaps, duplication of records, use of different formats and incompleteness of the data. In particular, the study sub-question as to how WECs are operationalized within women's groups could not be answered through quantitative study methods, it required deep dive qualitative methodologies, which was done after gathering and analysing quantitative data.

## Summary of Findings

This section highlights findings on characteristics of women's groups in terms of number of groups, purpose of formation, types of groups, support and governance structures, meetings, and resources. It also describes group operating models, WECs elements adopted by the groups, key outcomes at individual and collective level, and ends with recommendations.

## Characteristics of Groups in Uganda

### Number of groups, location, composition by gender, size of groups, age of groups, and change in membership

Overall, 163,876 groups were recorded from secondary data. A higher number of groups were found in the Western and Central regions (46,088 and 44,015 respectively). Out of 163,876 groups, 92,950 did not have data on group composition by gender, 927 were male only groups, while 17,834 groups were purely women groups, 38,965 had at least 40% females and 12,281 had less than 40% women. Those with less than 40% women were not included in the study. A total of 105,196 of groups did not have information on year of formation. Of those where the year of formation was known, majority of groups (22,676) were formed in the last 2 years at the time of the study, 19,383 within the past 3 to 4 years and 14,265 more than 5 years. The average number of members in groups was 23. Some groups (45%) reported that their membership composition had changed over time with some members dropping and new ones joining; however, the changes did not affect the average number of members per group. Evidently there is a large number of small sized groups with majority female membership presenting an opportunity for women's economic empowerment interventions.

### Group formation and support

**How groups are formed:** Majority (81%) of the groups are self-selected (formed voluntarily), meaning that they were formed out of community initiatives without support from any organization; while 19 were mobilised externally by entities such as NGOs and district authorities. Only 24% of the groups were receiving external support at the time of the study. The external support is in form of; direct payment for services that the group needs, training, setting up governance structures, linking to markets and extension services. Given that majority of the groups are self-selected or formed shows ownership of purpose of formation with a likelihood of surviving longer because of inner motivation.

More groups that had existence for 5 years and below (61%), reported receiving support compared to those that had existed for more than 5 years (39%). The national level stakeholders (government, NGOs, CBOs, Private sector institutions) revealed that they invest more in the group from the time of formation to about 3 to 5 years, after which groups are left to operate on their own.

Among the groups that reported to be receiving external support, government was identified by 54% of the group leaders as the main support channel. Only 1% of the group leaders mentioned they received support from financial institutions.

### Majority of groups are formed for financial purposes

Having savings and lending as a major purpose of the group shows the need for economic empowerment among the members and having groups with multiple purposes indicate a potential for WECS layering because taking on many activities is already a norm.

### 81% of groups are self-selected

meaning that they were formed out of community initiatives without support from any organization.

Only 24% of the groups reported receiving external support

## Purpose of formation

Drawing data from multiple responses, findings show that groups start with several and multiple purposes. Majority of the groups (81%) indicated they started to save, followed by lending, and borrowing (56%) and social support (36%), being the top three purposes. This shows that majority of groups tend to adopt and operate the VSLA model. The financial component (saving and lending) is the overriding purpose for group formation. Out of the 1540 group leaders interviewed, 73% reported starting the groups for multiple purposes. There is a small proportion (28%) of group leaders who stated only one purpose of formation, and savings featured with the highest mention of 49%.

Other purposes such as food security and agriculture, social support, livelihoods were also identified, an indication that women groups operate other models such as self-help group models and agricultural cooperatives and farmer field school group models, which are commonly applicable in livelihood interventions. However, the financial aspect seems to be the one holding most groups together. Having savings and lending as a major purpose of the group shows the need for economic empowerment among the members and having groups with multiple purposes indicate a potential for WECS layering because taking on many activities is already a norm.

## Group leadership

Out of the total groups surveyed, 61% had women as their group leaders.

However, in mixed groups, only 45% had women as their group leaders.

## Group governance and operating rules

The majority (1,363 - 88%) of the surveyed groups were found to have bylaws or a constitution that governs their operations. Governance in terms of rules and regulations enhances coherence, and accountability which are important in group management. In 97% of the surveyed groups, leaders are elected by the members and in 61% the by-laws specify inclusion of women in group leadership. Out of the total groups surveyed, (945-61%) had women as their group leaders. However, in mixed groups, (488-45%) have women as their group leaders. Female only groups had 99% female leaders, while a small proportion (1%) adopted male leaders. This scenario is caused by low literacy levels among women in some groups, who found it important to adopt a male leader. While the participation of women in group leadership is recognised in the constitutions and bylaws, it is not guaranteed in mixed groups.

## Group meetings

Meetings are important avenues for decision making and implementation of activities. Group leaders said the group procedures and rules set out meeting times and regularity with over half of the groups (58%) set to meet weekly. However, 73% of the group leaders said the pandemic affected the meeting schedules and made them irregular or at times not possible to meet at all, while 28% said they met when need arose.

Disruption of group meeting schedules may affect achievement of group's objectives and implementation of activities. For example, due to the COVID 19, there was inconsistency in meetings. This affected groups in a number of ways; 77% of the group leaders indicated reduction of member savings, 31% of the groups lost business and 12% lost members.

**Group resources and projects:** Group leaders consider group resources largely in monetary terms and 69% reported receiving some form of contribution from group members (membership fees, savings, social fund in kind and emergency fund). A higher proportion (86%) of the group leaders considered member contributions as a key resource for the group. While many of the groups have a financial component, only 44% of the group members reported savings as a group; i.e. saving group earnings. Other group resources include the social fund – 34%, in-kind contributions – 19% and emergency fund – 2%. Groups are largely self-financing, which strengthens their stability. Therefore, any external support may boost their already existing efforts and offer them access to alternative resources, both financial and in kind.

Only 12% of the group leaders said their groups receive external funding, which means majority of the groups are self-funding. Half of the group leaders indicated that their groups had group projects such as; general farming (35%), livestock (20%), piggery (12%) and poultry rearing (9%) with the majority (626 groups – 81%) being rural groups, compared to 144 groups – 19% in the urban areas. Groups that received some forms of external support were found to be more likely to operate group projects (61%) compared to those that reported not getting any external support. This means that absence of external funding limits the groups' ability to engage in collective investments/group projects or WECs layering due to resource constraints.

## Types of groups

Similar to earlier findings by Desai, et al., (2020) and basing on group activities, findings show existence of four (4) categories of groups i.e., **financial, livelihoods, solidarity, and health**. Using purpose as a categorisation criterion, meant that groups cannot fall in one category if they have multiple purposes. Financial groups are the predominant category with 85% reporting offering financial services. Examples of financial groups include; Savings & Credit Cooperative (SACCO), Village Savings and Loans Association (VSLAs) and Business Investment Associations. Under the livelihood category, group operating models include Farmer Groups such as livestock Association; Mixed Agricultural Cooperative; Farmer Field School Groups, Self-help such as tailoring groups. These represented 33% of the groups that participated in the primary research. Similarly, the livelihood groups also had a financial component e.g., collecting saving and lending money. The other category is solidarity groups, which represented 38% of groups that participated in the study, examples include self-help (burial groups, Sports Group, merry go rounds (buying utensils & other household items), Adult literacy groups, Cultural/traditional groups, drama, music, or dance troupe, Faith Based Association (FBA)– (church or mosque association/group,) Youth Group and Group for People with Disabilities (PWDs). Within the health category, a small proportion of the sample were found (7%). These include Childcare clubs, Health clubs (different activities) and others.

Although women's groups have multiple purposes, are organised around different categories and undertake a variety of activities, most groups under different categories have adopted the VSLA model. For example, 75% of financial groups and 32% of solidarity groups have adopted components of VSLA. In addition, 17% of the groups that started as farmer groups and 9% of mixed Agriculture cooperatives have adopted components of the VSLA model. Therefore, the VSLA model, may present greater opportunities for advancing women economic empowerment, as evidenced by various studies on impact of VSLAs.

**Layering of WECs:** The five (5) WECs elements (pooling of savings and sharing risks, group solidarity and social cohesion, participatory learning and life skills, critical consciousness of gender and access to markets and services) were evaluated based on services offered by the groups to the members. Findings show that most of the activities implemented by groups reflect at least one or two WECs elements, apart from 5 groups which did not indicate any activity. Nearly half (47%) of the groups integrate at least one activity that reflect a WECs element, 24% integrate at least two and 13% three elements. The highest proportion of groups tend to implement WECs elements within the 1<sup>st</sup> to 2<sup>nd</sup> year of existence. This could be attributed to groups starting with multiple activities and tending to concentrate on a few as they evolve. This means that overtime, groups sustain only those WEC elements that are relevant to them.

**Pooling of savings and sharing risk** was the most adopted WECs element with savings being the main component provided by 81% and credit by 56% of the groups. These were also the most implemented activities during group meetings, with savings at 90% and lending at 51%. VSLAs were found to be more likely to offer opportunities for pooling of savings and sharing of risks. Out of the 1251 groups that offer savings, 59% are VSLAs, and out of the 869 groups that offer credit services, 63% are VSLAs. Other examples of groups that show potential through the activities they engage in to adopt this WEC element are farmers groups and business investment associations.

**Group Solidarity and social cohesion** – there are several activities performed and services offered by groups that reflect group solidarity and social cohesion. Fifty two percent (52%) of groups said they had a social fund, and of these, 85% use the fund to support the members when they are in need. The social fund is also used to address the needs of community, entertainment and supporting vulnerable groups. These activities strengthen group solidarity and community development. Individual women have also derived social benefits through the groups, with 63% saying being in a group gives them a sense of belonging, and 45% said they can manage any situation in life as long as they belong to a group, while 44% said groups have helped them overcome problems in their family. Group members also contribute to members' welfare during bereavement (43%), provide psychosocial support (20%) and members share gifts through a rotational fund (10%). These practices keep the group network strong and connected through an enhanced identity and sense of belonging. As stated by Watson (2017), the social cohesion that is built through these activities is critical for group functions.

**Participatory learning and life skills** - Training and learning is one of the core aspects of groups; however, only (164-11%) of the groups reported they offer training for their members. Training could have been affected by the pandemic due to restricted movements and restriction of gathering because naturally VSLAs are characterized by training on the basics of the model. Among those that undertook training, 27% said they handled face to face training with trainers while observing the COVID 19 standard operating procedures (SOPs). Group meetings are an avenue used for training. Considering that the meetings were intermittent for several groups and 20% reporting suspension of meetings completely. Among the groups that offered trainings, the focus was related to entrepreneurship and business skills training as indicated by over 40% of the group leaders. Other trainings include awareness and sensitization on human rights (12%), financial literacy (25%) and health and family planning (19%). The group leaders (23%) said that through this training group members gain confidence to make decisions, social interaction (27%) and gaining confidence generally at 17%.

## Social cohesion through groups

Individual women have also derived social benefits through the groups, with 63% saying being in a group gives them a sense of belonging, and 45% said they can manage any situation in life as long as they belong to a group, while 44% said groups have helped them overcome problems in their family.

**Critical consciousness of gender**- Findings from group leaders did not strongly show aspects of critical consciousness of gender (discussing rights, inequalities, and gender norms) being integrated in their group activities, even though 61% of groups are led by women. This is not surprising since gender norms can also influence women leaders. Out of the 1540 groups, only 14% mentioned training on human rights and 8% on family planning. While several groups undertake integrated programming activities, critical gender consciousness was not commonly reported by the group leaders. While we did not establish a direct link of these benefits to being in a group; the many benefits they attributed to group membership suggest so.

However, group members reported some benefits that point to gender consciousness, with 44% saying that being in a group had helped them overcome problems with their family and 20% said they freely discussed things that affected their lives, especially with fellow women in the groups. In addition, a high proportion of women (77%) reported having access to household assets, 63% jointly make decisions with their spouses about how household money should be spent, while 57% make final decisions on what purchases to be made with the money they make.

Over half of the women (55%) interviewed said they freely spent money from their farm produce without having to consult their spouses, while 32% said they needed to consult their spouses on how money from their farm produce should be spent which represents a gap regarding access to resources. A high proportion of women (62%) discuss issues relating to violence against women during group meetings and other engagements, and 68% are confident that they can resolve problems on their own. These data suggest that there is some level of critical consciousness of gender regarding inequalities in decision making and ownership of assets even though these were not directly mentioned by the group leaders.

**Access to markets and services** - There is evidence of groups integrating elements of access to markets and services as shown in the findings from both the group leaders and group members. The activities undertaken by groups included value addition – 17%, linking to markets and agriculture extensions services, both at 16% and access to agriculture inputs and entrepreneurship and business skills training both at 15%. Mixed agriculture cooperatives are likely to undertake a wide range of market services including linking members to markets (36%), extension services (28%) and agriculture inputs (28%). However, of all the groups, only 16% of the group leaders reported their groups offering market linkage services to members. On the other hand, members within the groups helped each other by sharing information on business opportunities (10%), shared resources (5%) e.g., business premises and 3% undertook rotational childcare activities.

Group leaders also expressed low digital connectivity, with only 8% having group mobile money accounts and only 14% of group leaders saying they used mobile money to collect savings.

**In conclusion**, there is evidence that groups undertake activities that reflect WECs elements, hence they can be used as vehicles for advancement of women's empowerment. While several elements are reflected in group activities, pooling of savings and risks stands out as the more intentional activity than others which seem to be incidental. Based on the above, the following recommendations are made.

## Recommendations

### 1. Improve women groups data quality and accessibility

A standardized way of gathering group data to show basic descriptors e.g., Group name, year of formation, number of members, facilitating actors, location (up to village level) and contacts of group member is necessary. This information could be collected through the local government office. The local council offices would need to be equipped (technically and logistically) to gather the information on a regular basis and feed into the district offices. Digitization of the data collection, analysis and storage will enhance accessibility and usage. This will require staffing at relevant level of LG and related ministries to undertake quality data management.

### 2. For WECs, emphasize supporting income generation

Data from this research shows that groups narrowed to one or two purposes where income/finance is the major purpose. This could reflect the most felt need or goal for the group or the most relevant. It is evident from the findings that pooling of savings and sharing risks provide the highest opportunity for layering WECs because most groups start for financial purposes or integrate it as they evolve. Interventions by government or any development partner that enhance financial growth would be more attractive to groups and can be used to layer other WECs elements. Promoting WECs should focus on what is most relevant to the groups.

### 3. Build on the self-selection strength to support existing groups

As 81% of groups were self –selected (members join voluntarily) rather than being external driven, such groups provide platforms for government and other development agencies to promote WECs. Given the advantages of self-selection, government ought to put in place a policy that makes groups nucleus of community development intervention. The same policy ought to demand deliberate efforts from development agencies to enhance group capacity (governance, infrastructure, linkages) rather than just using them as avenues for their interventions.

### 4. Strengthening groups

Findings show large number of small sized groups with majority female membership. Moving women's groups from the current basic level of organization to a higher level of organization will enable them to expand their horizon and risk appetite rather than remaining small. For example, how can a farmer group transform into a powerful agricultural entity, or from a simple farmer group to a cooperative, creating mergers and networks? Government and development partners ought to invest in establishing formal systems at group's levels e.g. financial systems, human resources, management systems, business planning etc., which will enable groups operate beyond the basics. Strengthening groups will also require intentional skilling of groups in leadership and management skills such as communication skills, conflict management skills, interpersonal skills, decision making and teamwork. Whoever wants to use the groups as platforms for interventions needs to invest in such systems, thereby strengthening the groups.

### 5. Sustain compliance to group rules/regulations

It is evident from the data, that when group constitutions and by-laws are followed it enhances coherence and accountability which are important in group management. Government and development partners who wish to utilize groups as vehicles of development need to always appreciate group constitutions and bylaws as a cornerstone for working with the groups. Group leaders ought to ensure that they document their rules and regulations and educate members on these rules and regulations and enforce them.

### 6. Use group meetings as platforms for group engagement/ mobilization for other causes

Except for COVID 19 interruptions, regular group meetings are part of the regulations of the group functionality. These are self-mobilized and with likelihood of ensuring availability of members. Therefore, group meetings can be targeted by government and development partners as avenues for participatory learning and introducing new ideas / models/ initiatives to the group members as well as platforms for mobilization for group or community development.

### 7. Intentional Critical consciousness to gender

Findings from group leaders do not strongly show aspects of critical consciousness of gender (discussing rights, inequalities and gender norms) being integrated in their group activities, even though 61% of groups are led by women. Out of the 1540 groups, only 14% mentioned training on human rights and 8% on family planning implying that groups are not critically conscious to gender. While being in groups alone may not guarantee achievement of better gender equity and equality indicators at individual and group level, groups provide an avenue for handling havens for gender inequalities. Groups can be used as schools for learning, education, and awareness creation, practical experimentation of soft skills like communication skills, entrepreneurial skills development and physical support for women. Government and development partners supporting women and women groups need to intentionally integrate education on transformation of socio-economic context and gender relations in participatory learning practices and rules and regulations governing groups.

## 8. Preparing Women groups to work successfully with markets

While Women and women groups exist in large numbers in the country, they are not fully organized and supported to successfully succeed in the markets. Given that majority of groups access finances through savings, loans and have strong social cohesion, organizing them to produce for the market and engage in markets as active participants would enable them to invest and multiply their savings. Enabling groups to transform as investment groups with a large stake in the markets of whichever business value chain they are engaged in would enable them to be powerful economic players. For women and women groups to transform from subsistence players to commercial players in their different livelihoods requires new skills and knowledge such as how to do basic bookkeeping, quality and sustainable produce, market analysis and finding the market information, securing markets, adopting new technologies and making new products or adding value to products. For women and women groups to gain these skills and participate effectively in the market, government and development partners need to consider introduction of basic business management and marketing trainings for groups.

## 9. Supporting groups in value chain development

Groups still invest in lower level of the value chain especially in agricultural production (general farming (35%), livestock (20%), piggery (12%) and poultry rearing (9%)), less into the value addition, marketing, and service. If development is to start at the level at which women operate, they are more likely to be at the production level. This means that women do not have capacity for higher levels of the value chain. Government and development partners need to support groups to invest in higher levels of the value chain. This support may include:- training, providing infrastructure and setting up demonstration centres, providing capital investment fund, to support women to operate at higher levels of the value chain.

## 10. Increased digital connectivity

Increase to digital connectivity for women and women groups is essential to handle the glaring communication issues during and post COVID 19 context, to aid meetings and aid financial transactions within groups and other institutions like banks. This is important given that pooling of savings and sharing risk is the most adopted WECs element. Interventions by government and other development partners to enhance digital connectivity for women and women groups will enable them to survive and continue to operate in the changing context.

## 11. Areas for further research

Just as seen in the study, few groups receive support from development partners and government. If groups are viable entities to reach majority of people, why are they not supported to develop and grow?

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# 1. Background information

## 1.1. Introduction

The Bill and Melinda Gates Foundation's Gender Equality (GE) team's strategy has a core focus on the use of collective platform models to address asymmetries of power, agency, information, and access to markets. A core element of the strategy is to support the scale of women's collectives with quality or the layering of the 5 elements of: pooled savings, and shared risks; group solidarity and networks; participatory learning and life skills; critical consciousness of gender, and access to markets. This investment contributes to advancing this strategy through two bodies of work at the Foundation. Specifically, this investment will provide greater clarity on how the GE team can advance government buy in and appetite of Women Empowerment Collectives (WECs) in Uganda, while bringing forth a greater understanding in government on how WECs are being implemented in a manner that can advance key government priorities in driving women economic empowerment (WEE). In addition, the investment will uncover a wealth of existing data on Women's Groups and Women Empowerment Collectives, as well as key actors facilitating WECs across Uganda and the models applied.

The penetration of savings groups in Uganda was measured at 39% of women in the WECs target profile<sup>1</sup>. With such a high level of women in groups in Uganda as compared to other African countries such as Kenya, Nigeria, and Tanzania for which it is 16.2%, 12.75%, and 20.0%<sup>2</sup>, the ground is ripe for several government programs, such as financial inclusion, entrepreneurship development and livelihoods to be converged on savings groups through delivering training that can drive a comprehensive set of WEC outcomes. Layering

1 [https://womensgroupevidence.org/sites/default/files/2020-06/20-11839\\_Participation\\_Africa\\_26June.pdf](https://womensgroupevidence.org/sites/default/files/2020-06/20-11839_Participation_Africa_26June.pdf)

2 FinScope data; survey weights provided by FinScope applied

of and linkage to financial products and services or agriculture extension on women's groups is not a new concept in Uganda. Efforts have been made by INGOs, Government and CBOs to pursue development efforts by layering formal financial products, offering training, enterprise development or improved agriculture practice training for groups. However, there is limited knowledge of what has been done, where, to what extent and the outcomes produced.

This mapping investment is part of a new portfolio of work covering four investments funded by the Foundation that will further government engagement and evidence-based understanding of WECs as a platform to drive WEE outcomes in decision making.

## 1.2. Study purpose and Objectives

### 1.2.1. Study Purpose

The overall purpose of the landscaping study is to provide a comprehensive baseline landscape of women's groups and Women Empowerment Collectives with regards to; number of groups, size of membership, composition of the groups (male/female), geographic distribution including geolocation. The study seeks to describe groups facilitating agencies, funding sources, structure/organisation, group elements, activities, and desired outcomes. The goal is to provide data that can be used by the Foundation, government, and other stakeholders to inform and support the evolution of groups into platforms that can drive women's economic empowerment outcomes.

### 1.2.2. Study Objectives

The objectives of the study are three-fold as below.

1. A comprehensive baseline mapping of women's groups (including Savings Groups (SGs), mothers' groups, health, livelihoods and Women's Empowerment Collectives (WECs) characterizing these by: the facilitating agency (and key partnerships/ collaborations with other agencies); funding sources; structure/ organization/ leadership; numbers of groups, number of members, and sex-disaggregated composition of groups; geographic distribution including geo-location; meeting frequency; types of activities and, any aspect of facilitating agency, organizational structure, and group composition/ meetings that have been impacted or changed as a result of the Covid-19 pandemic.
2. A description of the group's operating model in detail, including how groups are formed, stabilized, and scaled up; elements and how these are introduced/ added; pathways (individual level outcomes) and outcomes (collective group outcomes, e.g., economic, empowerment, health, etc.) of each model; and, any aspects of the model that have been impacted or changed as a result of or in response to the Covid-19 pandemic; and,

Analyse, synthesize, and present the information collected to the Foundation to inform and support the evolution of women's groups into platforms that can drive women's economic empowerment outcomes, with a focused sub-analysis of Covid-19 related impacts, changes, and their implications.

### 1.2.3. Research Questions

The study was be guided by the following broad questions.

1. What are the characteristics of women groups in Uganda and what operating models have been adopted by these groups?
2. Who are the actors facilitating women groups in Uganda?

3. What women empowerment collectives have been adopted by women groups in Uganda?
4. What outcomes are attributed to being in women groups (collective and or individual outcomes)
5. How have women groups in Uganda adapted to the COVID 19 pandemic?



## 2. Literature Review

**Women's groups' is an "...umbrella term commonly used to refer to different models of economic, health, and community groups with a primarily female membership"<sup>3</sup>. Groups vary widely in their design and implementation, purpose, governance, and financing.**

Women Empowerment Collectives are institutions of the poor that build women's human, financial, and social capital through financial services programming that enables pooling of savings and risk, often in combination with additional training and skills development. Potential models include traditional savings groups, layered models that incorporate health and/or livelihood programming, and comprehensive models that also address economic and political empowerment. Most WECs incorporate the defining attributes of voluntary membership, self-governance and member participation in decision making, member contributions of time, labour, money and /or assets, focus on empowerment and improving the welfare of individual members and regular, mandatory face to face interactions among members. There is a likelihood that groups are most effective if they include at least one of these features; pooling savings and sharing risks, group solidarity and networks, participatory learning and life skills, critical consciousness of gender and access to markets and services. Collectives that include at least two of the key features often have positive effects on multiple priority outcomes, such as; women's income, ownership of assets, improved business performance, self-confidence and participation at different levels in the community.

