



# ECWG

EVIDENCE CONSORTIUM ON WOMEN'S GROUPS

# Scoping Review of the Evidence on Women's Groups in Uganda

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## Abbreviations and Acronyms

BMGF	Bill & Melinda Gates Foundation
ECWG	Evidence Consortium on Women's Groups
NUSAF	Northern Uganda Social Action Fund
PROFIRA	Project for Financial Inclusion in Rural Areas
RCT	Randomized Controlled Trial
SHG	Self-Help Group
UBOS	Uganda Bureau of Statistics
UMRA	Uganda Microfinance Regulatory Authority
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
UWEP	Uganda Women's Entrepreneurship Programme
VSLA	Village Savings and Loan Association

## Acknowledgments

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## Executive Summary

Communal life and communal activities are deeply rooted in African culture. Both internally driven and externally supported development activities have long drawn on this communal tradition, for example to build village-level infrastructure or to organize groups to clear land. Across sub-Saharan Africa, groups come together for many different purposes, such as funeral or burial societies, around various livelihood activities, and for savings and credit. This report focuses on what we can learn from studies of community-level women's groups in Uganda.

We present the findings of a scoping review to examine the evidence base and evidence gaps on women's groups in Uganda. We appraised the evidence base on the impact, cost-effectiveness, and implementation of women's groups in Uganda to understand both the evidence that exists and the evidence gaps that remain. In addition, we present analysis of the pathways through which women's groups can achieve their various objectives. We define a *women's group* as a group of women who voluntarily come together to take part in joint activities around a common purpose, such as savings, livelihoods, or health. Although savings and other microfinance groups are the most prominent women's groups in Uganda, Ugandan women also participate in various other groups for different purposes, primarily with a focus on health and agriculture. Results from a recent nationally representative survey showed that 58% of Ugandan communities have at least one woman's group, and over half of communities had savings and credit groups which frequently have a majority women membership (Uganda Bureau of Statistics, 2018, pp. 184). Further, an assessment of women's savings group participation rates using FinScope survey data indicates that 39% of Ugandan women participate in savings groups (de Hoop et al., 2020).

### Primary Research Questions

The scoping review aimed to examine the following primary research questions:

1. What does the available evidence show on the characteristics (e.g., eligibility, size, and governance arrangements) of women's groups in Uganda?
2. What does the available evidence show on the implementation of women's groups, and interventions implemented through women's groups, in Uganda?
3. What does the available evidence show on the impact of women's groups, and interventions implemented through women's groups, in Uganda?
4. What does the available evidence show on the costs and cost-effectiveness of women's groups in Uganda?

### Secondary Research Question

We also aimed to examine pathways through which women's groups in Uganda may achieve their objectives by addressing the following secondary research question.

5. What does the available evidence tell us about the pathways through which women’s groups in Uganda may achieve improvements in economic outcomes, women’s empowerment, and health outcomes?

In answering these questions, we went beyond the approach of most scoping reviews—which describe the issues that studies address and identify evidence gaps—by synthesizing the contents of the included studies related to the research questions listed above. We also conducted a basic methodological assessment to distinguish among randomized controlled trials (RCTs), quasi-experimental studies, qualitative research, and mixed-methods research. These study types were all eligible for this scoping review. However, we chose not to conduct a risk of bias assessment or full-scale quality appraisal of the studies given the diversity of study designs that were included, thus limiting the utility of critical appraisal. In addition, we did not calculate effect sizes because we did not plan a meta-analysis as part of the scoping review.

## Key Takeaways

Table 1 presents the key takeaways on the evidence and evidence gaps on women’s groups in Uganda, based on the scoping review by research question. In addition, Figure 1 presents an infographic with selected key takeaways for each primary research question.

**Table 1. Key Takeaways**

Research question	Evidence	Evidence gaps
What does the available evidence show on the characteristics (e.g., eligibility, size, and governance arrangements) of women’s groups in Uganda?	<ul style="list-style-type: none"> <li>• Women’s groups target a wide range of populations that differ in age and gender, resulting in a wide variety of groups, including mixed-gender groups (n=35), groups for adult women (n=20), and adolescent girls’ groups (n=22).</li> <li>• While most women’s group programs aimed to target poor women, in practice, the women’s groups that we studied primarily reached “able poor” or economically active poor, who were better able to contribute savings and attend group meetings than the poorest of the poor (Hanak, 2000, p. 318; Katarikawe, 2009, p. 37; Pickering et al., 1996, p. 55; World Bank, 2019).<sup>5</sup></li> <li>• A large percentage of studied microfinance groups had both female and male members, which often created tensions and distrust.</li> <li>• While more evidence is needed on the reasons why, groups may have included men to align their functioning with existing gender norms, and</li> </ul>	<ul style="list-style-type: none"> <li>• There is only limited evidence on why women’s groups involve male members.</li> <li>• There is only limited evidence on how gender norms influence participation in savings and other women’s groups.</li> <li>• While the evidence shows that the poorest of the poor are often excluded from savings and other women’s groups, there are only limited data on the consumption and income levels of savings group members.</li> <li>• Most studies had limited details on the composition of savings and other women’s groups, such as the percentage of female and male members, and the age distribution of the group members.</li> </ul>

<sup>5</sup> The “able poor” or economically active poor are vulnerable to falling below the poverty line but have more income earning opportunities than the poorest of the poor. The latter group faces difficulties in contributing savings to women’s groups, limiting their ability to participate without additional cash or in-kind benefits.