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<sup>3</sup> <https://womensgroupevidence.org/sites/default/files/Investing-in-Women-s-Groups-A-Portfolio-Evaluation-of-the-Bill-and-Melinda-Gates-Foundation-s-Investments-in-South-Asia-and-Africa.pdf>

Some of the benefits that are anticipated to be achieved through collectives may include; greater financial security and resilience due to increased savings and reduced informal debt and credit, (Gash & Odell, 2013), better health outcomes including maternal/child health practices, access to health services, and increased use of contraception (Prost et al, 2013), increased empowerment among members, including greater mobility, more decision-making power in the home, and a stronger sense of self efficacy and confidence (Brody et al 2015), stronger livelihoods from agricultural work through technology, sustainable agricultural practices and improved productivity (Biscaye et al 2014).

According to SEEP<sup>4</sup> (Savings-Led Financial Services Working Group by Hugh Allen and David Panetta; June 2010); the basic model for savings groups, was simple; groups made up of impoverished women met weekly, everyone saved the same amount, one-month loans were approved by the members, and all of the group's money was shared out equally at the end of an agreed-upon cycle (6–12 months after start-up). The share-out was usually timed to coincide with a period in the year when there was a predictable need for cash. Records were mainly based on memorization, all transactions were carried out in front of the members, and all of the group's surplus cash and written records (if any) were held in a three-lock box. The members of the management committee were elected annually, and all groups had a constitution, which was usually written down and kept in the box.

Today, there are many variations. Some groups keep ledgers, some still use memorization, and some use passbooks. Some allow members to save different amounts, while others allow members to withdraw their savings on demand. Some allow longer-term loans and flexible reimbursement. All these variations have emerged through experience, usually because the operating conditions dictate or permit different approaches.

Development partners operating in Uganda have discovered that successful programmatic implementation lies in the power of groups. As such most agencies incorporate their programming needs within already existing groups in the respective project or programme implementation geographical scope. There is a high likelihood that multiple agencies use several models. Development partners like CARE International, Mercy Corps, Save the Children, Village Enterprise Uganda, TASO, World Vision International, BRAC, Research Triangle Institute, Raising Voices, among others, are currently using group tested models for programming, not limited to VSLAs/YSLA, Care Groups, Girl Shine and Power Model.

In sub-Saharan Africa, SHGs build on longstanding forms of collective savings and labour, including rotating savings and credit associations (ROSCAs) that were widespread, prior to NGO-led initiatives (Anderson & Baland, 2002). In recent years, many NGOs have created and disseminated similar collective savings models, such as Village Savings and Loan Associations (VSLAs) that build on the ROSCA foundation (Aniket, 2006; Odell, 2012). CARE International, launched its first formal savings group programme in Niger in 1991, and several large NGOs, including Catholic Relief Services, Plan International, Oxfam, the Aga Khan Foundation, World Vision and Pact have since introduced savings groups promotion programmes across the continent (Odell & Rippey, 2011). According to a 2011 report, the number of savings groups in Africa reported by seven NGOs across 35 countries totaled just under 200,000, reaching over 3.8 million people, however it is likely that this estimate considerably understates the true number of such groups (Odell, 2012). Some governments in sub-Saharan Africa seek to provide support to SHGs through government extension agents, but most governments in these countries have not created explicit policy frameworks designed to link SHGs to financial institutions or public institutions, such as what is seen in India (Sinha et al., 2006).

According to CARE, Plan & Barclays (2016); in Uganda a challenge for banks and other financial institutions seeking to link to savings groups has been the relatively high cost of reaching rural savings group members, who often live far from branches. Several large commercial banks in Africa have begun partnering with Mobile Network Operators (MNOs) to extend their reach into more remote areas in a cost-effective manner. In

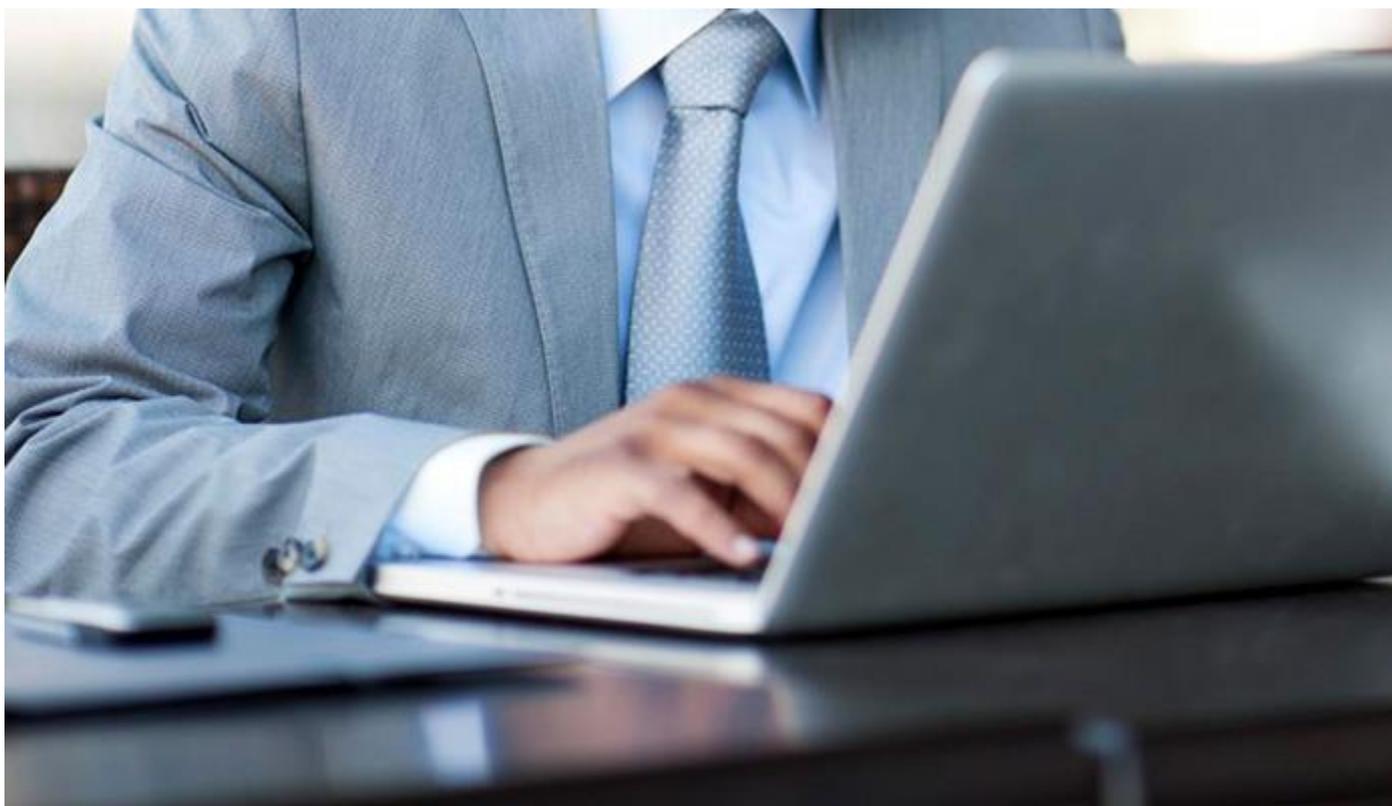
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<sup>4</sup> [https://mangotree.org/files/galleries/PANETTA\\_D\\_SEEP\\_Savings-Groups-What-Are-They.pdf](https://mangotree.org/files/galleries/PANETTA_D_SEEP_Savings-Groups-What-Are-They.pdf)

Uganda, Barclays has partnered with the NGO Grameen Foundation Uganda and MNO Airtel Uganda to develop a mobile product called 'eKeys', which links a group's mobile money wallet to a Barclays savings account. This allows savings groups to make a deposit or withdraw funds by visiting any of Airtel's nearly 30,000 mobile money agents, rather than travelling to a branch. In the same way as groups require three keys to open their metal savings box, the mobile app is designed in a way that three separate group members must enter a PIN before funds can be accessed. Another mobile product, called 'Ledger Link', is helping groups build a credit history with Barclays by enabling them to submit digital records of their savings and loan activities. After six months of saving with Barclays, these records can be used to assess the group's credit score and provide access to an overdraft facility. In line with the traditional savings group model, the group (not an individual) is responsible for lending out the funds from the overdraft and collecting loan payments from individual members. Barclays has seen migration of individuals from relatively mature savings groups into individual savings accounts, suggesting that savings group linkages are a viable, long-term strategy for reaching and providing services to individual low-income customers across multiple markets. A key lesson for Barclays (now Absa) has been the need to develop tailored products which are responsive to the evolving needs of the savings groups.

While women's groups and women empowerment collectives are a key driver of WEE, and development partners and government are leveraging their power to implement programmes, there is a big data gap about the number of groups and their locations. This study provides an estimate of women groups in Uganda, gathered through a data digest of available secondary information from organizations whose operations involve Women's groups related programming/projects and line ministries. In addition, primary data that was gathered from all regions of Uganda to determine the models that are successful and the extent to which they are layering WECs. For purposes of this study, women's groups are defined as groups that have at least a 40% female membership. The WECs landscaping is purposed to have a deeper country level analysis of the group cycle, from purpose of formation, group structure and composition, consolidation, resources, governance structure, operating rules, and evolution. The analysis will identify groups that are layering any WECs elements and establish the relationship between the different stages of group cycle and the different priority outcomes such as financial inclusion, health outcomes, livelihoods, and integrated programmes.

Apart from identifying how groups are layering WECs and the different models that exist, the study sought to establish the impact of COVID-19 on the groups and the different priority outcomes. In Uganda the government and a broad range of nongovernmental organizations (NGOs) support various types of women's groups, many of which deliver economic, social, and health interventions in a group-based setting. Over the past year, women's groups have adapted in various contexts to respond to the adverse consequences of the COVID-19 pandemic.



## 3. Methodology

### 3.1. Design and Approach

The survey design and methodology were developed in line with the purpose and scope of the study, which was; to provide a comprehensive baseline landscaping of women's groups (savings groups, mothers' groups and Women Empowerment Collectives (WECs), describe the groups' models in line with specific elements and impact of COVID-19 on their operations. The study employed a multipronged approach including quantitative and qualitative methods of data collection.

### 3.2. Study Areas

The landscaping of Women's Groups and Women Empowerment Collectives in Uganda was a national wide study drawing data from different data bases of organisations which work with women's groups. The study area was divided into 15 sub-regions generated using PPS with the measure of size (MOS) being the total number of women belonging to a group per sub region. These 15 sub regions included; Acholi, Ankole, Buganda North, Buganda South, Bukedi, Bunyoro, Busoga, Elgon, Karamoja, Kigezi, Lango, Teso, Toro, West Nile, and Kampala.

### 3.3. Study Population

The study population comprised mainly women groups that existed in the consolidated database. This study adopted the database built in the first phase of secondary data collection from organizations and key actors that are known to work with groups as our sampling frame. From this initial secondary data, a total of 46,268 women's groups were found, and these formed the total population of the study from which sampling was done.

## 3.4. Sampling Procedure

### 3.4.1. Quantitative Survey

The quantitative component of the study comprised two approaches: a census in four districts and a random probability sample study in 72 districts. The rationale for using two approaches was to determine the best methodology to be used for updating data that will be collected in the future.

#### 3.4.1.1. Random Probability Sampling of groups

**Creation of a sampling frame:** A sampling frame is a complete listing of all sampling units that entirely covers the target population, and this facilitates probability selection of sampling units. While in national household surveys, the national population census is used for building a sampling frame, for this study there was no census of Women's groups in Uganda.

The research team therefore adopted the database built in the first phase of secondary data collection from organizations and key actors that are known to work with groups as our sampling frame. The process of gathering the secondary data began with identifying institutions (both government and non-government) that work with groups either directly or through other stakeholders. The institutions were approached to provide the data that they have and this was combined into one database after assessing each dataset individually on the basis of; geographical coverage, completeness of information and Measure of Size (included information on women). From this initial secondary data, a total of 46,268 women's groups were determined and this was used as a basis for sample calculation.

**Criteria for sample determination/power calculations:** The sample size for this survey was determined in consideration of the accuracy required for the survey estimates for each domain, resources available operational constraints, as well as the objectives of the study.

The sample calculated is sufficient for reliable estimates at different domains, including geographical and study subjects' sub-groups. The formula below was used to determine the sample size.

$$\left[ \frac{1}{N} + \frac{N-1}{N} \frac{1}{PQ} \left( \frac{k}{z_{1-\frac{\alpha}{2}}} \right)^2 \right]^{-1}$$

Where;

- N= Number of groups in the frame is 46,268,
- P is the proportion of women aged 18 years and above (18%) who are a member of a saving group,
- Q=1-P and response rate of 85 %,
- Z=desirable level of precision (98%).
- Alpha=degrees of freedom

Using the above formula yields a sample of 1434 that was rounded to 1460 groups. The effective sample size for the survey should be 1,460 groups with at least 40% women members. However, the final sample was 1540 because of 80 groups which were selected from the four census districts.

**Sample allocation and selection:** The distribution of districts across sub regions was done using probability proportionate sampling (PPS) whereby the district with the highest concentration of women belonging to

groups according to the secondary data gathered, would have a higher chance of being sampled. At the first stage, we allocated the desired 72 Supervision Areas (districts) across the 15 sub-regions generated using PPS with the measure of size (MOS) being the total number of women belonging to a group per sub region. This was done to avoid bias in selecting the number of districts per Supervision Unit (subregion). The table below shows the number of districts per sub-region.

Table 1: Districts selected for probability sampling

Sub region/ Supervision Unit	Measure of Size (MOS)	Number of Supervision Areas (districts)
Acholi	19283	4
Ankole	24715	6
Buganda North	22813	5
Buganda South	17844	5
Bukedi	12460	6
Bunyoro	13489	4
Busoga	23784	6
Elgon	20845	7
Karamoja	12132	4
Kigezi	16090	3
Lango	18817	4
Teso	20092	8
Toro	15013	4
West Nile	22066	5
Kampala	6721	1
<b>Total Districts</b>		<b>72</b>

**District selection:** An implicit stratification at sub-region level was then done by number of women in groups and by poverty levels. This was done to ensure representative coverage of districts at sub-region level but also across both indicators of number of women in groups as well as poverty ranking (both high and low poverty levels).

After ascertaining that all districts of Uganda were covered in our database, district level indicators of poverty were included per district. The use of poverty ranking is important because poverty is a critical factor in women economic empowerment.

Considering that the core outcome of this study is to support the scale of Women Empowerment Collectives, the poverty indicator which is measured using a consumption aggregate (consisting of food and non-food items, both purchased and consumed out of own production), is considered the most reliable proxy measure of empowerment at district level. It is also adjusted for differences in household size and composition (in terms of age and sex) using the World Health Organization adult equivalence scales. Using this additional criterion (number of women in groups and layering poverty as an indicator), PPS was used to select the study districts for each sub-region.

**Identification of groups within the district:** Although the sample for groups to be achieved at the district was already determined, there was need to identify the specific groups to participate in the study. The entry

point to the district was the district headquarters to introduce the study and the CDOs office to get support for identification of groups.

In each district, the research team identified and engaged the District Community Development Officer (DCDO), who linked them to all the community development officers within the district up to parish level. From the CDOs, the research team acquired lists of groups that exist within the districts and detailed their characteristics. In addition to the CDOs, the researchers also sought for Community Based Organizations (CBOs) and Non-Government Organizations (NGOs) operating in the district to establish the work they do with groups and acquire additional lists from them.

The lists from the CDOs, CBOs and NGOs were then combined and used to randomly draw the specific groups that participated in the study. From each of the districts, 20 groups were selected to participate in the study. Upon identification and selection of groups, the team then proceeded to the villages where the groups are located, met with the local council officials as part of the introduction of the study and also for guidance in identifying the specific location of the selected group leaders. The LC officials were also asked to name other groups that may be existing in the community, but they are not registered. The purpose of this enquiry was to ensure that an exhaustive list of formal and informal groups was gathered from the communities to add to the secondary database.

**Respondent selection:** At the primary sampling unit (group), two categories of respondents were selected; group leaders and group members (women). The group leader (male or female) was interviewed to address specific group outcomes. In the absence of a group leader, three attempts were made before a substitution with the vice chairperson of the groups was done. A total of 1,460 group leaders were achieved from the randomly selected 72 districts.

For group members, a simple random approach from the list of women within the group was used to select who will be interviewed. Working with the group leader, female group members who have been actively participating in the group for the past one (1) year were identified. From this list, 3 women were selected randomly for interviewing. All interviews with women were done at the household to capture the household characteristics. Three women were interviewed from each of the 1,460 groups making a total of 4,380 women interviews.

### 3.4.2. Census

Excluding the 72 districts already selected for random probability sampling, Four (4) additional districts were selected based on the following criteria: one with the highest population of women aged 15 years and above, lowest population of women aged 15 years and above, a refugee hosting district and one natural disaster-prone district. The purpose of selecting districts with the highest and lowest population of women was to determine whether there is a relationship between the population of women and the number of women groups in an area. In addition, this captures youth groups and participation of the young population in women groups. Regarding the disaster-prone and refugee districts, initial scoping meetings with key actors (organization working with groups) revealed that groups are usually formed to respond to disasters and similar risks to enable the populations cope with challenges arising from disasters.

Table 2: Districts selected for the census

Criteria	Census District
Highest Population of Women	Isingiro
Lowest Population of Women	Butambala
Refugee Response	Yumbe

Natural Disaster Prone

Bundibugyo

In each of the four districts, a comprehensive listing of groups was done using the existing community structures, specifically the Community Development Officers (CDOs) at district level and Local Councils authorities (LC1s) at village level. A listing tool was developed to guide the enumerators on the exact information to document per group encountered.

The scope of this exercise was all types of groups (informal and formal) with at least 40% membership of women. In each of the four districts, the CDOs and their teams were part of the data collection exercise offering oversight and quality control to the enumerators.

A complete listing of all groups in the selected districts was done and this yielded 20,107 individual groups from the four districts. From each of the district lists, twenty groups were randomly selected, and one group leader and 3 female group members were interviewed bringing in an additional 160 group interviews and 240 member interviews.

### 3.5. Methods of data collection

Methods of data collection included; literature review, stakeholder consultative meetings, secondary data collection from different institutions that deal with groups and primary data collection among randomly sampled women's groups and key stakeholders.

#### 3.5.1. Literature review

The research team undertook a review of relevant literature on Women Economic Empowerment (WEE), Women's Groups and Women Empowerment Collectives (WECs). This review covered a broad spectrum of literature on groups, layering of WECs, and other forms of group activities and models, at a global, Sub-Saharan Africa, and country context. The literature was used to finalise the tools and methodology as well as draw lessons that were used to contextualize the findings gathered.

#### 3.5.2. Stakeholder Consultative meetings

Consultative meetings and discussions were held with national level stakeholders focusing on capturing data on the following aspects: characteristics of the facilitating agencies (category of organization, organization's focus area, specific interventions with women and how they work with groups, types of groups they work with, location of groups); their partnership with government agencies and government programmes/policy they relate with; characteristics of groups that the facilitating agencies work with (formation procedures, composition, membership); group outcomes and impact and willingness to provide and utilize the findings of the study.

#### 3.5.3. Secondary data collection

The purpose of this phase was to generate comprehensive information on the approximate number of Women's groups that exist in Uganda. This would be used as a basis for determining the sample for primary data collection and as a starting point to build the database of groups.

The activity started with the mapping of Organizations/ entities that work with groups in Uganda, leading to a provisional list of organizations to be contacted to provide data about the groups they support, their locations and models they use. Upon completion of the mapping exercise, the following steps were then taken in pursuit of building the master database of groups.

- a) **Identification and listing of sources:** Through stakeholder engagements and desk research, a long list of possible data sources was developed. This list consisted of, the organization, contact address and person, as well as a short description of the organization. The research team then contacted the

data sources to acquire the databases available with them in the format that they appear. In addition to the database, the researchers also scheduled short interviews with database providers to gather key facts on the work they do/have done with groups. A secondary data collection tool was used to guide the interview.

- b) **Data acquisition, review and validation:** Data acquired from the different institutions varied in terms of structure and completeness, therefore, a multiple level data review was conducted to align the data fields from the various sources, clean out duplicates and compile into a single database.
- c) **Compiling the final database:** After addressing the data gaps, each data set was checked again for completeness and saved as a separate file. A copy of the same data was then built into the master data file whose indicator variables were vetted by the technical working committee (TWC) through UBOS for incorporation into a potential National Database for groups.
- d) **The final database:** The final output from this activity was a consolidated database containing 163,876 individual groups across all regions of Uganda compiled from both government and non-government actors working with groups (CBOs, NGOs, development partners, government departments, local government and financial institutions), as well as the census.

### 3.5.4. Primary data collection

A mixed method approach was adopted for primary data collection, and this included surveys, interviews, geolocation mapping, focus group discussions and key informant interviews (KIIs).

- **Quantitative Survey:** A survey was conducted among a sample of groups targeting group leaders and selected female group members in the survey districts.
- **Conducting Interviews:** All interviews with both group leaders and female members were conducted in-person and lasted an average of 45 minutes. This was done to ensure that the right group members are selected, and the possibility of duplication is eliminated, since some individuals tend to belong to several groups for varied reasons. Data was collected electronically using smart phones and tablets pre-loaded with the use of Ipsos' data collection and field management platform; iField, which ensures automated data transfer as soon as the interview is completed. Group participation in the survey was subject to having a minimum of 40% of female membership.
- **Geolocation Mapping:** Global Positioning Systems (GPS) data was collected during interviews with the group leaders and female group members. The GPS was taken for the place where the group members usually meet. The data was analysed and visualized in maps to show group concentration and spatial distribution among the selected districts.

After this phase, the research team conducted focus group discussions with group members to gain more insights into the findings and bridge any gaps in the quantitative findings, especially relating to the linkages between WECs elements and group activities.

**Key informant interviews** (KIIs) were used to gather additional information on group activities and WECs outcomes at the district level. Interviews were conducted with Key Actors (organizations providing services and mobilizing groups such as NGOs, CBOs, and INGOs). The specific categories of organizations were based on the list generated during the initial scoping exercise at the district level.

## 3.6. Data analysis and reporting

Findings of this report are presented using secondary data collected from organizations and Community Development offices, Census data from four districts and primary data which comprises information from the group leaders and group members. The data collection methods are complementary in addressing the

objectives of the study. Therefore, an objective or research question may be addressed using data from one method e.g., secondary data alone or both secondary and primary data based on how they complement each other. Similarly, findings from the group leaders are complemented in some instances with findings from the group members to provide better context about a particular study group.

**Secondary data analysis:** After gathering data from the different sources, data from each source was independently checked for errors and gaps, matched with the research questions and the data collection tool. All the datasets were then merged in one excel file, which include data from institutions, CDOs and Census data. Each group in the data set was given a unique ID that is linked to the group leaders and group members to allow comparative analysis. The data is kept in both excel and SPSS to meet the needs of different data users. The clean data file has been used for development of a reporting dashboard which is an online portal covering both census and sampling data.

**Primary data analysis:** Data from group leaders and group members was processed separately and later merged using the unique group identifier (group name and code) to link the groups with individual member outcomes. The data collection tools for members and group leaders comprised both open and close ended questions. Before data analysis, all open-ended responses were coded using a code frame approved by the lead investigators. Thematic content analysis was used to analyse qualitative data and has been integrated in the report using verbatim statements to augment quantitative data.

**Presentation of findings:** The findings are presented based on the research questions that the study sought to achieve, which have been adapted to specific thematic areas. Findings are presented using charts and tables, accompanied by a narrative description of the statistics. Where secondary data has been used, the statistics are based on the data available on a specific research objective or question. For instance, if the question is about the groups' year of existence, the analysis will show only those groups where data for year of existence was available.

## 3.7. Limitations of the Study

Each of these components of the study was faced with different challenges, however, most of them were overcome and findings gathered are credible for use in decision making. Below are the challenges that were experienced during secondary and primary data collection.

### 3.7.1. Limitation of secondary data collection

**Access to the data sources:** The initial study plans assumed availability of programme/project data within implementing organisations that worked with groups. While several organisations provided their databases not all of them were willing to provide comprehensive data sets due to data sharing restrictions.

**Time involved in accessing stakeholders:** Accessing data from organisations involved a bureaucratic process given the data protection policies of different organizations. Gathering data from organisations therefore was time consuming and impacted the study completion time. This was more complicated by the COVID 19 lockdown which limited physical interaction and limited communication to online options which were not reliable. The research teams eventually resorted to working with CDOs to get district data and conducting the census in four selected districts.

**Duplication of records:** The data collected from different sources was found to have several duplicated cases because of actors working with the same group. In addition, most organizations work with groups that have been registered by the CDOs at the district level. The data team had to spend a significant amount of time to ensure that data are free of duplicates.

**Data gaps:** Organisations collect data for different purposes, hence finding datasets that fully addressed the objectives of the study was not possible. The research team, therefore, decided to use available information

by matching it with the requirements of the study and ensuring that groups included in the data have the basic minimum requirements for inclusion; i.e., name of the group and location.

### 3.7.2. Limitations of Primary data collection

**Impassable Roads:** Some of the roads were impassable which made data collection challenging as teams took more time in the field.



**Bad network signal:** In most of the rural places, there was no network which made it difficult to communicate with the teams in field, this delayed the relaying of information in some cases as we had to wait until the teams were in a good network zone.

**Managing Respondent expectations:** In some places the teams struggled to explain to the respondents about the nature of the study. The skepticism from respondents was because some of the savings' groups had taken credit from different organisations, so on seeing the interviewers, they thought that they had gone to recover the loaned money.

**Respondent/Group Tracing:** This was quite a challenge in most districts, because of the long distances the field teams had to move to trace the groups, the second factor was that some of the group names were not easily recognized so it took a lot of movement within the village to locate the actual group. The third factor was that even after identifying the group, tracing of members was a challenge since most of them were spread in different locations within the village and some were not readily available. This caused significant delays in fieldwork completion.



## 4. Study Findings

This section highlights findings on characteristics of women's groups in terms of number of groups, purpose of formation, types of groups, support and governance structures, meetings, and resources. It also describes group operating models, WECs elements adopted by the groups and key outcomes at individual and collective level.

### 4.1. Number of groups by location

To determine the number of groups in the country, data was gathered from three different sources, including organizations working with groups, local government and a census conducted in four (4) districts of; Isingiro, Butambala, Yumbe, and Bundibugyo. Through this data gathering process a total of **163,876** groups were identified.

There are slight differences, in the number of groups across regions. The Western and Central regions were found to have more groups (**46,088** and **44,015** -respectively) compared to the Northern (**34,114**) and Eastern (**39,659**) regions. All sub-regions, except Ankole (13%) had less than 10% of the total number of groups.

Table 3: Number of groups by location

Region	Sub-Region	No. of Groups	% of Groups	Region	Sub-Region	No. of Groups	% of Groups
<b>Total</b>		<b>163,876</b>	<b>100%</b>				
<b>Central</b>	Central1	9,533	6%	<b>Western</b>	Ankole	20,802	13%
	Central2	11,694	7%		Bunyoro	7,390	5%
	Kampala	14,508	9%		Kigezi	5,184	3%
	Wakiso	8,280	5%		Tooro	12,712	8%
	<b>Total</b>	<b>44,015</b>	<b>27%</b>			<b>46,088</b>	<b>28%</b>
<b>Northern</b>	Acholi	10,012	6%	<b>Eastern</b>	Bugishu	8,414	5%
	Karamoja	6,745	4%		Bukedi	10,716	7%
	West Nile	10,303	6%		Busoga	9,750	6%
	Lango	7,054	4%		Teso	10,779	7%
	<b>Total</b>	<b>34,114</b>	<b>21%</b>			<b>39,659</b>	<b>24%</b>

Source: Secondary and census data

## 4.2. Characteristics of groups

### 4.2.1. Years in existence

Data from secondary sources collated from the institutions and groups reveals 65%(105,196 groups) do not have evidence of information on year of formation, which reflects a data gap that needs to be addressed in the future. However, where the data was available (57,761, 35% of the cases), the highest proportion (14%), representing, 22,676 were formed within the last 1 to 2 years and another 19,383 (12%) in the last 3 to 4 years, and 14,265 (9%) more than 5 years ago.

A similar trend is reflected from the primary data gathered among the group leaders with most groups having been formed within the past 1 to 4 years (57%) and 12% (185) of the groups which have been in existence for over 10 years. Majority are recent formations, which could be attributed to the operating models of women groups especially the VSLA model which prescribes that a group liquidate and share out its loan fund and resume savings and loans business with a new cycle. This is also in line with the 2021 scoping study by School of Women & Gender Studies, Makerere University which found that some groups dissolved after the sharing at the end of the year.

Figure 1: Year of formation according to secondary data

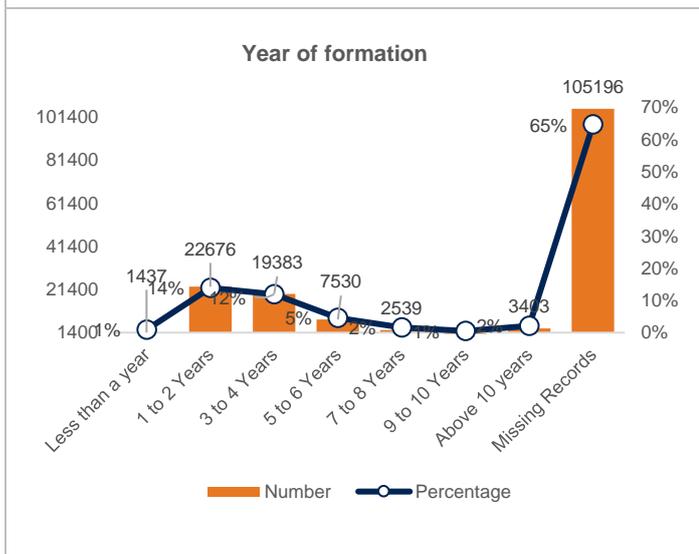
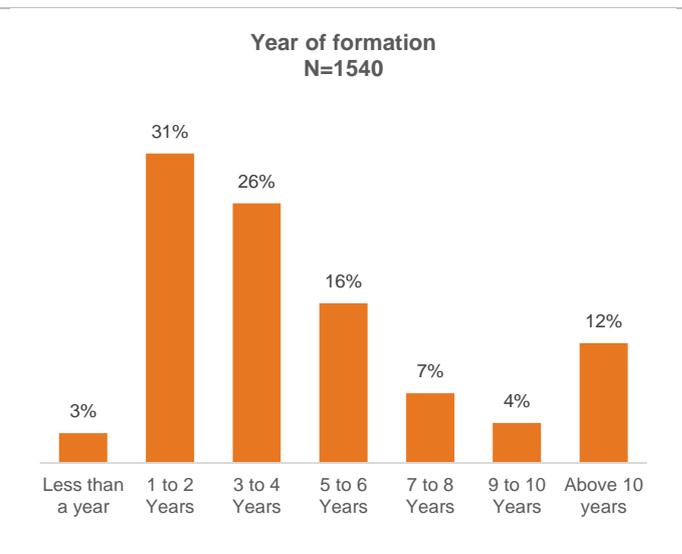


Figure 2: Year of formation according to group leaders



Data source: Secondary data / Group leaders' data

#### 4.2.2. Group composition and size

Out of the **163,876** groups gathered through secondary data, 92,950 (57%) did not have records on group composition. A very small proportion of groups (1%) were men only, 11% were women only, 24% had at least 40% women composition and 8% below 40% of women.

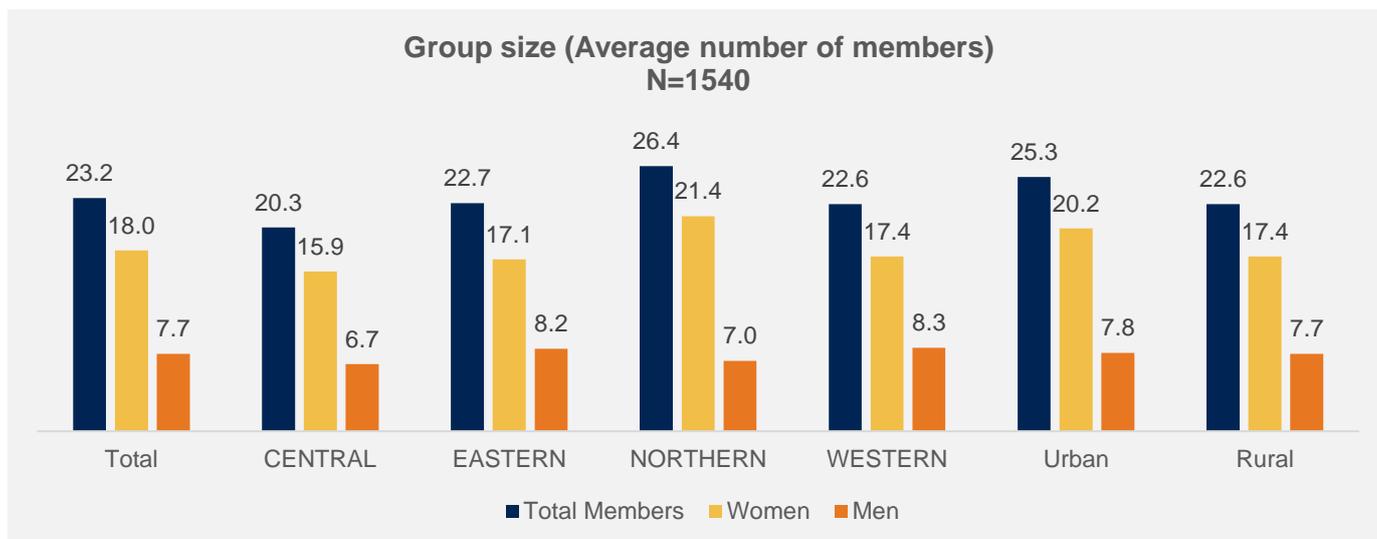
Table 4: Group composition

Composition	Total	%
	<b>163,876</b>	<b>100%</b>
Males only (100% male composition)	927	1%
Females only (100% female composition)	18,108	11%
Female Composition 40% & above	39,610	24%
Female Composition below 40%	12,281	8%
Missing sex records	92,950	57%

Source: secondary data

Out of the 1540 groups that were part of the primary data collection, 92.5% comprised below 50 members, and the average membership is 23.2 members. From the primary data, 30% were purely women's groups (comprising 100% female members), while 70% were mixed groups with a composition of at least 40% female members. There are slight differences between urban and rural groups regarding group size and especially among men and women membership, where the urban groups have more women than men.

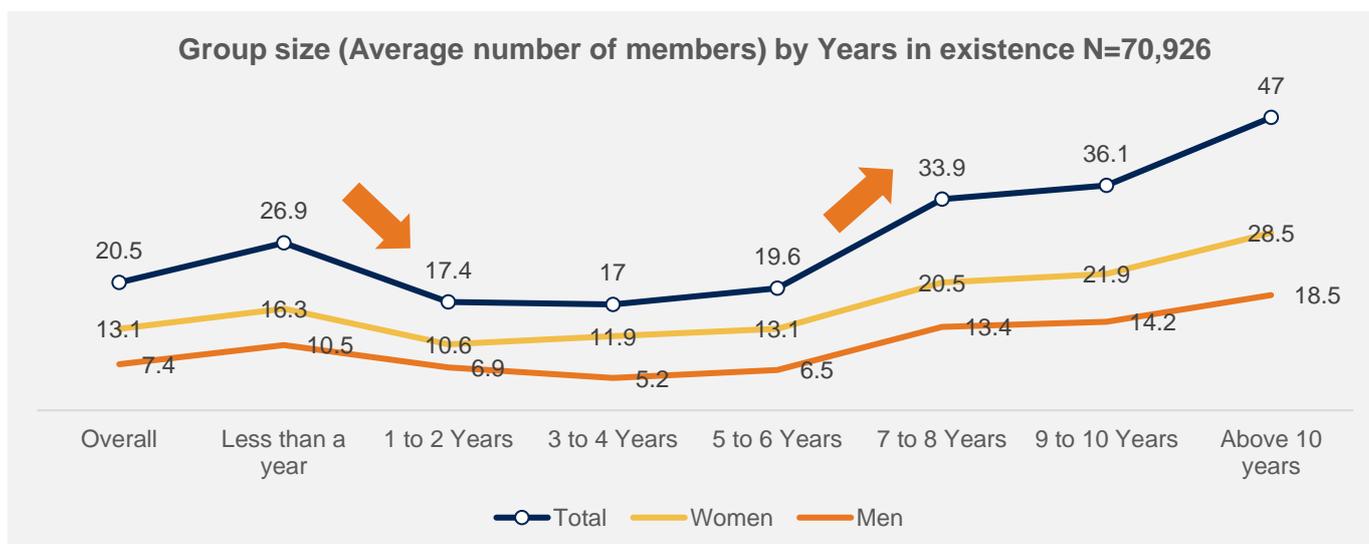
Figure 3: Group size



Source: Primary data – Group leaders

The secondary data showed a similar trend with an average of 20.5 members per group where each had an average of 13 women and 7 men per group.

Figure 4: Average group size vs year of existence

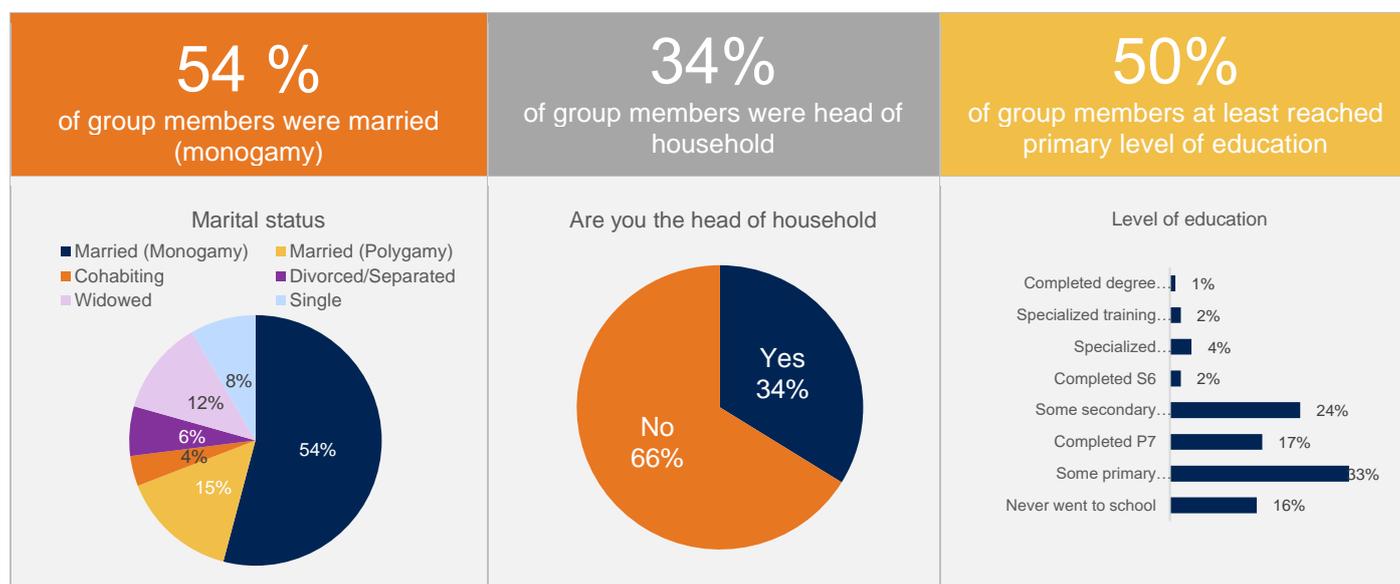


Source: Secondary data

Findings further revealed a general decline in average membership after the first year of existence and a higher number of members for groups in existence for 7 or more years. The average number of women is consistently higher than the number of males regardless of how long a group has been in existence.

### 4.2.3. Characteristics of group members

Figure 5: Characteristics of group members



Source: Primary data – group members N= 4663

Over half of the women in groups are married, with 54% in monogamous marriages, and 34% said they are household heads for the households where they belong. Women showed reasonable levels of literacy, with 50% who said they reached primary level, although only 17% completed primary education. More than 30% of women in groups have secondary education and above.

### 4.2.4. Changes in group membership

While the average number of group members has remained high, some group leaders indicated that there have been some changes in group membership. Out of the 1540 group leaders interviewed, 46% said their group membership has changed. Changes in group membership were noticed more among groups that had just started (under a year).

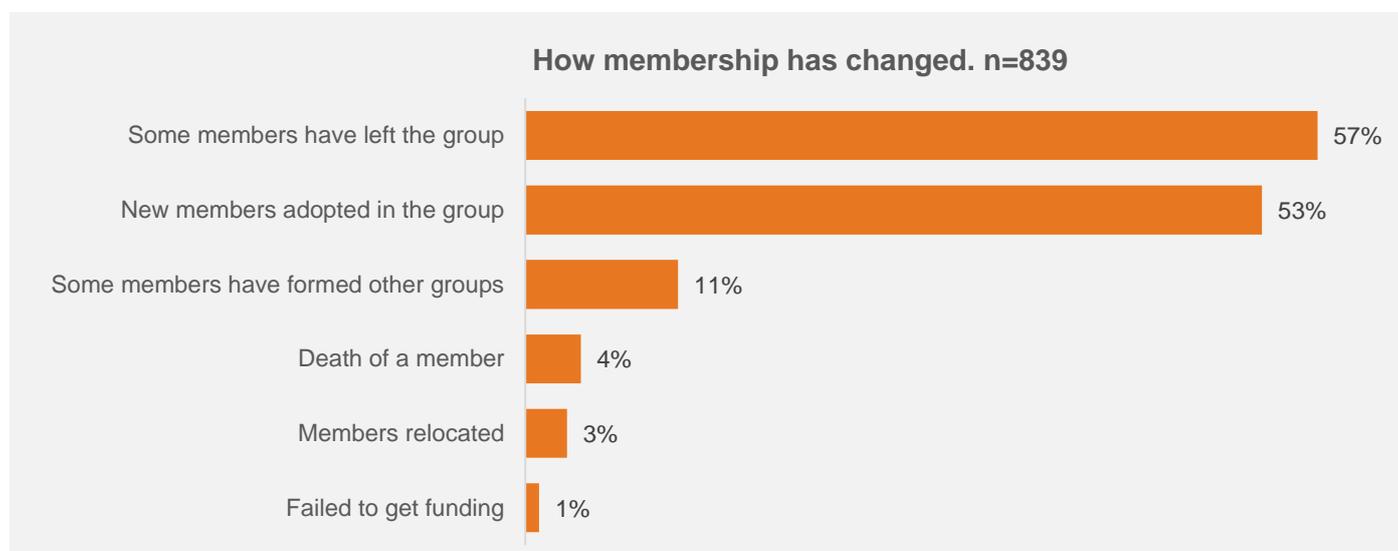
Table 5: Changes in group membership

	Total	Less than a Year	1 to 2 years	3 to 4 years	5 to 6 years	7 to 8 years	9 to 10 years	above 10 years
N=	1540	52	480	407	251	102	57	191
Yes	46%	67%	54%	49%	42%	30%	32%	29%
No	54%	33%	46%	51%	58%	70%	68%	71%

Source: Primary data

The main changes that occurred in groups that reported changes in membership were members leaving the groups and the groups adopting new members. Groups older than two years were more likely to attract new members compared to those that had existed for less than two years (1 to 2 years) which tended to lose more members than they adopted. This could be attributed to trust among older groups, with aspiring members seeing them as stable, resilient, and showing better pathways for growth than the younger groups.

Figure 6: How membership has changed



Source: Primary Data

Table 6: How membership has changed by year of

	Less than a year	1 to 2 years	3 to 4 years	5 to 6 years	7 to 8 years	9 to 10 years	Above 10 years
N=839	17	222	209	145	71	39	136
Some members have left the group	65%	53%	60%	59%	56%	51%	57%
New members adopted in the group	47%	49%	49%	50%	66%	69%	57%
Some members have formed other groups	0%	8%	11%	14%	11%	10%	12%
Death of a member	0%	2%	5%	4%	0%	5%	7%
Failed to get funding	0%	1%	0%	1%	0%	3%	0%

Source: Primary data

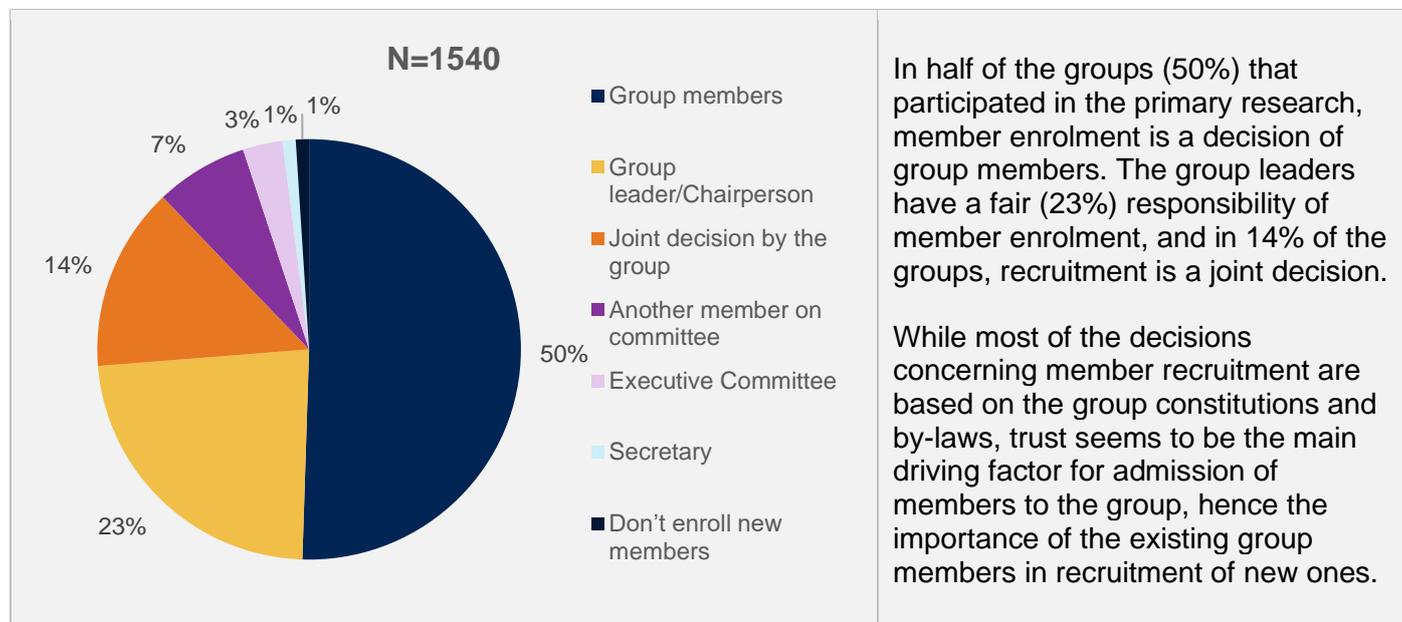
The change in membership could also be attributed to the operating guidelines of the VSLA model which encourages dissolution after sharing out every year and response to requirement different interventions. For instance, the scoping study by the School of Women & Gender Studies, Makerere University found out that the UWEP programme required groups to mobilize 5-7 people, while the Emyooga programme (most recent 2021) called for 15-30 people in a group.

According to the scoping study, these different demands affected group size (many had to split) and group existence. It also bred multiple memberships, where people belonged to multiple groups e.g., a person would subscribe to 3-4 groups (de Hoop 2020). The changes in group membership were amplified by the COVID 19 pandemic and resulting restrictions; the groups that have existed for less than 3 years may not have been stable enough to maintain the group activities, while for those that have been in existence beyond 5 years, members were attracted to them because of the stability and programs they were offering to the members. When asked about the impact of the pandemic on group activities, 12% said they lost members and the highest loss of members was seen among groups that have been in existence for 6 years and below.

### 4.2.5. Member recruitment

Decisions on admission and exclusion of members from the groups are determined based on the governing group constitution.

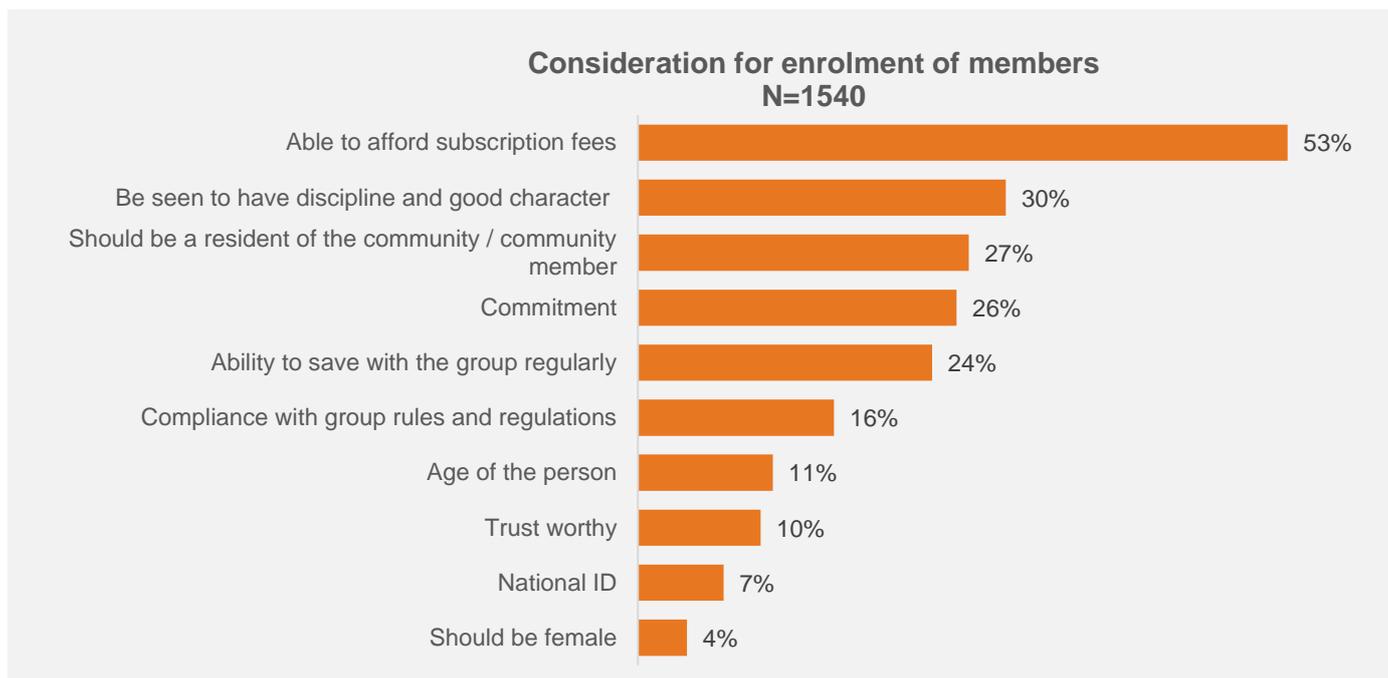
Figure 7: % distribution of those who enroll members into groups



Source: Primary data (group leaders)

This is further demonstrated in the factors that are considered when recruiting members to the group, where a member should be able to meet the obligations of paying subscription fees (53%), seen to be of good character and discipline (30%) and should be a member of the community (27%), committed (26%) and able to save regularly (24%). As part of accountability, group members can verify if a potential member meets the criteria for recruitment because most groups are constituted at community level. Four (4 %) of the surveyed groups had marital status as a requirement to join the group.

Figure 8: Factors considered when enrolling members



Source: Primary data (group leaders)

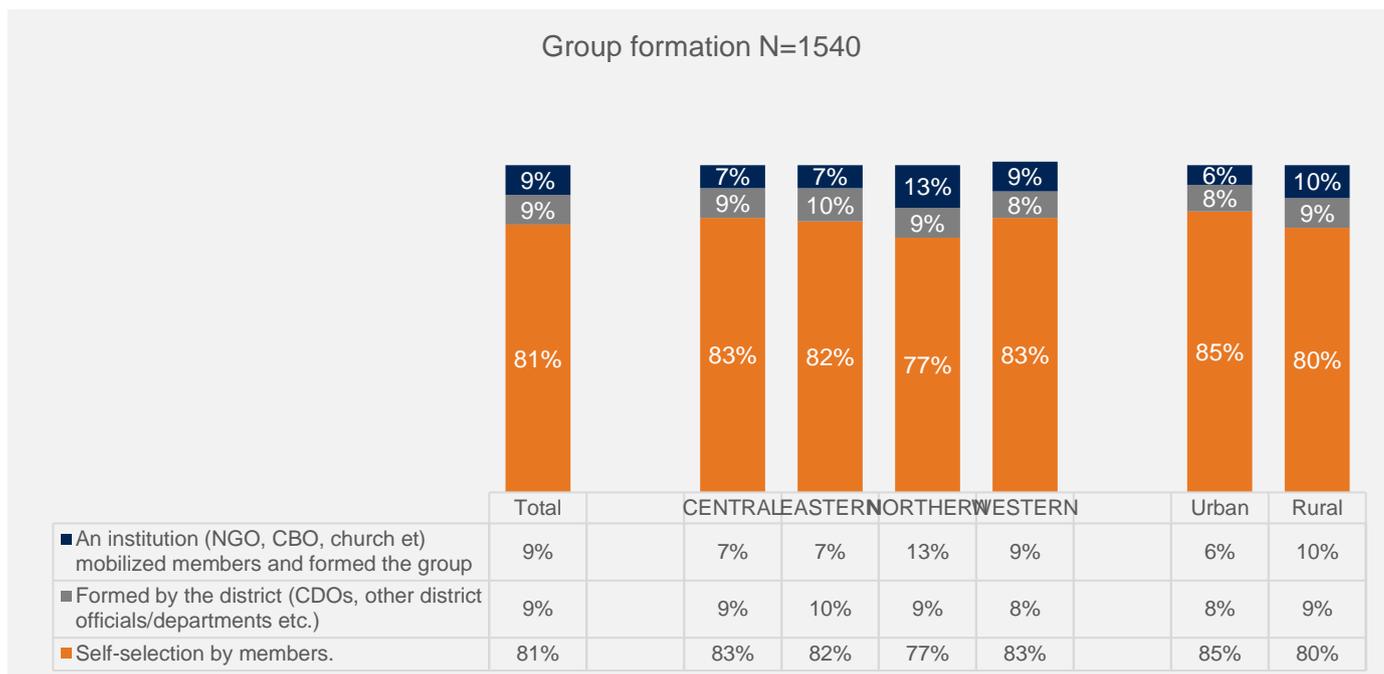
In a study conducted by Gachemi (2018) in Kenya, it was found out that 86% observed the laid-out rules and regulations stipulated in the constitution that govern the group's operations. Some of the issues that were laid out by the regulations included: monthly contributions, time for the meetings and expected code of behaviour during the groups meeting. This was an indication that the groups had a great attachment to the provisions put in place by the constitutional dispensations guiding the group operations. Some of these factors, e.g. members' commitment to contributions and ability to save have been reflected in the WECs landscaping study.

While there are cross cutting requirements for enrolment of members there are those that are peculiar to the group purpose of formation. For instance, groups for people with disability, all members should have a disability, in faith-based groups all members should belong to the constituting faith-based organization.

### 4.3. Group structure

The majority (81%) of groups were self-selected while 19% were mobilized by external impetus with support from entities such as NGOs or district/ community authorities like the CDOs. Irrespective of the number of years the groups have existed or other intervening factors like location, gender of group leader, the above two processes of formation remain the same.

Figure 9: Group formation



Data source: Interviews with group leaders

Group leaders further revealed that only 24% (373) of the groups are supported by an outside organization (external support). This finding is closer to that reported in the secondary data where 30% (49,768 groups) receive external support.

Figure 10: Group external support

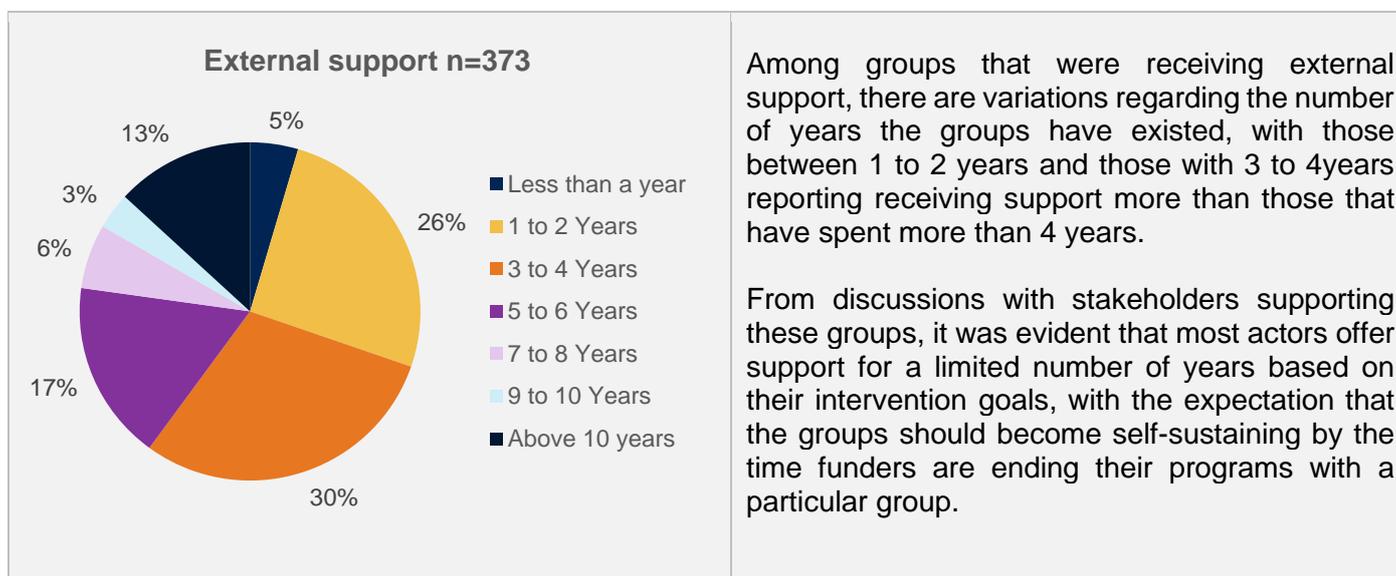
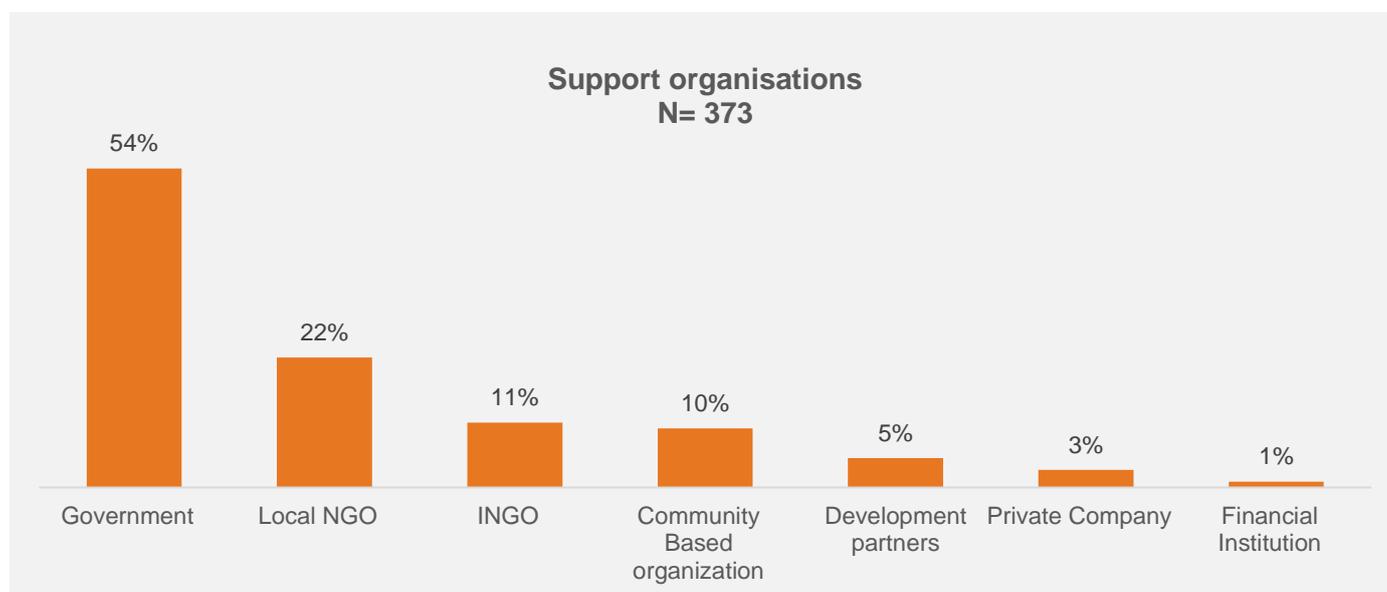


Figure 11: Support organizations



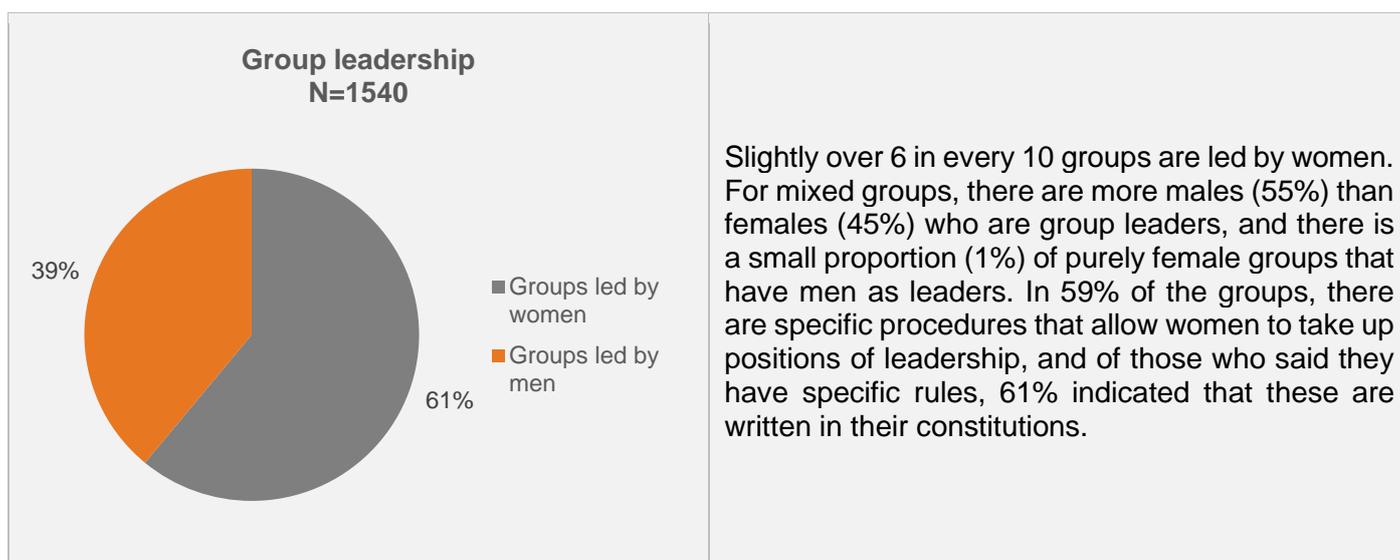
Government of Uganda is reported as the main supporter of groups (54%), followed by local NGOs, INGOs and CBOs. Based on discussion with the key actors implementing programs through groups, most programs are implemented through community-based partners and local NGOs, which is the reason for the reported support from NGOs and CBOs, and low reporting on development partners. While a big number of groups have a savings component, financial institutions are seen to be inactive in supporting group activity, with only 1% of the groups reporting support from a financial institution. The support offered includes training on financial literacy, functional adult literacy, bargaining for better market prices, entrepreneurship, and business skills training.

## 4.4. Group governance and operating rules

### 4.4.1. Appointment of leaders

In 97% of the groups, leaders are elected by all the members through the majority vote. For most of the groups the core positions (with over 85%), include the group leader, treasurer, and secretary. Some groups, especially those that have been in existence for over 5 years, have an assistant Group leader (63%), mobilisers (15%) and publicity secretary (11%). A few groups (less than 10%) have positions that are not prominent but could be important for women participating in groups, e.g. in charge of education, children's affairs, women's affairs, and counselling.

Figure 12: Group leadership



Source: Interviews with group leaders

The findings also showed that among the women alone groups, group leadership was almost entirely by women (99%) while among the groups with both male and female members, the males are more likely to be group leaders (55%) than the females (45%).

Table 7: Gender of group leader

	Total	Group Composition	
		All Women	Mixed Group
N=	1540	461	1079
Male	39%	1%	55%
Female	61%	99%	45%

Source: Interviews with group leaders

#### 4.4.2. Group rules and procedure

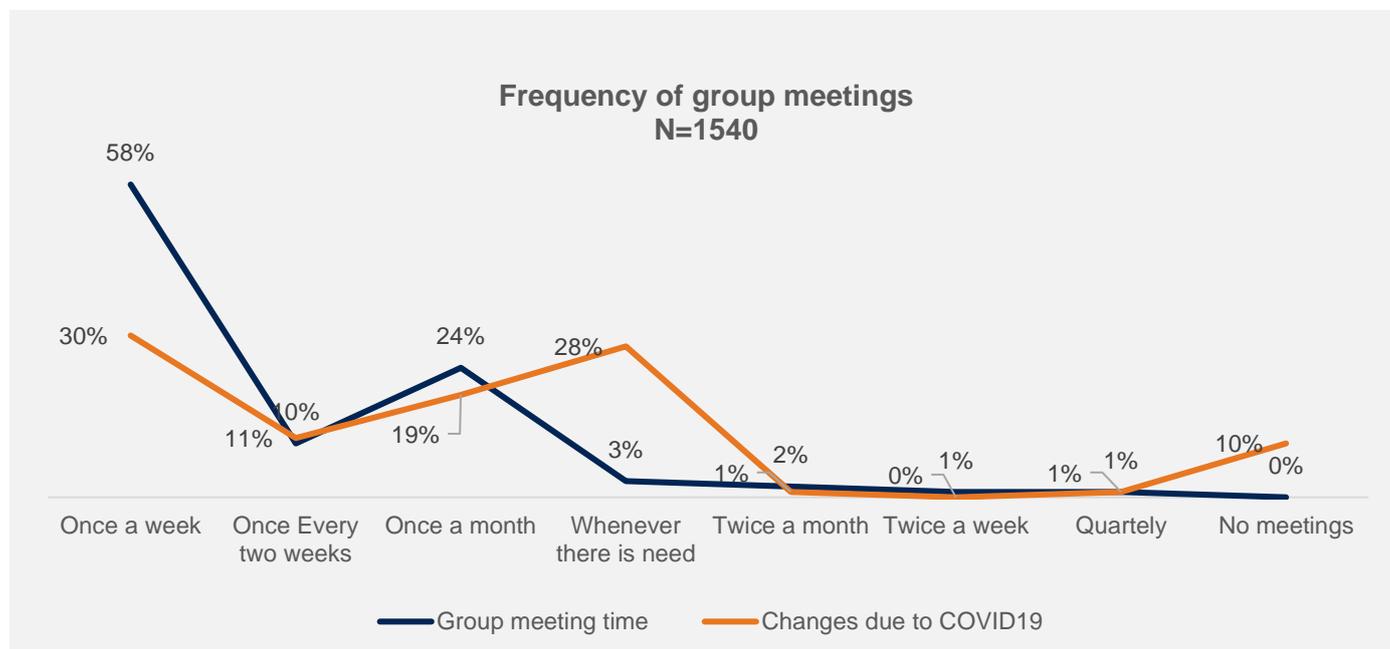
A big proportion of the groups (88%) had a constitution and bylaws that guided the groups' operations. These were meant to keep members accountable and compliant with the group regulations. Findings showed that in 88% of the groups, members complied to a great extent with group rules and procedures, and this cut across the different categories of groups. The group leaders were asked to list the top core rules and procedures they followed, and those common among all groups include; regular attendance of meetings (55%), time management in regard to meeting attendance and making of payments (36%), saving regularly as per group rule (33%), paying back of loans (22%), payment of membership and registration fees (23%) and participation in group activities (19%).

#### 4.4.3. Managing of group meetings

According to group rules and procedures, groups have agreed set times for meetings. At least 58% reported that they are supposed to meet once a week. However, 73% of the group leaders said that they were not able to follow the meeting schedules because of the COVID 19 pandemic, especially during the lock down period.

As a result of COVID 19, there is a shift in meeting frequency with only 30% maintaining the weekly meetings, and 28% meeting whenever there is need, while 10% said they stopped meetings. Results do not show differences across different types of groups regarding changes in meeting schedules.

Figure 13: Frequency of group meetings



#### 4.4.4. Activities undertaken during meetings

Groups conducted different activities during the meetings, but the most common activity across different categories of groups was savings and lending. Evidence showed that all groups had a financial component, which was mostly savings (90%) and this seemed to be the main driver for regularity of meetings.

Over 51% meet regularly to carry out lending, with the highest proportion of these being VSLAs (59%), Livestock associations (57%) and Mixed Agriculture cooperatives (54%).

Table 8: Activities undertaken during group meetings

	Total	Village Savings and Loans Association	Farmers' Group	Business Association	Savings & Credit Cooperative	Livestock Association	Mixed Agricultural Cooperative	Youth Group	Burial group	Self Help Group
<b>Base</b>	<b>1540</b>	<b>818</b>	<b>353</b>	<b>212</b>	<b>173</b>	<b>151</b>	<b>149</b>	<b>76</b>	<b>57</b>	<b>47</b>
Collecting savings	90%	96%	89%	87%	92%	82%	92%	72%	93%	85%
Lending	51%	59%	49%	46%	53%	57%	54%	39%	51%	38%
Review of records	30%	32%	29%	33%	25%	30%	37%	38%	37%	36%
Social challenges and member welfare	26%	26%	29%	30%	25%	21%	26%	34%	35%	45%
Information sharing/updates	26%	25%	29%	33%	24%	24%	28%	38%	42%	23%
Resolving disagreements and conflict	20%	22%	23%	23%	19%	17%	20%	28%	28%	21%

Discuss market opportunities	19%	14%	25%	33%	18%	20%	30%	25%	19%	23%
Business performance review and planning	15%	12%	16%	21%	13%	21%	19%	22%	14%	19%
COVID-19 response (SOP sensitization)	15%	14%	16%	18%	14%	19%	16%	18%	11%	21%
Training	11%	10%	12%	15%	16%	9%	19%	14%	9%	11%
Setting pricing	7%	5%	10%	15%	7%	5%	9%	8%	2%	4%
Engaging in group activities (e.g. farming, weaving, saloon etc)	4%	3%	4%	4%	3%	8%	3%	4%	5%	9%

*Source: Interviews with groups leaders*

Apart from collection of savings and lending, there are several other activities that take place during meetings, such as; business review and planning, conflict management, marketing, and business activities. This makes the meetings important platforms for empowerment of women, for introducing new learnings/models/layers/measures such as education on COVID 19. These are self-mobilized and with likelihood of ensuring availability of members. If the intervention is in line with their purposes, then an idea can easily be introduced to the women. They can be platforms for selling an idea and mobilizing people.

In 15% of the groups, members discussed COVID 19 response. It is also evident that despite the pandemic, the groups remained resilient by continuing with the group activities, albeit with constraints because of the restrictive meeting procedures of maintaining SOPs.

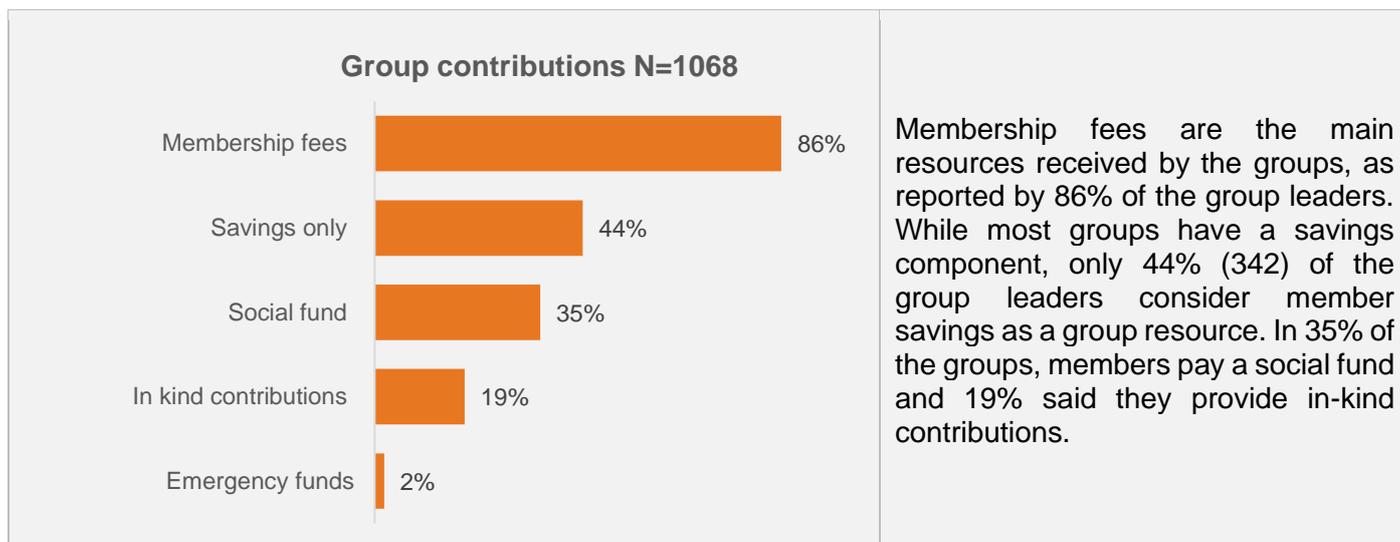
## 4.5. Group resources

The group resources were evaluated by considering financial, non-financial and external support. These resources could be offered by group members or external providers, including Government, NGOs, CBOs and others.

### 4.5.1. Member contributions and External funding

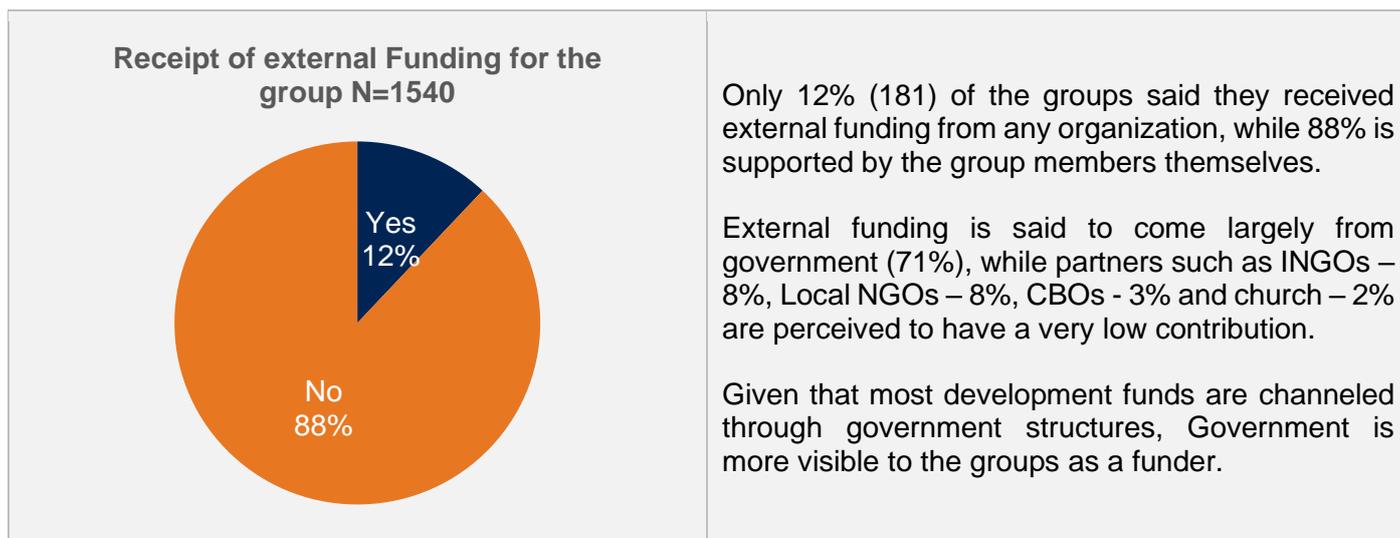
Out of the 1540 groups surveyed, 69% receive some form of financial contribution from the group members, an indication that majority of groups are self-resourced. The other 31% of the groups do not receive any financial contribution from the group members.

Figure 14: Member contributions



### 4.5.2. External Funding

Figure 15: Groups that received external funding



Across the groups, support came in varying proportions from different agencies/programmes including UWEP (30%), Local government (20%), Ministry of Gender Labour & Social Development (7%). Of the groups that reported to have received external funding, 73% said the funding involved paying directly for services received by the group, such as training and others.

A smaller proportion (20%) and 18% respectively received in-kind products and training services, as well as management of the group by setting up governance structures. The in-kind services and products were largely among the agriculture groups (farmer field schools, livestock groups and mixed agriculture cooperatives).

There are very few groups that receive loans and support to find markets for their produce. This is a good thing because groups remain resilient on their own, which makes them sustainable.

Table 9: Form of funding received

Groups that reported receiving external funding(n=181)	181	%-age
Direct payments for group activities	133	73%
In kind/products (providing items e.g. seeds, animals, tailoring machines etc.)	36	20%
Training and extension services	32	18%
Management of the group (setting up governance structure)	7	4%
Loan	8	4%
Finding markets for our produce	1	1%
Emyooga funds	1	1%
None	1	1%

Groups that received support invested the resources they received whether financially or in other forms into the groups. For 28% of the groups, there was investment in existing business; for example, 20% bought livestock and 18% invested in other farming activities; 10% of the groups invested in buying & selling of produce while 9% put money back into the group as savings.

### 4.5.3. Group projects

Half of the groups that participated in the study said they had group projects, and groups in rural areas are more likely to engage in joint projects (626 groups – 81%) compared to those in urban areas (144 groups - 19%). Results also show that a higher proportion (61%) of groups supported by organizations were involved in group projects than those that are not supported by any organisation.

Table 10: Groups that have projects

	Total	Location		Support from any organisations	
		Urban	Rural	Yes	No
<b>Base</b>	<b>1540</b>	<b>315</b>	<b>1225</b>	<b>373</b>	<b>1167</b>
Group has a joint project	770	144	626	229	541
	50%	46%	51%	61%	46%
Group does not have a joint project	770	171	599	144	626
	50%	54%	49%	39%	54%

Groups still invest in lower level of the value chain, especially in agricultural production (general farming (35%), livestock (20%), piggery (12%) and poultry rearing (9%)), less into the value addition, marketing, and service. If development is to start at the level at which women operate, they are more likely to be at the production level. Gender analysis may need to be done to establish the issues that affect involvement at the production levels.

#### 4.5.4. Group lending

Group leaders were asked if their group lends out money at all either within the group or outside the group, and 75% of the group leaders that participated in this study said they lend money as a group. Looking at lending in rural and urban areas, 77% of the group leaders for rural groups said their groups lend money compared to 67% of those in the urban areas.

Most of the lending is done within the group members (90%) and the trend is similar in both rural and urban areas, whether the groups are supported by an external organization or not.

Table 11: Who the groups lends to

Base	Total	Location		Support from organisations	
		Urban	Rural	Yes	No
	<b>1154</b>	<b>211</b>	<b>943</b>	<b>277</b>	<b>877</b>
Members	1036	195	841	254	782
	90%	92%	89%	92%	89%
Members and non-members	111	12	99	21	90
	10%	6%	10%	8%	10%
Non-members	7	4	3	2	5
	1%	2%	0%	1%	1%

Interviews with women selected from different groups indicate that 62% have borrowed from the groups they belong to, which confirms the findings from the group leaders.

#### 4.5.5. Purpose of borrowing

When the group leaders were asked for the reasons why members borrow, most reasons revolved around welfare (personal needs) and income generation (investment in business). The personal needs being; payment of school fees (67%), payment of medical bills (42%) and buying food for the family (35%). More than half of the group leaders said members borrow to invest in business, and another 47% invest in agriculture specifically farmland, seeds, and tools. Comparing these findings with those from interviews conducted with group members(women) show some similarities, although with bigger skew to personal needs than investment in business; 30% borrow to address emergency needs, 28% to pay school fees, and 17% to meet daily expenses.

Figure 16: Borrowing purpose - group leaders

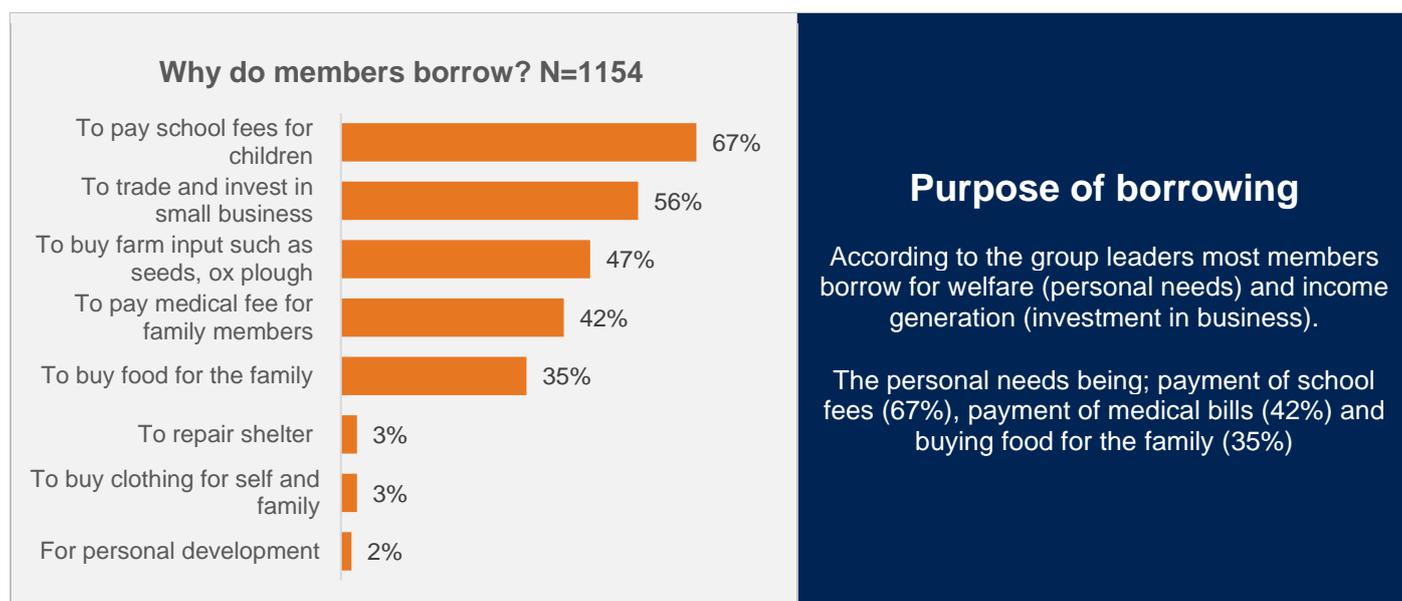
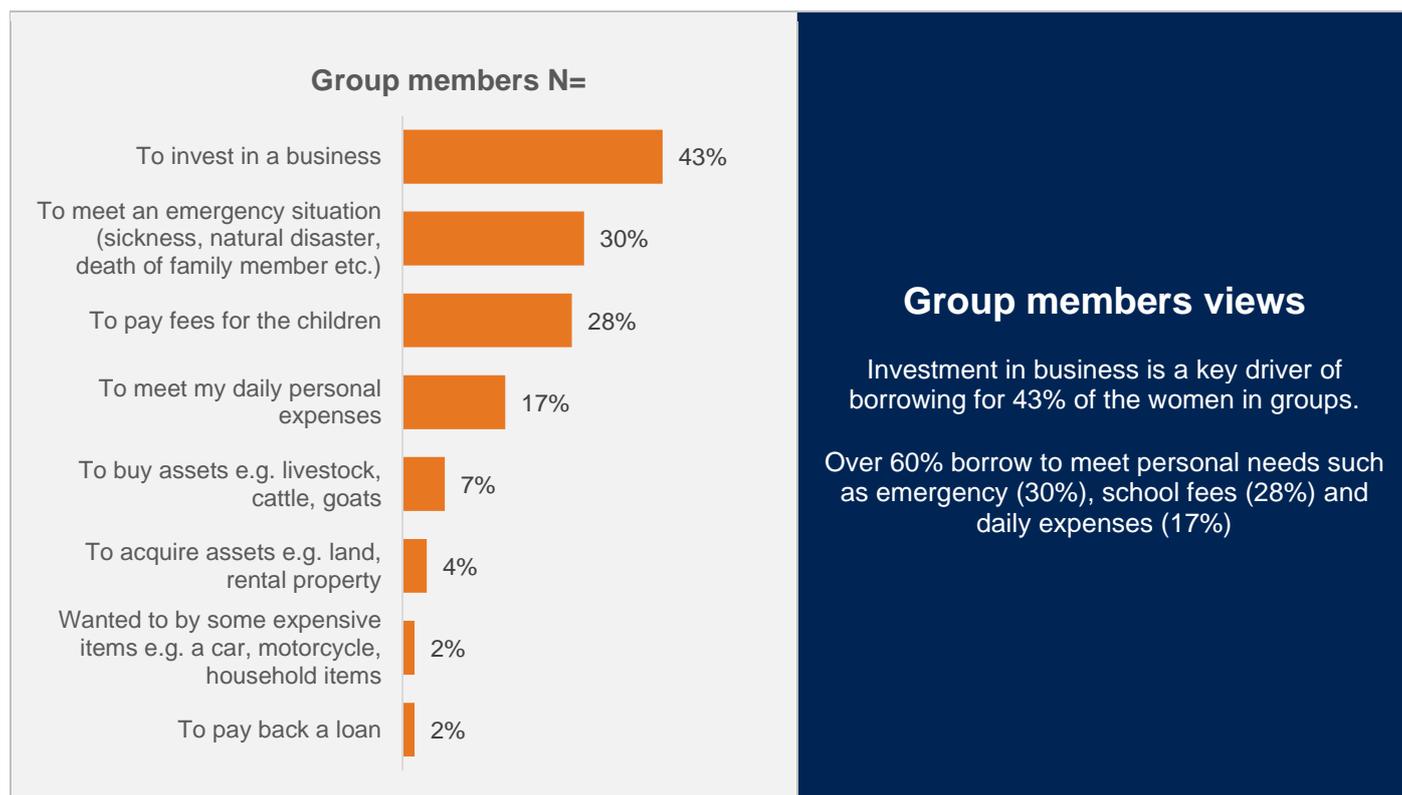


Figure 17: Purpose of borrowing - Group members



**Data from group leaders and group members shows that borrowing of funds is more for such needs as trading in small business, school fees for children, paying medical bills, buying food.**

Only a small proportion of group members borrow money to repay an existing loan (2%) and another 2% to purchase an expensive item like cars and motorcycles. These expense areas for the loans signify the importance of women's saving groups in various life areas. Similarly, borrowing from social networks and family members was equally common, especially for women entrepreneurs in urban areas.

According to the group members' interviews, the average amount borrowed per incident in Uganda Shillings is 390,907, which is slightly over the average savings reported by the group members of Uganda Shillings; 371,508. This could imply that each member borrows to the tune of how much they have saved. However, given the weekly contribution of Uganda Shillings 14,739, group members would be under pressure to maintain the savings and the loan repayment requirements. Apart from lending to members, 11% of the group leaders said their groups have a group loan.

## 4.6. Group training and support

Figure 18: External support to groups

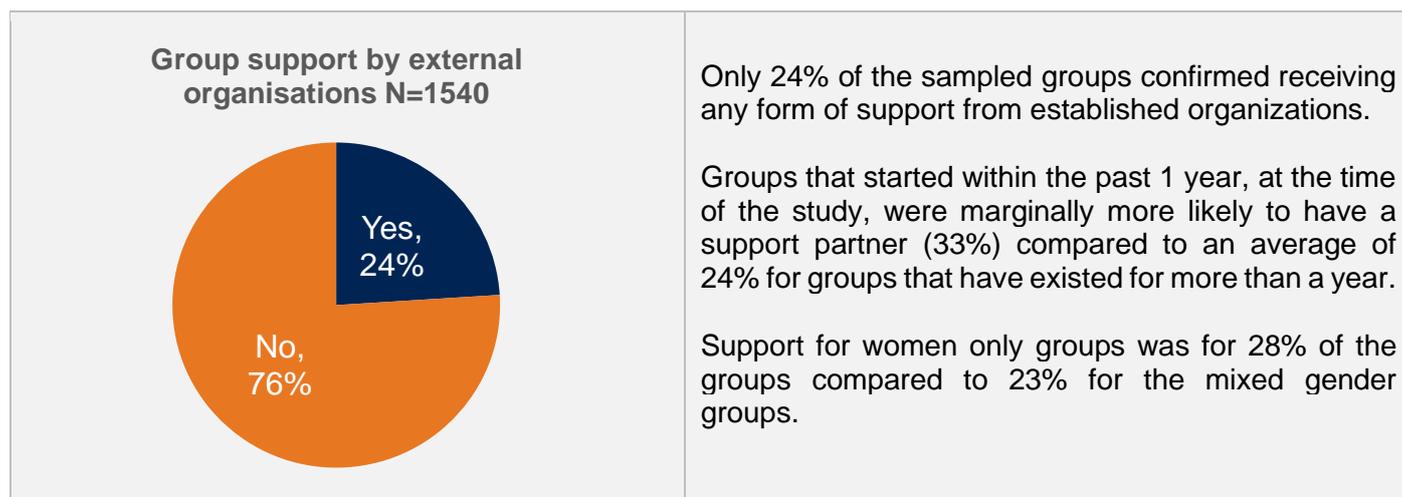
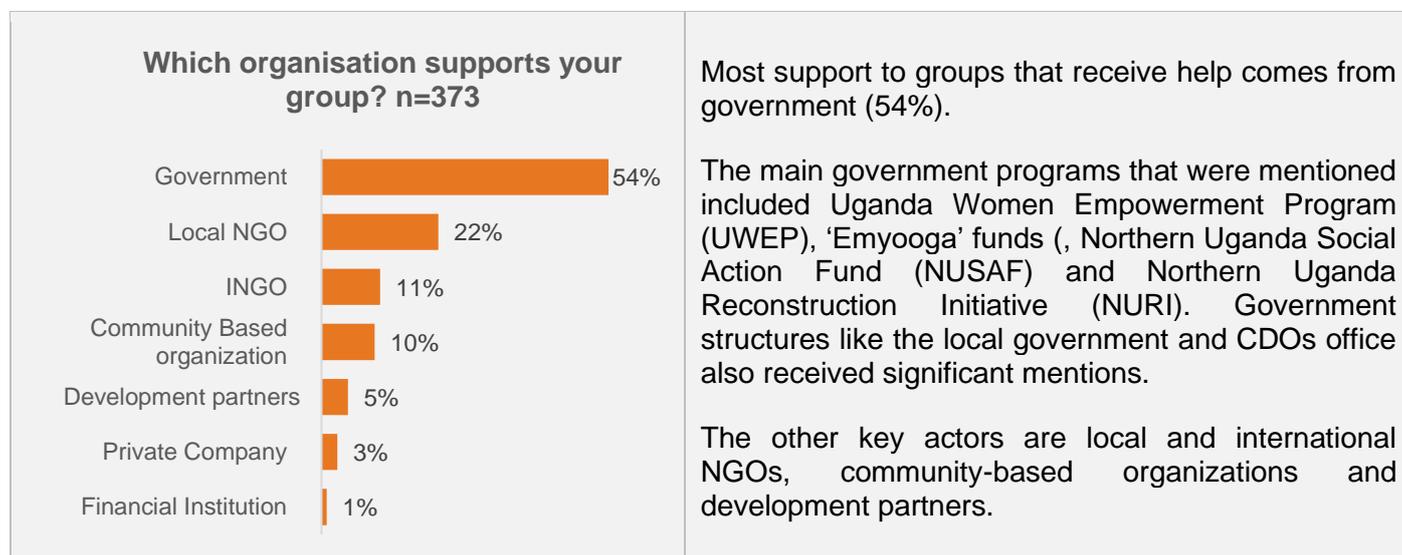


Figure 19: Support organizations



Support offered varies by partner, region and group dynamics however overall, the top five forms of support offered included;

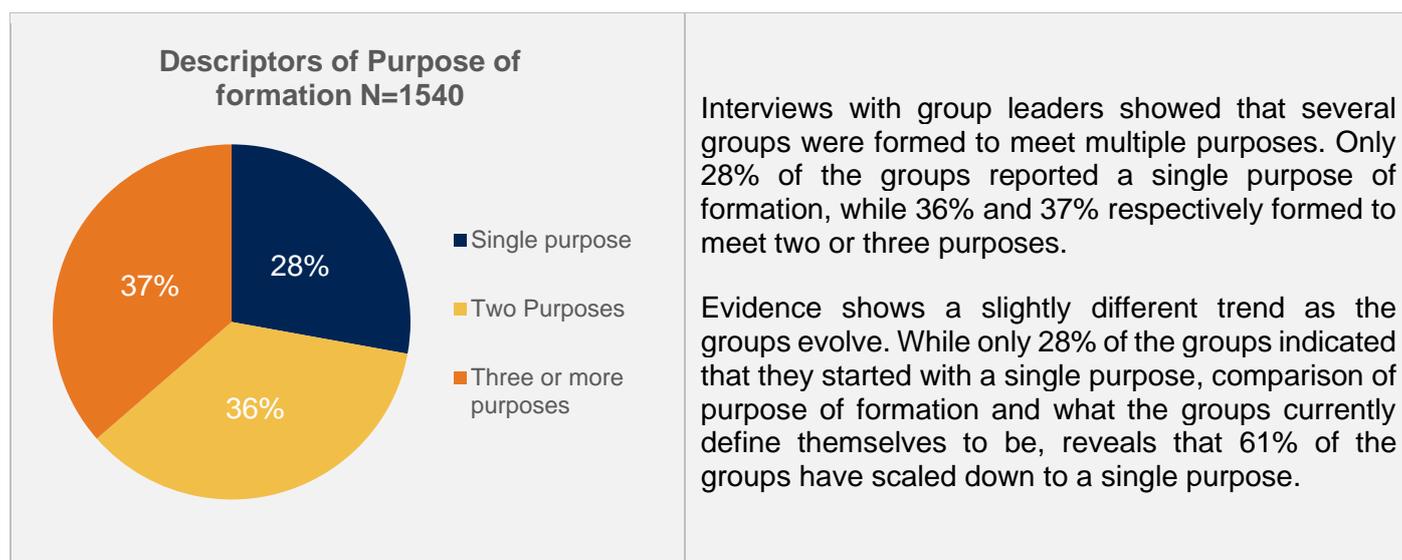
1. Linking to financial services (56%)
2. Entrepreneurship and Business Skills training (41%)
3. Access to agriculture inputs, e.g., seeds, fertilizers (39%)

4. Agriculture Extension services (crop and animal husbandry) (38%)
5. Financial management and recordkeeping training (34%)

Other forms of support include; value addition, linking to markets, training on financial literacy, training on business planning, awareness and sensitization on human rights, health and family planning (including sexual reproductive health services).

## 4.7. Purpose of formation

Figure 20: Multiple purposes of formation



Source: Primary data – group leaders

Results show that as groups evolved, they tended to drop some of the activities they started with and focused more on only what’s relevant as they responded to the changing needs of members, achievement of results based on initial purpose, as well as potential support from organizations.

According to Gugerty et al 2017, most SHGs in Sub Saharan Africa build around longstanding forms of collective savings and labour, comprising of rotating savings and credit associations (ROSCAs) and that there are a variety of community collective action groups including peer groups, community support groups, mutual aid groups, burial societies, savings groups and social insurance groups. Most of these are reflective of the purpose of forming the group, i.e., to save, to support each other in the community or support during times of need, such as health and death.

Despite reporting several purposes of formation, there are common features across groups, with the majority being saving (81%), followed by lending (56%), social support (36%), food security and agriculture (14%) and improving livelihood (7%). This shows that majority of groups are formed to operate the VSLA model. The financial component is cross cutting, with all the groups that reported having started for more than one purpose integrating savings and lending. This trend is similar across all regions of the country and applies for both older and newer groups. Groups with female leaders are more likely to have started as a savings group (88%) compared to those led by males (77%).

Table 12: % of groups with given activities with single, two and three or more purposes

	Total	Single purpose	Two Purposes	Three or more purposes
<b>Activities</b>	<b>1540</b>	<b>425</b>	<b>552</b>	<b>563</b>
Saving	81%	49%	90%	97%
Loans (Lending and borrowing)	56%	5%	63%	89%
Social support	36%	13%	21%	68%
Food security and agriculture	14%	4%	7%	29%
Improving livelihood	7%	11%	5%	7%
Bulking and Marketing	5%	3%	2%	9%
Literacy	4%	1%	1%	9%
Integrated programming	3%	1%	2%	6%

Majority of the groups (81%) indicated they started the groups to save, followed by lending and borrowing (56%) and social support at 36%, emerged at the top three purposes. Improving livelihood recorded low mentions at 7%, however, it is strongly embedded in savings, social support, and lending. As Venton et al (2021) submit, SHGs help to build resilience of their members and their households by facilitating substantial improvements in member's psychosocial outcomes. SHGs have been found to increase overall resilience to both idiosyncratic and covariate shocks in varying degrees.

## 4.8. Categories of groups

There are different categories of groups that were established by the study, both through secondary and primary research. Secondary data could not provide evidence of the group categories due to data gaps. Out of the 163,876 groups, only 20,107 had information relating to the type of group and in most cases, there were multiple categories resulting from the groups implementing several activities. The secondary data therefore does not give reliable estimates of the categories of group models that exist, hence primary data was used to attempt to define the categories of groups.

During primary research, the group leaders described the groups they lead in line with the purpose of formation. The group leaders described their groups in multiple ways, however, a big number 61% of the group leaders (947) provided one category. Overall, findings show VSLAs as the most identifiable category of group models, recording 53% multiple responses and 47% among those that mentioned one category.

The next identifiable category were the agriculture groups, which included different types of groups such as; Farmer's groups, mixed Agricultural cooperatives, and livestock associations, milk producers' associations, farm produce buyers' associations, crop farmers association, e.g., rice-growers cooperative unions. These combined, account for almost 4 in every 10 of the groups.

Table 13: Group models

	Total	One group category	Two group categories	More than two group categories
Group models	1540	947	421	172
Village Savings and Loans Association	53%	47%	59%	70%
Farmers' Group	23%	16%	32%	38%

Business Association	14%	7%	20%	35%
Savings & Credit Cooperative	11%	7%	12%	29%
Mixed Agricultural Cooperative	10%	4%	14%	27%
Livestock Association	10%	5%	13%	31%
Youth Group	5%	5%	3%	10%
Burial group	4%	1%	4%	19%
Self Help Groups (buying utensils & other household items, taking care of the sick)	3%	2%	4%	10%

A scoping review on the Evidence of Women's Group in Uganda, by ECWG (September 2021) defines women's groups categories according to organizing purpose with specific typologies/categories identified, including **livelihoods, financial, health and solidarity**. The Women's Groups and WECs landscaping study found similar evidence of typologies, although groups had multiple organizing purposes. These have been categorized as shown in table 14 below:

Table 14: Group typologies/categories and associated group models

Livelihoods	Financial	Social Support/solidarity	Health
<ul style="list-style-type: none"> <li>• Agricultural groups (Farmers' Group;</li> <li>• Livestock Association</li> <li>• Mixed Agricultural Cooperative, Farmer Field School Group)</li> <li>• A development committee</li> <li>• Tailoring group</li> </ul>	<ul style="list-style-type: none"> <li>• Savings &amp; Credit Cooperative (SACCO)</li> <li>• Village Savings and Loans Association</li> <li>• Business Association</li> </ul>	<ul style="list-style-type: none"> <li>• Burial group (e.g., Munnomukabi, etc.)</li> <li>• Sports Group</li> <li>• Self Help Groups (buying utensils &amp; other household items, taking care of the sick)</li> <li>• Adult literacy group</li> <li>• Cultural drama, music, or dance troupe</li> <li>• Faith Based Association (FBA) – (church or mosque association/group, traditional or other)</li> <li>• Youth Group</li> <li>• Group for People with Disabilities (PWDs)</li> <li>• Women's group</li> </ul>	<ul style="list-style-type: none"> <li>• Childcare Group</li> <li>• Health initiative group</li> </ul>

Findings show that 85% of the groups fall into the financial category, followed by Solidarity (38%), Livelihoods (33%) and Health (7%).

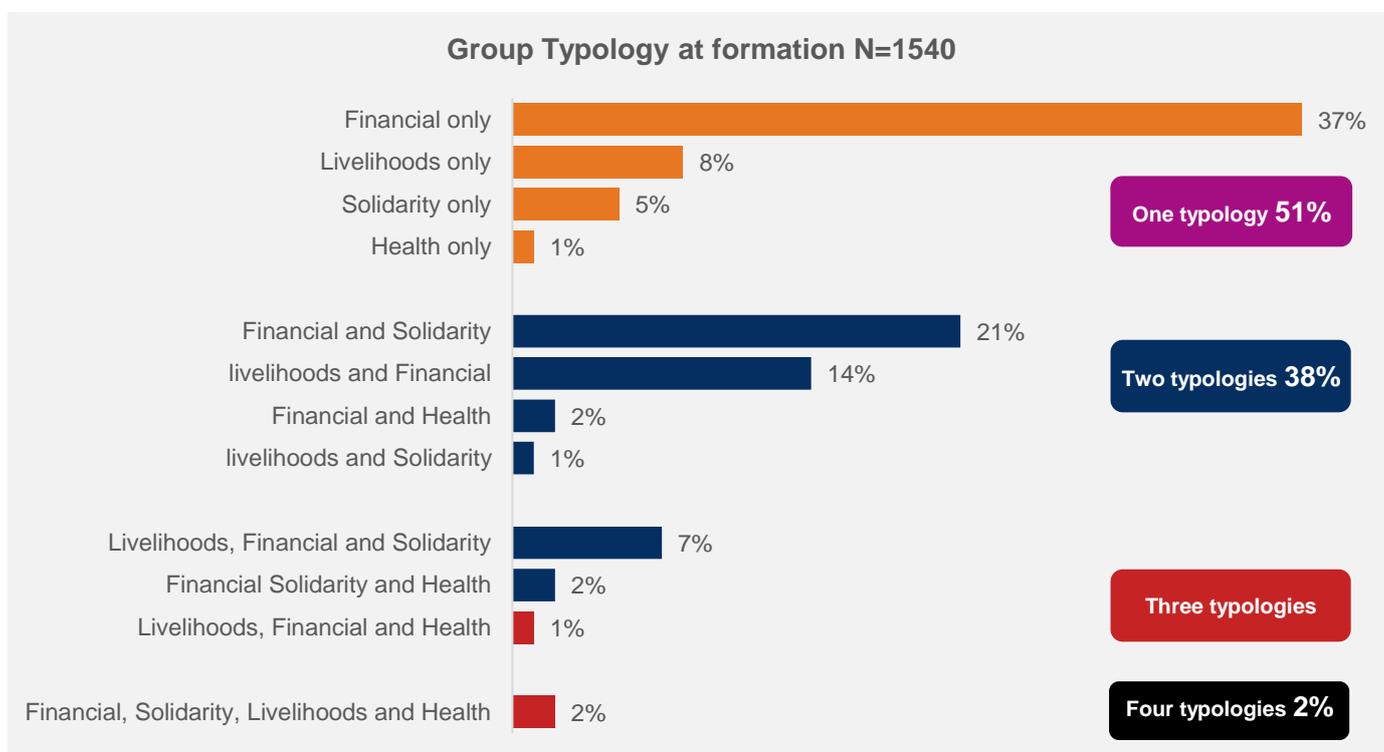
From the results it was also evident that most groups had multiple activities within the same category and in other cases multiple activities that spanned across multiple categories.

Figure 21: Exclusive group typologies



Given that most groups said they formed to achieve different purposes, the data was further analysed to establish the different combinations of group categories that exist based on their purpose of formation and the activities they are currently undertaking. Figure 22 below shows the different combinations of group categories based on feedback from group leaders.

Figure 22: Group typology at formation



Looking at the unique combinations, about half of the groups were formed to operate with a single purpose, falling into the financial category (51%), while 38% integrated at least two different purposes at formation and 10% had up to three purposes. Only 2% of the groups were formed with activities cutting across all the four group categories (Financial, Solidarity, Livelihood and Health).

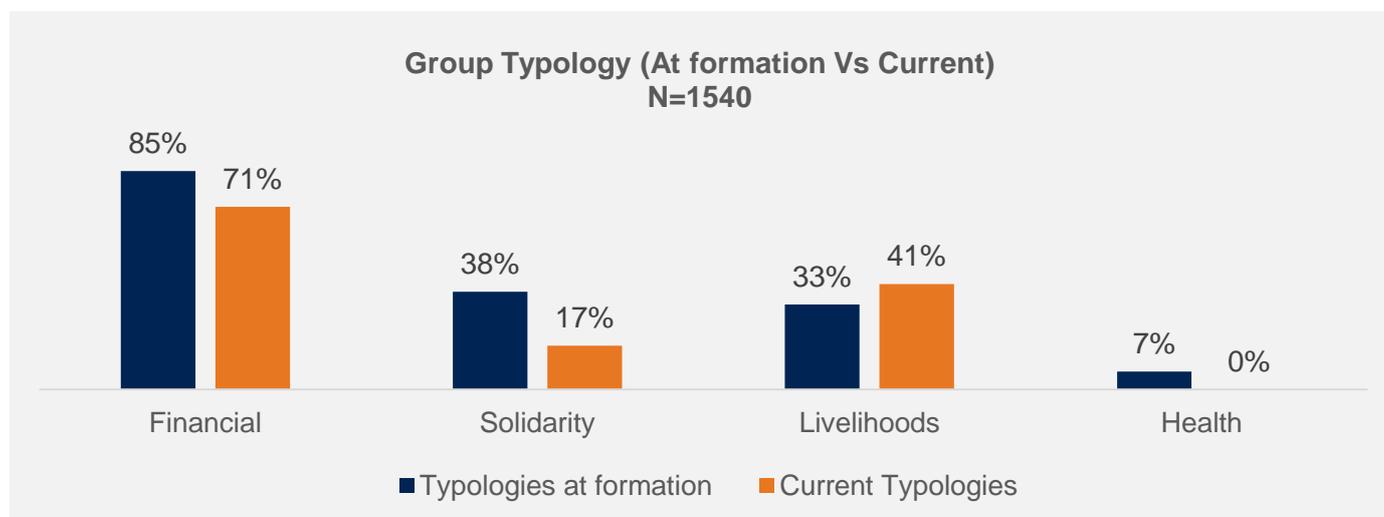
Among the groups that fall within one category (51%), majority of these were financial groups (37%) followed by livelihoods (8%), solidarity (5%) and health (1%). Across the different combinations of group categories, financial remains the predominant type of groups, which confirms the earlier finding that most groups form for financial purposes and integrate other activities. The highest combinations of categories include, financial and solidarity (21%) and livelihoods and financial (14%). Groups that do not have a financial component embedded into their activities are few, even when considering those with a combination of three or more activities.

## 4.9. Evolution of groups by categories

Comparing current group categories to those at formation shows that 65% of the groups that had a financial element at formation, maintained it. This is the same case with 10% who started the group with livelihood activities. Although there was a proportion of groups that dropped their financial activities (12%), the groups whose organizing purpose was health were found to be more less likely to keep the health component as indicated by 0% among the kept activities.

A further comparison of groups at formation and current focus, shows a reduction in the financial, solidarity and health activities, but some increase in the livelihoods. For example, while 85% of the groups indicated that they organized for financial purposes, only 71% report financial activities as their core activity currently. For solidarity, at formation there were 38% and currently only 17% describe themselves in this category, while livelihoods increased from 33% to 41%.

Figure 23: Group category at formation vs current category



Qualitative data from FGDs of selected groups provide insights into the reasons for changes in the number of groups reporting the given categories. It appears the increase in livelihoods is dictated by needs of the group members or inadequacy of other categories to meet the needs of individuals in the groups. Likewise, solidarity groups added other livelihood and financial components in their activities.

*“Like the introduction of the sports activity, we never thought that we could bring them on board through sports, but they are now competing with men and winning,”* **Disabled group**

*“...we formed a subgroup within the main group and would like to turn it into a cooperative. I mobilized some women within the same group because we are many and new members keep joining every financial year and we would contribute ten cups of cocoa each on every harvest which happens after every two weeks during the season,*

*we then look for a buying company that offers the best price and sell it to them as a group.*

Although the financial category recorded a reduction in groups that considered it their core, there are groups that reportedly added a number of financial activities in other categories.

*" In our community most women were housewives who were waiting for the man to provide everything, so we decided to add in the element of savings and credit, we went ahead to sensitize to other women about the benefits of group formation." **Solidarity groups***

*"We also decided to sensitize about health and sanitation especially nutrition and family planning" **FGD, Solidarity Group***

*"Apart from maintaining the water, we decided to start up savings where by every month all members come for a meeting and save one thousand shillings and every time we meet, we give accountability of the money whereby we use some of it to renovate the tap in case its broken and save the rest of it in a small box." **FGD, Health Group**"*

*Just like others we also started a savings scheme," **Self-help group.***

*"The group is for training hand skills and hair dressing in particular..., doing tailoring alone was not giving enough income we had to add something new. We realized that we needed to do credit and savings in order to increase our savings and also to be able to solve our financial needs. For instance, if a certain member wants to buy a suitcase, we just contribute for her and she buys, if another one needs to buy land, we do the same," **FGD, Livelihood group***

*" After forming the group we realized that there is a lot of domestic violence and some of the people we were taking to hospital through the group were victims of domestic violence caused by small issues like men failing to provide basic needs to their women, failure to raise school fees and others, so we decided to start the savings and credit scheme such that if at all a member is in need of something urgent they just come to the group and request for the money instead of demanding it from the husband which ends up sparking violence." **FGD, Livelihood group***

To establish which groups were dominant for each of these categories, an analysis was done on the current group descriptions for each of the four categories. Table 15 gives the % share of the different models within a given category.

Table 15: % Groups for each model under given typologies

Financial	Health	Livelihoods	Solidarity
<ul style="list-style-type: none"> <li>VSLA (75%)</li> <li>Business Association (14%)</li> <li>Savings &amp; Credit Cooperative (11%)</li> </ul>	<ul style="list-style-type: none"> <li>Childcare group (60%)</li> <li>Health initiative group (40%)</li> </ul>	<ul style="list-style-type: none"> <li>Farmers' Group (55%)</li> <li>Mixed Agricultural Cooperative (22%)</li> <li>Livestock Association (17%)</li> <li>A development committee (4%)</li> <li>Farmer Field School (2%)</li> </ul>	<ul style="list-style-type: none"> <li>VSLA (32%)</li> <li>Youth Group (23%)</li> <li>Self Help Groups (11%)</li> <li>Group for PWDs (11%)</li> <li>Women's group (8%)</li> <li>Faith Based Association (FBA) and Burial group (6%)</li> <li>Cultural Group (4%)</li> </ul>

		<ul style="list-style-type: none"> <li>• Tailoring group - 1%</li> </ul>	<ul style="list-style-type: none"> <li>• Cultural drama, music, or dance troupe (3%)</li> <li>• Community Based (3%)</li> </ul>
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## 4.10. Services offered by groups

Having established the dominant group types within each category, we further sought to establish which services were being offered to group members within each of the four categories of groups. Findings show that the different categories of groups have several activities in common, which demonstrates a high level of integration irrespective of purpose of formation and group description, i.e., financial, livelihood or health.

Table 16: Services offered by groups

Financial	Health	Livelihoods	Solidarity
<ul style="list-style-type: none"> <li>• Linking to financial services (23%)</li> <li>• Entrepreneurship and Business Skills training (13%)</li> <li>• Value addition (10%)</li> <li>• Awareness and sensitization on Human Rights (8%)</li> <li>• Linking to markets (6%)</li> <li>• Agriculture Extension services (crop and animal husbandry) (6%)</li> <li>• Financial management and recordkeeping training (5%)</li> <li>• Offering Loans (4%)</li> <li>• Access to agriculture inputs, e.g., seeds, fertilizers (4%)</li> <li>• Social support (4%)</li> <li>• Training on financial literacy (3%)</li> <li>• Training on business planning (2%)</li> <li>• Health and Family planning (Including Sexual Reproductive Health services) (1%)</li> <li>• Saving (1%)</li> <li>• Education and Training on nutrition (1%)</li> <li>• Skills training (1%)</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness and sensitization on Human Rights (60%)</li> <li>• Financial management and recordkeeping training (20%)</li> <li>• Education and Training on nutrition (20%)</li> </ul>	<ul style="list-style-type: none"> <li>• Agriculture Extension services (crop and animal husbandry) (25.2%)</li> <li>• Linking to financial services (18%)</li> <li>• Access to agriculture inputs, e.g. seeds, fertilizers (13%)</li> <li>• Linking to markets (9%)</li> <li>• Value addition (6%)</li> <li>• Entrepreneurship and Business Skills training (5%)</li> <li>• Awareness and sensitization on Human Rights (3%)</li> <li>• Financial management and recordkeeping training AND Social support (3%)</li> <li>• Awareness and sensitization on Human Rights AND Training on business planning (3%)</li> <li>• Financial management and recordkeeping training (3%)</li> <li>• Offering Loans (1%)</li> <li>• Saving (1%)</li> <li>• Health and Family planning (Including Sexual Reproductive Health services) (1%)</li> <li>• Skills training (1%)</li> <li>• Education and Training on nutrition (0.4%)</li> <li>• Teaching about family affairs (1%)</li> </ul>	<ul style="list-style-type: none"> <li>• Value addition (21.7%)</li> <li>• Linking to financial services AND Agriculture Extension services (crop and animal husbandry) (19%)</li> <li>• Linking to financial services (8%)</li> <li>• Entrepreneurship and Business Skills training (7%)</li> <li>• Social support (7%)</li> <li>• Access to agriculture inputs, e.g. seeds, fertilizers (5%)</li> <li>• Training on business planning (3%)</li> <li>• Linking to markets (2%)</li> <li>• Childcare services (2%)</li> <li>• Saving (2%)</li> <li>• Health and Family planning (Including Sexual Reproductive Health services) AND Education and Training on nutrition (1%)</li> <li>• Guidance and counselling (1%)</li> <li>• Offering Loans (1%)</li> <li>• Skills training (1%)</li> <li>• Purchase of household items such as utensils (0.4%)</li> <li>• Training on financial literacy (0.3%)</li> </ul>

## 4.11. Layering of WECs within group

### 4.11.1. Context of WECs layering

Women's Economic Collectives (WECs) are one way to build women's human, financial, and social capital. Women's Empowerment Collectives are a subset of women's groups centred on WECs five elements: 1) pooling savings and sharing risks, 2) group solidarity and networks, 3) participatory learning and life skills, 4) critical consciousness of gender, and 5) access to markets and services (Anderson et al 2019). Watson and Kyomuhendo (2019), argue that women's collectives have been critical in challenging discriminatory gender norms. At individual level, women struggle within their own homes and community to push for more equal opportunities, while collectively, they have come together as a movement to effect wider societal change.

Collective action concerns women and girls gaining solidarity and acting collectively on their interests, to enhance their position and expand the realm of what is possible. It mobilizes and strengthens women and girls' collective power. This entails coming together around common goals; and interests can enable women and girls to have more influence than when they act individually and in isolation. It manifests itself in women's organizations, cooperatives or SHGs; around themes such as agriculture or marketing or water management; when mobilizing against GBV or in favour of women's rights to land and inheritance; or when demanding legal change (Gammage et al., 2016;).

Findings from this research confirm in part the above assertions; with many of the groups that are formed to achieve several purposes and continuously integrate other services or activities on need basis. Most of the group activities are driven by member needs, group maturity and implementing organizations that may want to drive program impact through groups. Assessment of the level of layering of WECs has therefore been based on the group activities and the categories of groups that implement them.

Table 17 below shows the activities implemented by groups across the country, based on a sample of 1540 that participated in the study. A group may have one or more activities depending on their purpose of formation and years they have been in existence, and most of the activities undertaken by the groups reflect at least one WECs component.

Table 17: % of groups with activities that reflect WECs by region

	Total	Central	Eastern	Northern	Western
<b>Activities that reflect WECs</b>	<b>1540</b>	<b>260</b>	<b>540</b>	<b>360</b>	<b>380</b>
Linking to financial services	22%	<b>27%</b>	21%	<b>14%</b>	<b>27%</b>
Value addition	17%	<b>20%</b>	17%	<b>14%</b>	18%
Linking to markets	16%	18%	17%	16%	14%
Agriculture Extension services (crop and animal husbandry)	16%	17%	<b>20%</b>	<b>12%</b>	16%
Entrepreneurship and Business Skills training	15%	<b>26%</b>	15%	<b>9%</b>	14%
Access to agriculture inputs, e.g. seeds, fertilizers	15%	15%	16%	16%	<b>12%</b>
Awareness and sensitization on Human Rights	14%	13%	<b>17%</b>	<b>9%</b>	15%
Training on business planning	10%	<b>17%</b>	8%	8%	11%
Financial management and recordkeeping training	10%	11%	10%	11%	8%
Training on financial literacy	9%	9%	7%	9%	9%

None	5%	3%	5%	9%	4%
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Only 5% of the groups did not have any activity that reflects a WEC element despite being active groups. All the other groups (95%) have at least one element through the services offered to members. The most implemented activities adopted by groups, include financial service linkages (22%), value addition (17%) and market linkages (16%).

Close to half of the groups (47%) offer one service identifiable in the WECs elements, 24% offer at least two services, and 13% offer at least 3 services. There are very few groups that were found to offer more than 3 services, mostly among groups that have been in existence for 7 years and more.

The results further show little difference in the number of services offered by groups based on years of existence, however across the different group categories, there is a marginally higher likelihood of financial groups offering only one service.

Figure 25: Number of services offered by groups

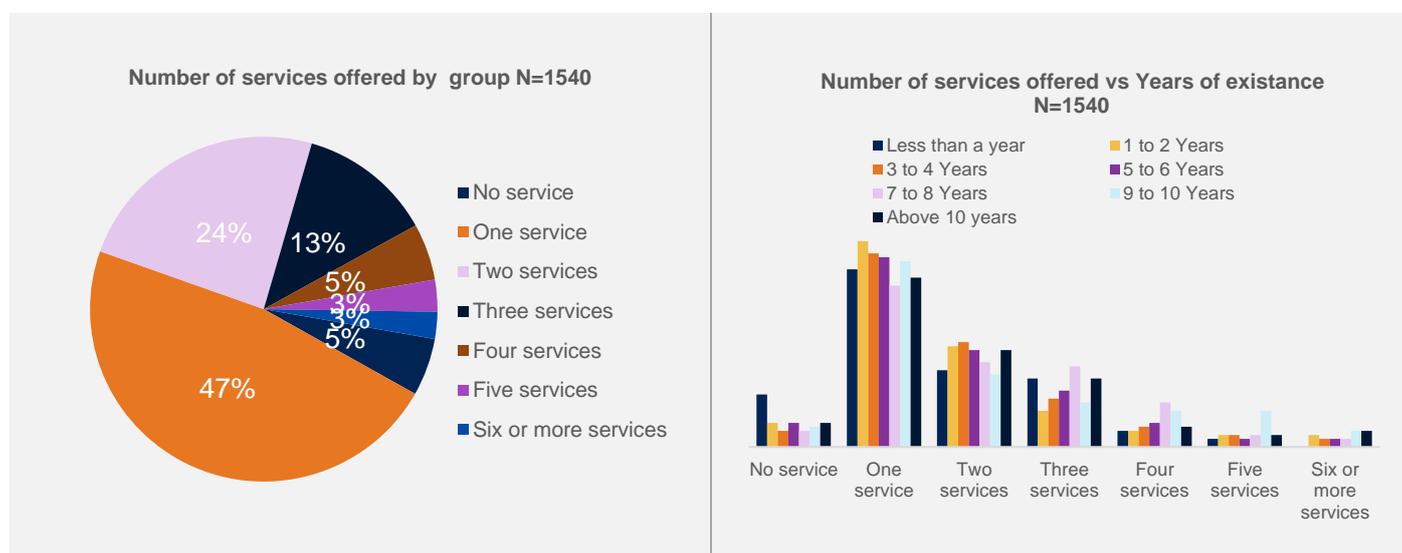
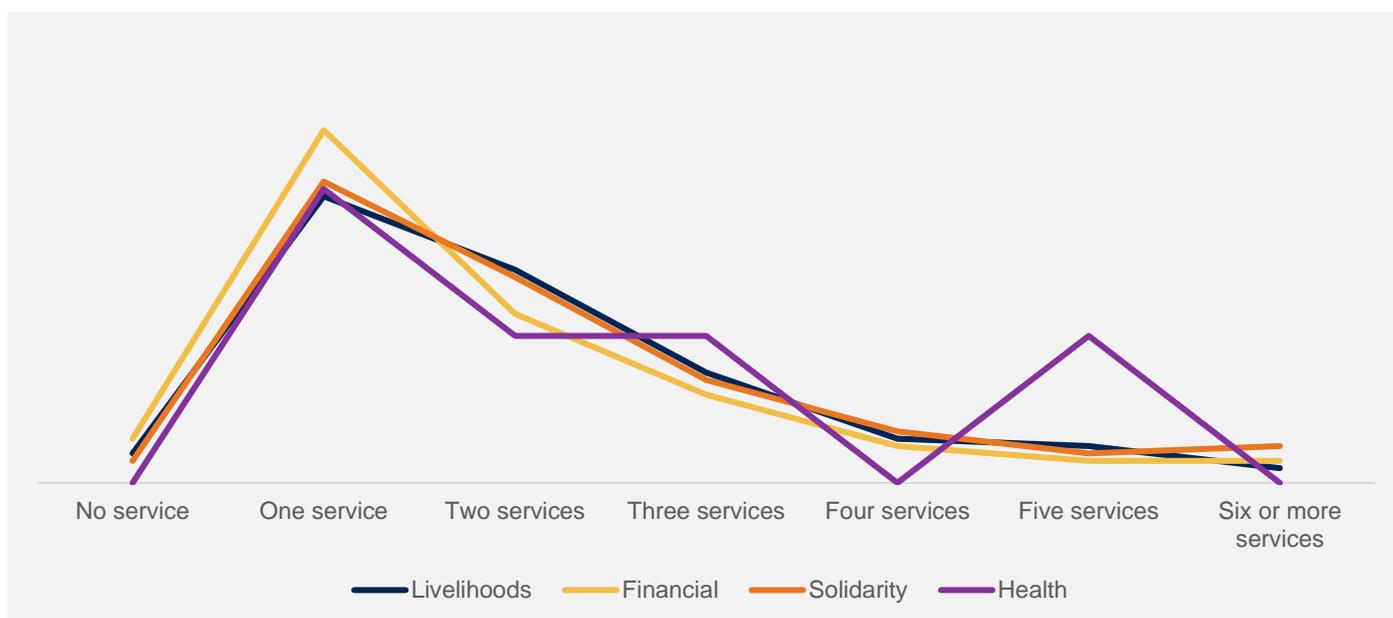


Figure 26: Number of services offered vs Typology



For the groups that offer up to three services, linking to financial services, linking to markets and value addition are the most frequently adopted activities while those that offer at least four services are more likely to focus on agriculture (extension services and inputs), and business (Entrepreneurship, business skilling and planning). Financial groups are the highest among the groups that offer one service as reported by 48% of the group leaders.

#### 4.11.2. Layering of specific WECs elements by group models

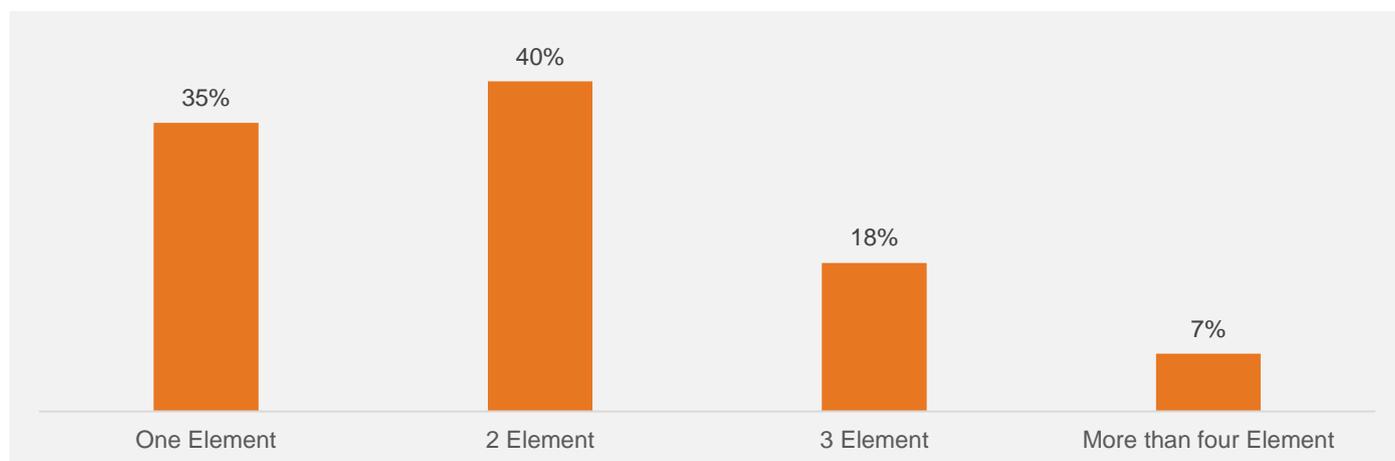
With most of the groups offering up to 3 services, there are variations regarding the evidence of layering of WECs across different group categories/typologies.

Figure 27: % Leaders reporting existence of given WEC elements across group models

Group models	Total	Pooling of savings and sharing risk	Group solidarity and Networking	Access to markets and services	Participatory Learning and Life Skills	Critical consciousness of Gender	Unspecified services	Livelihoods	Financial	Social Support	Health
<b>Group models</b>	<b>1540</b>	<b>898</b>	<b>452</b>	<b>740</b>	<b>661</b>	<b>237</b>	<b>83</b>	<b>638</b>	<b>1087</b>	<b>265</b>	<b>5</b>
Village Savings and Loans Association	53%	55%	51%	47%	53%	59%	58%	41%	75%	32%	20%
Farmers' Group (Clarify whether its registered)	23%	24%	22%	30%	23%	21%	16%	55%	15%	14%	20%
Business Association	14%	14%	14%	14%	18%	8%	12%	6%	20%	7%	0%
Savings & Credit Cooperative (SACCO)	11%	13%	15%	11%	12%	16%	8%	10%	16%	7%	0%
Mixed Agricultural Cooperative	10%	12%	12%	14%	10%	9%	4%	23%	9%	6%	0%
Livestock Association	10%	8%	9%	13%	9%	8%	7%	24%	8%	7%	0%

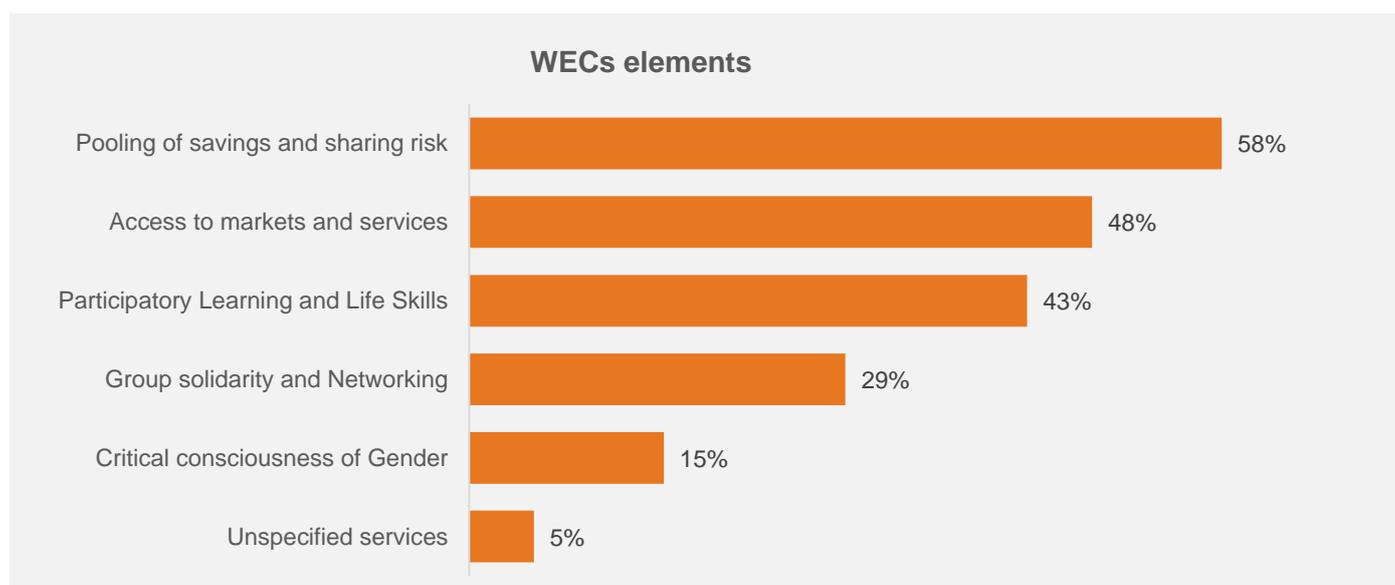
With most of the groups offering up to 3 services, there are variations regarding the evidence of layering of WECs across different group categories.

Figure 28: % of groups with one or combined WECs elements



Pulling of saving and sharing of risks (58%) is the most implemented WEC across the groups, followed by access to markets and services (48%) and participatory learning and life skills (43%) as shown in Figure 29.

Figure 29: % of Groups with Specific WECs



#### 4.11.2.1. Pooling of savings and sharing of risks

From the group leaders' interviews, savings was mentioned as one of the purposes for **starting the groups by 81%, and of these, 49%** said it was the only purpose why they started the group. Some of the groups that may have formed for different purposes have integrated a savings component as a core activity in their group. The groups are also largely referred to as savings groups despite having broader goals than they set out to achieve from inception. This also means that groups are likely to be identified with what they are doing currently than what they set out to achieve. When the group leaders were asked the activities undertaken during meetings, collection of savings emerged as the highest undertaken activity at 90% with the next highest being lending at 51%.

Out of the 1540 group leaders that participated in the study, 56% said the groups were started to lend money, with most lending being done among group members (90%). Only 22% of the groups provide linkages to financial services for their members, although 44% of the groups said they have a group bank account.

VSLAs are seen to be offering bigger opportunities for pooling of savings and sharing of risks. Out of the 1251 group leaders who said their groups were formed for saving purposes, 59% are VSLAs. Others are farmers groups, Business associations, Savings and Credit Cooperatives and Mixed Agriculture cooperatives. It is also evident in the findings, that groups that may have been formed for different purposes are adopting a VSLA model along the way, especially with integration of other services.

Regarding lending, VSLAs still offer the highest opportunity to members, with 63% of the groups that said they started for purpose of lending. They are also seen to provide higher opportunities for linking to financial institutions than other categories of groups, with 53% of the VSLAs reporting linkage to financial services and 48% having a bank account.

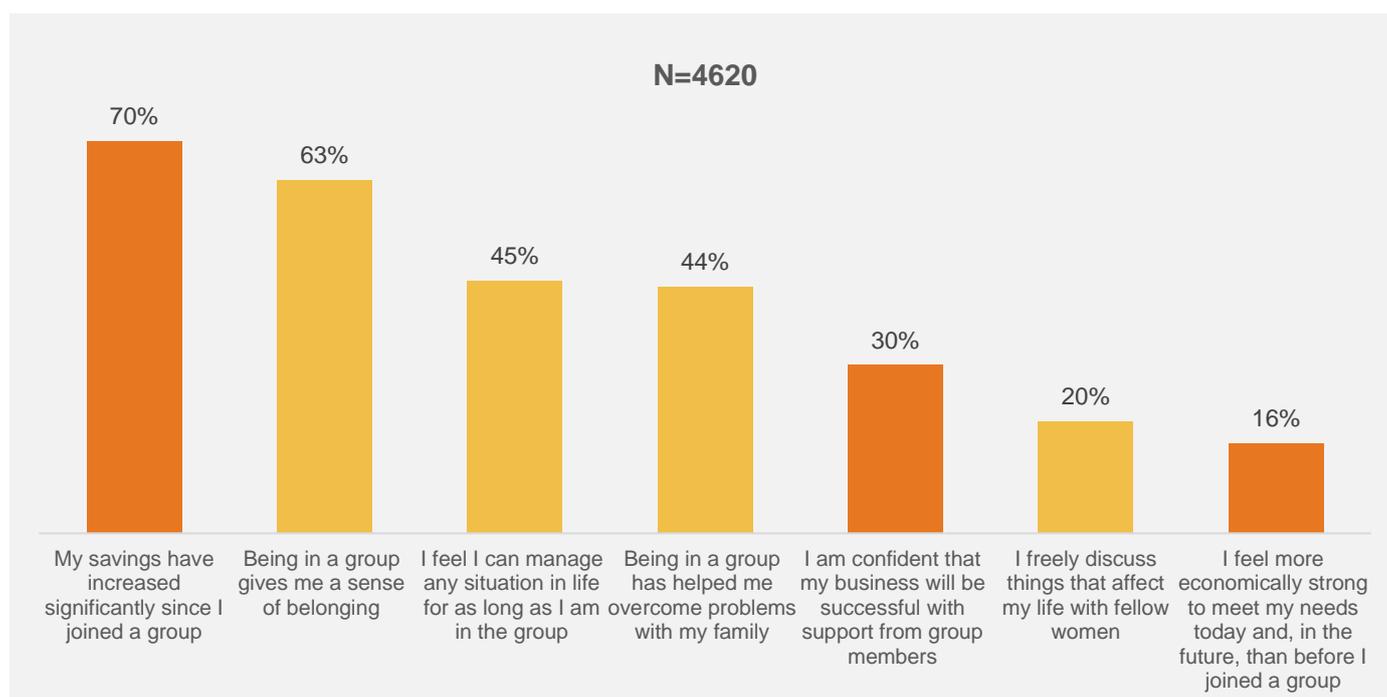
ECWG scoping review study (ECWG 2021) found evidence that in Uganda pooling of savings and sharing of risks can contribute to delivering economic impacts of women's groups and that VSLA members were more likely to use savings when coping with negative economic shocks. They also allowed members to access funds through the social funds if they encountered health challenges.

#### 4.11.2.2. Group Solidarity and social cohesion

Fifty two percent (52%) of the group leaders said groups have a social fund, and 85% of those that have a social fund said they use it to support members that may be in need. The social fund is also used for other services such as addressing community needs(11%), helping vulnerable groups(17%) and entertainment for members during meetings or other events(17%). These activities are believed to strengthen the social ties within the members and keep the group together.

Beyond the social fund, women expressed benefits of belonging to groups in different ways that show an empowering experience; including increase in savings, a sense of belonging and ability to manage challenging situations at individual and family level.

Figure 30: % of women expressing given benefits of belonging to a group



Source: Interviews with group members

The groups also provide a support structure for women especially in times of challenges as expressed by 43% who said they benefit from groups by members contributing to welfare in bereavement and in sickness, psychosocial support -20% and sharing gifts in turns through a rotational fund (10%). These practices keep the group network strong and connected through an enhanced identity and sense of belonging. The social cohesion that is built through these activities is critical for group functions (Watson, 2017).

### 4.11.2.3. Participatory learning and life skills

Training in different aspects is one of the activities implemented by groups. Among women that participated in this research, 33% said they engaged in trainings offered by their groups in the last 12 months. From the group leaders, there is evidence of training offered by groups but was reported by only 11%. Training could also have been affected by the pandemic restrictions. **Figure 31** gives the trainings offered by the groups.

Only 27% of the group leaders mentioned they could handle trainings but with observance of SOPs, however, 20% had to suspend meetings completely which are the main avenues for training and knowledge sharing among women.

Figure 31: Training offered by groups as mentioned by group leaders



No differences were observed with regard to meeting schedules during the pandemic period between rural (20%) and urban (21%) areas, but there is a difference between urban (20%) and rural (29%) areas with regard to participation in training. For the groups that offer training, the most recalled training was related to business, including, entrepreneurship skills training, financial management and bookkeeping, and financial literacy. Other training programmes included human rights awareness, health, and nutrition.

While some of the reported training maybe information sharing through groups, members learn from each other, and this seems to be the most effective and empowering. The sharing of skills within the group members increases social cohesion and confidence. One of the sources of literature quoted by the ECWG is Dol et al (2013) in which study it was found that women belonging to groups in Northern Uganda learned basket production from each other and together made decisions on how best to improve their businesses. These practices do not only lead to business growth but may empower women with confidence and strengthening their inner abilities to participate in, and engage with in wider networks.

In this research, 23% of the group leaders said members have benefited from groups by gaining ability to make decisions, 27% said they get social interaction and support from fellow members and 17% gained self-confidence.

#### 4.11.2.4. Critical consciousness of gender

One of the services offered by groups is training on human rights (14%) and family planning at 8%. There is limited evidence regarding critical consciousness of gender, only 3% reported access to healthcare, counselling, health check, immunization, and family planning, and only 7% said they have trained in gender-based violence. While several groups undertake integrated programming with specific training on certain activities, training on gender is not common. The findings do not clearly show the participation in training and skills relating to gender issues and this reflects critical gaps. This also means that those supporting groups may not have it as top priority, however, groups could achieve gender consciousness through other means as has been observed from the group member interviews.

Findings from the group members, show other benefits that point to enhancement of gender consciousness through groups. For example, 44% of women who belong to groups said the groups have helped them to overcome problems with their family members and 20% said they freely discuss things that affect their lives with fellow women in the group. Only 9% of the women indicated that they can freely discuss issues with their spouses, and the relate this to the gender-based violence training they received from the group.

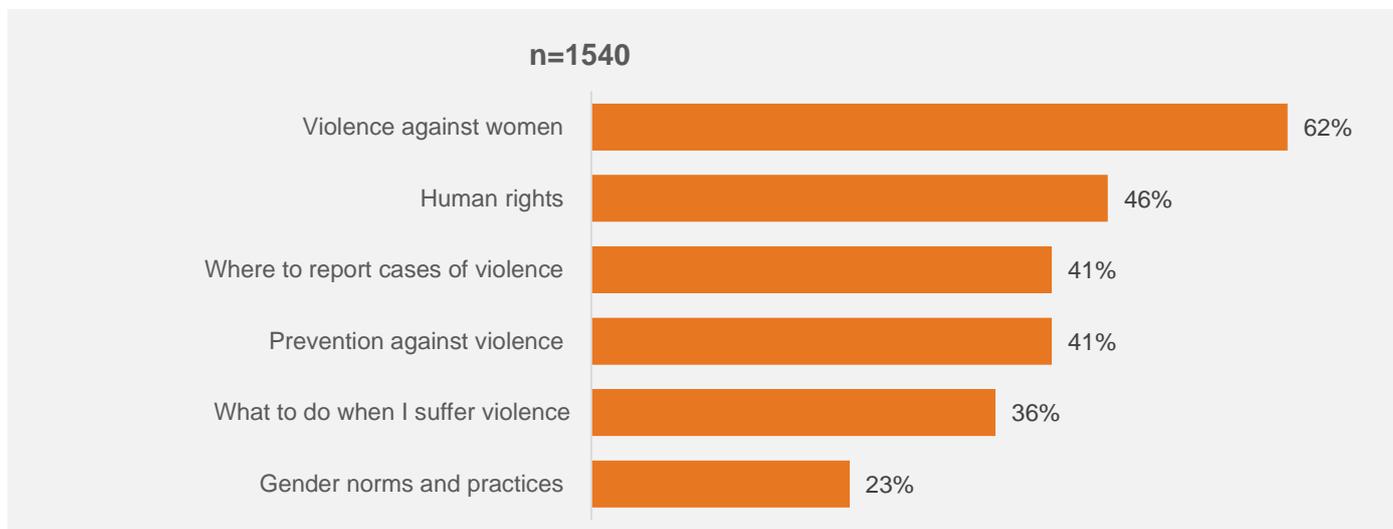
Results also show that a high proportion of women reported access to household property, and that they participated in joint discussions on how to spend money. However, there are still gaps with disclosure of income between spouses as reflected in the 55% who believe their spouses freely tells them how much they earn, and 44% of the women do not feel they have control over their own money. Another aspect with regards to control of money is the freedom for the women to spend money from their produce, where only 55% said they feel free to spend money from their produce. Even though the percentage is higher than those who disagreed with this statement, 32% of women not making decision about money is high considering they are investing time and money in the production process.

Table 18: Access, use and control of resources

Measure		Agree + Agree Strongly	Disagree + Disagree strongly
Access	My spouse freely tells me how much he earns, and I am free to tell him what I earn	55%	32%
	I have access to all the household assets we own e.g. land, car, motorcycle and animals	72%	17%
	We jointly discuss with my spouse how to spend money	63%	24%
Use	You make the final decision on what purchases to be made with the money	57%	29%
	I don't feel free to disclose my money because I cannot freely control it	44%	42%
Control	I decide when and how to spend household income	62%	25%
	I decide how to spend money from my produce and other things I do without consulting my spouse	55%	32%
	You make the final decision on how your money is spent or saved	61%	29%

Evidence of critical consciousness of gender is also seen in the proportion that reported discussing issues relating to human rights, inequalities, and gender norms.

Figure 32: % of women dictating the issues they discuss within their groups



The most discussed topic is violence against women at 62% and related topics including where to report, prevention and the course of action for those that suffer violence.

There were no differences noted across the different categories of women interviewed e.g. by age or marital status.

### 4.11.3. Members perception of their esteem and social position

A relatively big portion of women (68%) expressed confidence in their ability to resolve problems on their own and deal with problems that confront them from time to time (42%). This could be attributed to financial and life skills benefits they gain from being in a group as well as the group support in times of need, as emphasized in the FGDs,

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*“I have gained a lot of confidence since I joined the group, in fact if am told to move alone or to go and interview a certain person I can do it with a lot of confidence,”*  
**Female FGD participant Bundibugyo.**

*“Some people have been able to buy land, here land is now expensive but our members are able to pay for it, whenever one gets a small piece of land to buy, they come and request for money from the group and we give them, then pay back slowly,”*  
**Female FGD Participant, Bundibugyo**

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However, there is still low confidence in their ability to influence decisions of their spouse (28%) and important decisions within the community (23%), as shown in Figure 33.

Figure 33: % of women agreeing with given statements on self esteem



#### 4.11.4. Social position and political participation

Women showed high participation in the civic activities within the community, 91% said they voted in the 2021 elections, and of these, 95% decided whom to vote on their own. A very small proportion (22%) said they might run for a political position within their community during the 2026 elections, which shows positivity and engagement in the political arena.

In addition, nearly 50% of women reported participating in community activities relating to dispute resolution and decision making, with 47% saying they have expressed their opinions during a public meeting other than the ordinary group meetings, and 51% have participated in dispute resolution within the community. However, when asked about specific statements that would apply in relation to what they felt about their communities' perceptions, only 21% said people in their community ask and value their opinion, and just 20% said people in the community respect them. This could indicate low self-perception among women and impede their participation in community activities.

Nakazi et al (2017) found that, collective action in farmer groups was an important strategy for women members to strengthen their political power. Weak leadership and influence of women in the community are indicators of women's political disempowerment. Economic empowerment of women was identified as an essential condition to advance leadership of women in farmers Organizations. The farmer groups empower women economically through access to land, productive resources, credit, technology, information, and markets.

##### 4.11.4.1. Access to markets and services

According to the ECWG (2020) scoping review report, groups used diverse mechanisms to improve their access to markets and services and these are believed to contribute to economic outcomes. Some of the examples cited in their report include group activity that increases access to markets, adoption of technology and improved quality of products, skills training on production and collective marketing.

The landscaping study shows evidence of Women's groups facilitating access to markets, especially among mixed agriculture cooperatives, VSLAs and other forms of farmers groups. Some of the activities that group leaders reported, which are linked to access to markets include; value addition, linking members to markets, agriculture extension services and access to agriculture inputs and seeds.

Table 19: Activities related to access to market

	Total	Village Savings and Loans Association	Farmers' Group	Business Association	Savings & Credit Cooperative	Livestock Association	Mixed Agricultural Cooperative
Activities	1540	818	353	212	173	151	149
Value addition	17%	15%	16%	19%	23%	16%	22%
Linking to markets	16%	14%	21%	28%	17%	15%	36%
Agriculture Extension services)	16%	15%	24%	13%	13%	33%	28%
Access to agriculture inputs, e.g. seeds, fertilizers	15%	13%	27%	8%	17%	16%	28%
Entrepreneurship and Business Skills training	15%	16%	14%	30%	21%	16%	15%
Training on business planning	10%	9%	10%	12%	14%	9%	15%

There was no evidence about the impact of technology in relation to access to markets. Only 8% of the groups reported having group mobile money accounts and only 14% of the group leaders said they used mobile money to collect savings during the lockdown period. Interviews with group members showed that groups present opportunities for members to work together to grow their businesses, albeit at a very low level. Members learn from each other through sharing skills, as expressed by 19% of group members. In addition, 10% of the women said they link each other to business opportunities, 5% share resources e.g. business premises, and only 3% share services such as rotational childcare and nutrition.

#### 4.11.5. Process of layering undertaken by groups

From the findings, it is apparent that the number of WECs elements layered is not affected by how long the group has been in existence, with the exception being those that are newly formed (within the past year), having a higher chance of not layering any of the elements at 13% compared to an average of 5% for groups that have existed for at least a year or longer.

Table 20 shows the top five activities by proportion among the groups that adopted a particular activity within the various timeframes from inception.

Table 20: Introducing WECs elements

From inception	1 year after start	2 years after start	3 years after start	Over 3 years
Offering Loans (72%) Skills training (61%) Social support (58%) Saving (58%) Training on financial literacy (55%)	Civic Education and political participation (38%) Linking to markets (32%) Training on business planning (31%) Access to agriculture inputs, e.g. seeds, fertilizers (31%) Value addition (30%)	Functional Adult Literacy (Adult learning) (22%) Education and Training on nutrition (19%) Civic Education and political participation (17%) Awareness and sensitization on Human Rights (16%) Entrepreneurship and Business Skills training (16%)	Functional Adult Literacy (Adult learning) (17%) Bargaining for fare market prices for products and services (11%) Education and Training on nutrition (9%) Civic Education and political participation (8%) Entrepreneurship and Business Skills training (8%)	Saving (26%) Financial management and recordkeeping training (15%) Social support (15%) Bargaining for fare market prices for products and services (13%) Childcare services (13%)
<i>Figures represent proportions among groups that have adopted specific activity/ services related to WECs elements</i>				

At inception, the most adopted activities reflecting the WECs element include offering of loans, skills training, social support, and savings. These results suggest that most activities adopted at inception are mainly inward focused, aimed at empowerment of the group members, then after at least a year of existence, the activities adopted are broad including civic education, linking to markets and access to agricultural inputs. Activities that reflect critical consciousness of gender are reflected within the third year and beyond.

## 4.12. Individual benefits from groups

### 4.12.1. Group leaders' perceptions of groups benefits to members

According to the group leaders, there are several benefits that they perceive members to have achieved, although there is no systematic tracking of member benefits embedded into the group operations. Most of the benefits highlighted by the group leaders are financial, specifically; improvement in savings being the highest at 72% and borrowing at 43%. Relatedly, 52% cited setting up businesses and 40% acquisition of property.

Findings show that the financial aspect is the overriding factor that keeps the groups together, although there may be several benefits to the members through the group. This also explains why the Pooling of savings and sharing of risk is the element that cuts across all the group categories including those that may have had a different organizing purpose.

Table 21: % of group leaders expressing given benefits that members get from their groups

Benefits	1540	
Improved their savings	1109	72%
Business start-up	804	52%
Borrowing to meet needs	668	43%
Acquired property	611	40%
Social Interaction and support	417	27%
Ability to make decisions.	361	23%
Improvement of businesses	298	19%
Improved confidences in themselves	264	17%
Increased access to credit services	250	16%
Acquisition of skills (business management, marketing etc)	161	10%
Participation in leadership at group and village level	121	8%
Linkage to services (insurance, markets, communication, literacy etc.)	40	3%
Adoption of technology	35	2%
Acquiring money to pay school fees for their children	28	2%
Access to services – legal, social services etc	23	1%
Members are now involved in commercial agriculture	9	1%

Interviews with women show a similar result regarding the inclination to financial benefits. It is also evident that the financial benefits from the group have an impact on other group outcomes such as decision making, ability to start businesses, confidence, and social cohesion.

#### 4.12.2. Economic benefits from groups

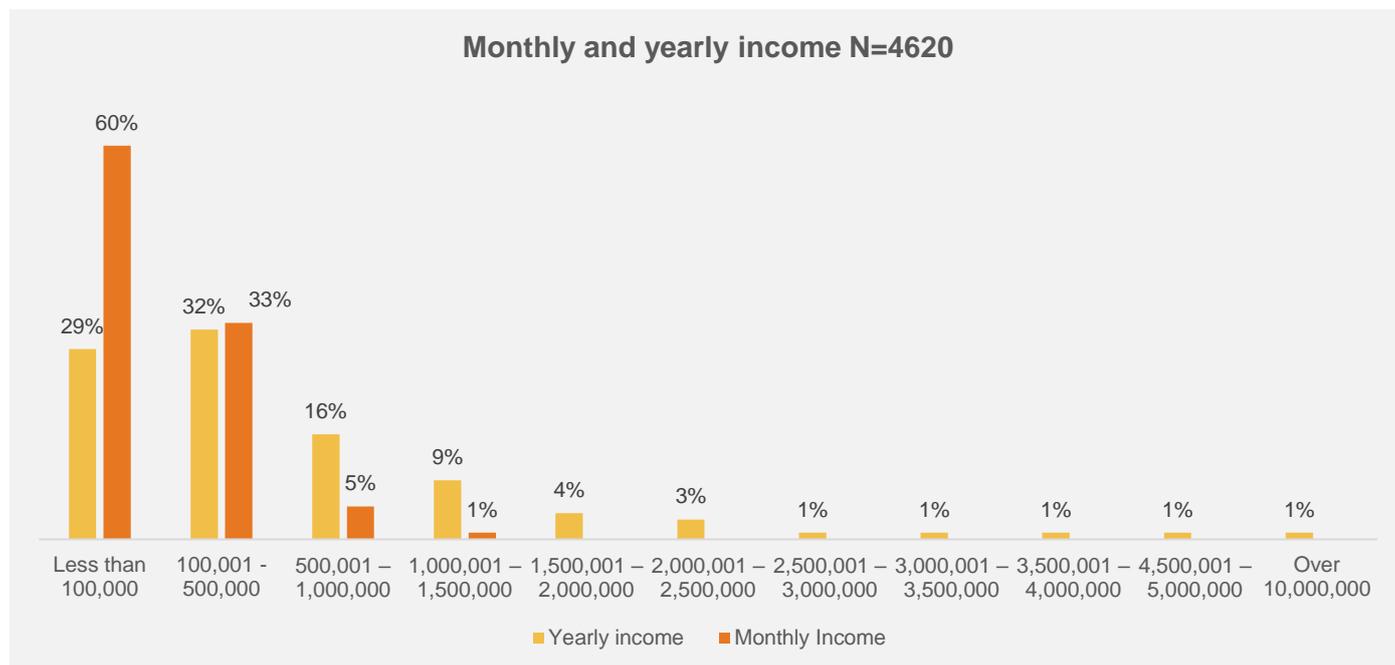
The economic benefits from the groups are categorized to include Income and Employment, savings, asset ownership and control.

##### 4.12.2.1. Income and employment

Group member interviews revealed that 80% of the women have agriculture as a major source of income, and 53% considered it their main source. There are other activities that women participate in such as tailoring, vending and mobile money but on a very small scale.

Data on income reveals women's monthly and yearly income to be low, with 6 in 10 women reporting that they earn less than Uganda shillings 100,000 per month and a smaller proportion for those who earn the same per year (29%). It should be noted, however, income is normally understated in research, hence its being combined with other variables such as expenditure and asset ownership to determine the economic status of an individual or a household. It is worth noting that the study was conducted during the pandemic, and it is possible that people's incomes dropped due to the reduction in economic activity resulting from lockdowns.

Figure 34: % of Women reporting given monthly and yearly income they earn

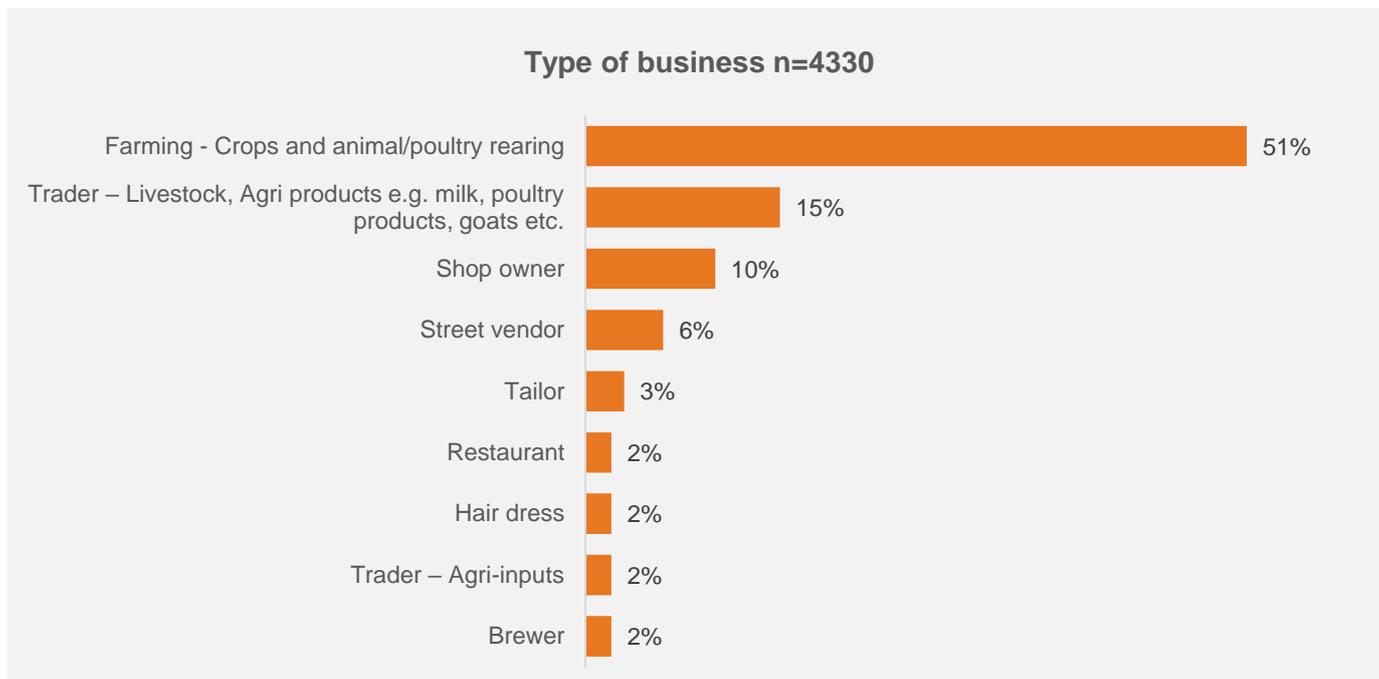


Looking at the impact of the pandemic on income, 77% of the group leaders said they experienced reduced savings from group members and 84% of the group members said they could not contribute to the group savings because they did not have money to contribute. When group members asked if their saving behaviour had changed since the pandemic, 80% responded in affirmative, and of those that said their saving culture had change, 56% said their savings reduced significantly, 41% reduced a little and 5% stopped saving. Only 2% said their savings increased.

#### 4.12.2.2. Women's job creation and enterprise profit

One of the key outcomes of WECs for individual women is improvement in enterprise profit. Among the women group members 94% (4330 women), said they have personal businesses either as their main or secondary source of income.

Figure 35: Type of business for women



Majority of the businesses are in agriculture, with slightly over half of women involved in crop farming and 15% in livestock trade. On average the women employ 1 to 5 people in their business, however the majority working the agriculture sector, 55% do not employ any paid labour.

#### 4.12.2.3. Turnover and profit.

Most women indicated that they get turnover of less than Uganda Shillings 100,000 and between 100,000 to 500,000 per month. The crop farming business was reported to have lowest turnover with 55% of the women that participate in crop farming indicating that they earn less than Uganda Shillings 100,000 per month. Participation in businesses that were seen to yield higher turnover of between 100,000 to 500,000 was low, as these were mainly secondary sources of income. The businesses that were seen to have turnover of Uganda shillings 100,000 to 500,000 included; Trade in agricultural inputs (39%) and livestock (43%), hair dressing (44%) and operating a shop at 55%. These also appeared to attract a higher profit than crop farming as reported by the women.

#### 4.12.2.4. Asset ownership

Findings show that at least over 90% of the women owned a property, and of these 46% and 44% respectively owned the houses they live in and land they occupy. A relatively high proportion owned livestock (44%), and 5% owned rental houses. Personal ownership of assets demonstrates that women can use this to access credit from banks and other sources of money. However, the assets are also a sense of security for women and reflect a good level of economic empowerment. Ownership of property was highest among the older respondents (45-54 and 55+years), with 60% of these 55years + indicating they own land and 64% own the houses they live in.

A high proportion (74%) of all the group members interviewed, own mobile phones in varying types, namely, smart phones (21%), feature phones (74%), and basic phones (5%). This shows potential for use of mobile money transactions and technology improvement to facilitate access to services.

### Over 90% of women in groups own property

.....and of these 46% and 44% respectively owned the houses they live in and land they occupy

Ownership of property was highest among the older women (45-54 and 55+years), with 60% of those in 55years + indicating they own land and 64% own the houses they live in.

Table 22: Asset Ownership

	Total	18 - 24	25 - 34	35 - 44	45 - 54	55+
Base	4620	330	1378	1338	937	637
Mobile phone – feature phone	55%	47%	54%	56%	59%	55%
The house in which I live	46%	28%	39%	45%	53%	64%
Land	44%	27%	35%	44%	51%	60%
Livestock and/or Poultry	43%	36%	40%	46%	45%	44%
Radio set	37%	27%	34%	38%	39%	43%
Bicycle	19%	10%	17%	21%	22%	20%
Mobile phone – smart phone	16%	13%	18%	18%	13%	10%
Television set	14%	7%	14%	17%	15%	14%
Household assets; fridge, cooker, washing machine, chairs, carpet, dining table	14%	8%	13%	16%	15%	15%
Do not own any assets	6%	11%	8%	5%	4%	4%
Rental houses that I built/bought	5%	1%	3%	5%	5%	8%
Motorcycle	5%	4%	5%	6%	4%	3%
A Vehicle	1%	0%	1%	1%	1%	2%
Computer	1%	1%	1%	0%	1%	0%

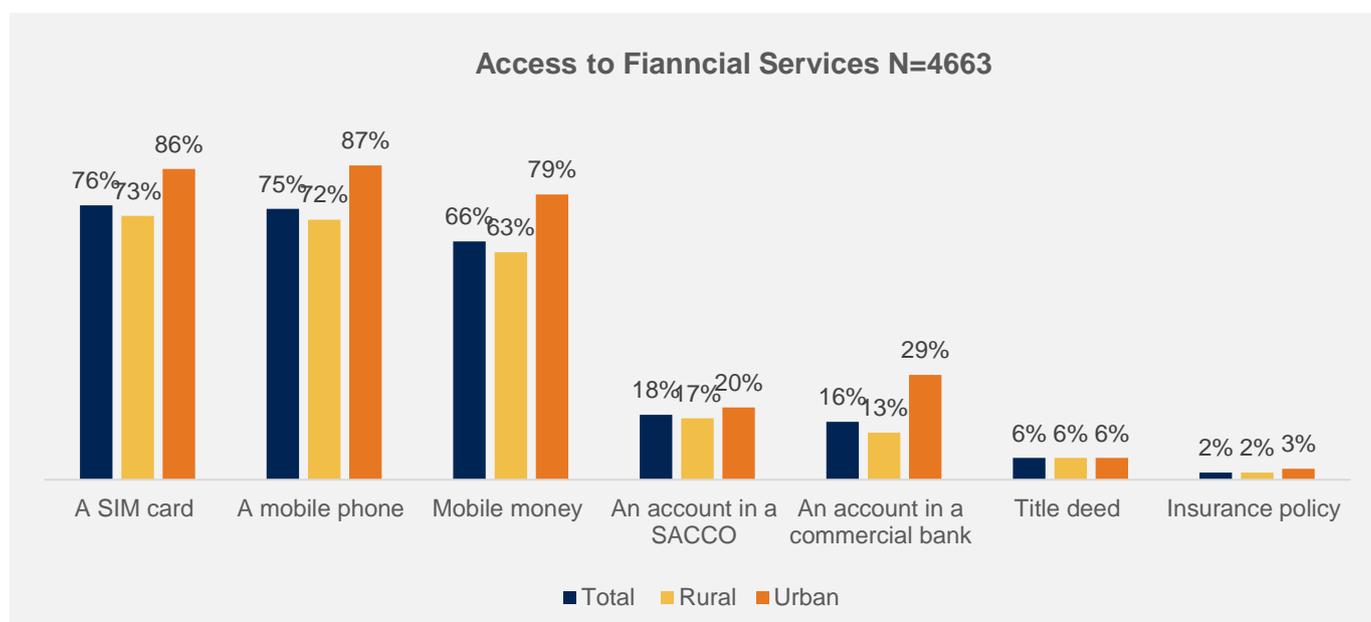
There are variations in property ownership and marital status, women who are single (29%) were found to be less likely to report personal ownership of property such as land compared to those who are married or widows. This could mean that the married women still perceive their marital homes and property as their personal property. Similarly, this could be the reason for high claimed land ownership (63%) and personal house (71%) by widows.

#### 4.12.2.5. Access to finance

Of the total number of women in groups that participated in this survey, only 16% reported having an account in a commercial bank, 18% in a SACCO and only 2% said they have an insurance policy.

Ownership of a mobile phone (75%) was high, among women both in urban and rural groups, with those in urban areas representing the highest proportion at 87%. Similarly, 76% of women own SIM cards, with the highest proportion in urban areas (86%) compared to rural areas at 73%. While most women do not have account in commercial banks, 66% reported having mobile money accounts, with the highest proportion in urban areas at 79%.

Figure 36: Group members' access to financial services



Source: Primary data – Group members

#### 4.12.3. Impact of the Covid-19 Pandemic on group operations

The COVID 19 pandemic had several effects on group operations, more especially about group ability to collect savings from group members, with 77% of the group leaders reporting reduction in savings. There were also variations in meeting times and inconsistency of meetings as reported by 42% and 37% respectively. This undermines the benefits gained from social interaction by the members but also presents the opportunity to use technology for online interaction.

The economic impact of the pandemic is also seen in relation to returns from group projects and ability of members to pay back loans. There is reported loss of income from group projects (16%) and collection of borrowed money (21%).

Table 23: Impact of the pandemic on groups

Impact	N=1540	
Reduced savings	1181	77%
Change in meeting times	643	42%
Inconsistency in meeting	571	37%
Group lost business	471	31%
Affected members ability to make contributions	481	31%
Increased consciousness to save	367	24%
Collections from borrowed money reduced	320	21%
Reduced turnover from group projects	240	16%
Loss of members	186	12%
Affected participation in group activities e.g., community work	188	12%
Attracted new members because the group improved savings	91	6%
Found new business lines (Masks, sanitizers, soap etc.)	82	5%

Relatedly, interviews with women revealed that reduction in savings was a major impact of the pandemic, with 52% reporting that their saving reduced significantly, 41% reduced a little and 5% saying they have not saved at all. Women also reported reduced working hours because of lock down with 62% saying their working hours reduced. This could have had an impact on their ability to generate money, hence affecting savings and other forms of group contributions.

Not only did the pandemic affect the groups economically, but also the participation of members in other activities such as training, meetings, and community initiatives. Twenty seven percent (27%) of group leaders said they had suspended group trainings, while 21% continued to meet with observance of SOPs.

About 54% of the group leaders said they participated in community activities to address challenges arising from the pandemic through community sensitization (27%), providing food and other items as needed (10%) and encouraging members to be vaccinated (24%).



## 5. Conclusions and recommendations

**This study primarily set out to establish data on women's groups and Women Empowerment Collectives with regards to; number, number of members, composition of the groups(male/female), geographic distribution including geolocation. The study did so by describing women's groups facilitating agencies, funding sources, structure/organisation, group elements, activities and desired outcomes of women's groups.**

The data collected both from secondary research and primary data sources provides important insights to different stakeholders (Government, development partners, NGOs, Private Sector and CSOs) in their decisions on what and where to implement given interventions. For example, data on the geographical spread of the groups shows that more groups are in the western region, followed by the central region. Given that the average size is 23 members, means that focusing on a few groups may not yield much in terms of population reach, yet the size may be conducive for managing the affairs of the group. Of the 163,876 groups from the secondary data 105,196 did not have information on their year of formation and a number of other variables of interest to the study points, pointing to the need to have standardized formats for collection of key data to aid decision making processes.

This is more so important given that group membership changes from time to time. Findings of this study confirm many others on the benefits of belonging to groups, and that while groups start with more than one purpose, they add on more depending on the changing needs of the members and external factors. Given that most of the groups have some elements of WECs, it shows that external support for WECs elements needs to build on the existing components as these would reflect the needs of the group members. The study also confirms other findings on the types of group models, with VSLAs taking the biggest share, having almost all the WECs elements in considerable degrees, save for health which is only address by three group models (VSLAs, Farmer groups and Youth Groups).

Health is therefore an area that is less addressed by the various women's groups.

Based on the study findings and objectives, the following recommendations are made;

**Improve women groups data quality and accessibility:** This will require less reliance on survey methods, but more on methods that can provide comprehensive data as that of the census. A census is expensive, yet inevitable in circumstances where the data needed is of much depth, hence the need to have standardized formats for data collection, storage, and reporting.

**For WECs, emphasize supporting income generation:** Income generation is the main purpose that seems to keep groups glued together even when members change over time, irrespective for the group model. It means, therefore, that focusing on income can help members build their prowess to deal with other needs such as health and other WEC aspects.

**Build on the self-selection strength to support existing groups:** Self-selection is an important aspect upon which to ensure sustainability of group' life and operations. This is an important aspect to emphasize when working with any form of group model.

**Strengthening groups:** Given that most groups are operating at an informal level, with basic levels of organizational management suggests a need to help groups become strong institutions that can foster WECs. This might require more studies to understand the need for growth to ensure that support is based on felt needs and desires. Such support could be in form of building capacity to support organizations system for managing funds, and other resources at group level.

**Sustain compliance to group rules/regulations:** The data suggest that group constitutions and by-laws when followed there is coherence and accountability, which are essential in group management. Therefore, stakeholders who want to work with the groups need to support the group constitutions and bylaws.

**Use group meetings as platforms for group engagement/ mobilization for other causes.** There's no question that groups enable women embrace development. Therefore, in their absence, communities can be mobilized to form them. Otherwise, the use of existing groups as mechanisms for development initiatives, including communication and mobilization, is a strategy supported by findings of this study.

**Intentional Critical consciousness to gender: Although being in groups enabled members to discuss issues of varying nature,** only 14% mentioned training on human rights and 8% on family planning an indication that groups are not critically conscious to gender. It is important to have deliberate efforts to use groups for gender conscious raising provided it is done in a way that does not have negative consequences on their lives.

**Preparing Women groups to work successfully with markets:** While women have successfully organized for savings, social cohesion, loans, this is not the case for market access. Efforts put on these aspects would go a long way in amplifying the benefits of other WEC elements. This might require supporting the groups in value chain development along their different trades and could indirectly help them to move from their current informal setup to formal structures such as cooperatives.

**Increased digital connectivity:** There is need to increase the digital connectivity for women groups and women. Lessons from the COVID 19 pandemic suggest that unless women adapt, they will be left behind. Therefore, technologies to allow women to fully enhance are important.

## Further research

The viability of groups to receive and utilize external support needs further study, they tend to be used for other agencies benefits but not of their own. Can the external support effect on growth of groups reveal more?



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