Research question	Evidence	Evidence gaps
	<p>specifically to achieve objectives that would not have been feasible without the inclusion of men.</p> <ul style="list-style-type: none"> <li>• Most researched groups were funded by international donors, with only some research focusing on women's groups supported by the Ugandan government or autonomous women's groups.</li> </ul>	
<p>What does the available evidence show on the implementation of women's groups, and interventions implemented through women's groups, in Uganda?</p>	<ul style="list-style-type: none"> <li>• Most studied women's groups had financial and economic activities—such as savings, credit, and livelihoods—as their organizing purpose, with a small minority of women's groups focusing on maternal health and HIV/AIDS as their organizing purpose.</li> <li>• Women's groups are often self-managed, with autonomous groups having larger financial security risks, such as theft, and risks of elite capture, because of power dynamics in group-level decision making.</li> <li>• Women's groups that focused on health often had only female members, possibly because they focused primarily on maternal health.</li> <li>• Working with existing groups may increase the likelihood of achieving sustainability beyond the end of the project support, especially because it stimulates social cohesion (World Bank, 2019; Watson, Iazzolino et al. 2017).</li> </ul>	<ul style="list-style-type: none"> <li>• Most studies had limited details on the activities implemented by women's groups, and the time women's groups spent on those activities.</li> </ul>
<p>What does the available evidence show on the impact of women's groups, and interventions implemented through women's groups, in Uganda?</p>	<ul style="list-style-type: none"> <li>• While microfinance groups generally showed positive impacts on access to credit, savings, and other economic outcomes, the evidence on the effects of microfinance groups on women's decision-making power and other empowerment measures was more mixed. Nonetheless, several studies found positive effects on various indicators related to women's decision-making power and empowerment in general.</li> <li>• While we identified only three impact evaluations of livelihoods groups, including a livelihoods group focused on adolescent girls, livelihoods groups seemed to have positive impacts on economic outcomes.</li> </ul>	<ul style="list-style-type: none"> <li>• While there is research showing evidence for positive impacts of interventions targeted to groups, there is a major evidence gap on how the effectiveness of group-based programs compares to programs targeted to individuals.</li> <li>• Women's empowerment is inconsistently measured, creating challenges when comparing the effectiveness of different group-based programs.</li> <li>• While the number of impact evaluations has increased, the existing evidence is based on only a small number of randomized trials (9) and quasi-experimental studies (3).</li> <li>• There are significant evidence gaps on the additive impacts of the layering of livelihoods and health interventions.</li> </ul>
<p>What does the available evidence show on the costs and cost-effectiveness of women's groups in Uganda?</p>	<ul style="list-style-type: none"> <li>• A study on the impact and cost-effectiveness of BRAC's adolescent girl groups showed that positive impacts on labor force participation and expenditures alone may well outweigh the program's costs. A rigorous cost-effectiveness analysis indicated that the benefits of increased labor force participation were approximately \$32.80 per program participant, which</li> </ul>	<ul style="list-style-type: none"> <li>• Only three studies included a rigorous cost-effectiveness analysis.</li> <li>• There are major evidence gaps on the cost-effectiveness of village savings and loan associations in particular.</li> </ul>

Research question	Evidence	Evidence gaps
	<p>compared favorably to the program's costs of \$17.90 per program participant.</p> <ul style="list-style-type: none"> <li>The evidence on the cost-effectiveness of the addition of a savings group component to the WINGS program suggested that adding this component to business training and cash transfers led to a higher return on investment (16%) than business training and cash transfers without a savings group component (8%) in achieving improvements in women's income. However, the return on investment of adding a group component to business training and cash transfers (23%) was slightly smaller than the return on investment of business training and cash transfers only (24%) when considering improvements in consumption.</li> </ul>	<ul style="list-style-type: none"> <li>It is unclear whether women's groups can achieve economies of scale after scale-up.</li> <li>There is an evidence gap on how the cost-effectiveness of group-based programs compares with the cost-effectiveness of programs targeting individuals.</li> </ul>
<p>What does the available evidence tell us about the pathways through which women's groups in Uganda may achieve improvements in economic outcomes, women's empowerment, and health outcomes?</p>	<ul style="list-style-type: none"> <li>Pooling savings and sharing risks may have contributed to positive impacts on economic outcomes through improvements in resilience caused by microfinance and livelihoods groups.</li> <li>Group solidarity and networks may have contributed to improvements in resilience through access to social networks and formal financial institutions, but group networks also have the potential to lead to elite capture.</li> <li>Various studies showed that women face time constraints, which may limit their ability to participate in women's groups.</li> <li>Many women's group members reported improvements in respect from the community, which may have contributed to improvements in women's empowerment.</li> </ul>	<ul style="list-style-type: none"> <li>None of the studies examined critical consciousness of gender as an outcome, and it remains unclear whether programs incorporated critical consciousness of gender in their implementation models.</li> <li>Studies reported limited information on critical consciousness of gender that go beyond measuring women's empowerment.</li> <li>There is little research on women's and men's awareness of gender inequitable norms.</li> </ul>

Figure 1: Key Takeaways



## Methods

The methodology of our scoping review is broadly aligned with the view of “lumpers”, who argue that broader reviews promote policy relevance. Broadening the scope of the systematic review allowed for a synthesis of “all the existing high-quality evidence using transparent methods to give the best possible generalized statements about what is known” (Waddington et al., 2012, p. 360). By contrast, splitters” contend that only studies that are similar on the PICO criteria (population, intervention, comparison, and outcome) should be compared (Waddington et al., 2015). However, this would leave us with very few studies to synthesize. For this reason, we chose to use broad inclusion criteria. While we found significant differences in women’s group types, we did choose to analyze implementation models and pathways to change without distinguishing between women’s group types. We chose this approach because of the relatively small number of studies per group type for each research question. However, we did report impact and cost-effectiveness estimates separately for different group types.

We included all studies we located which report primary research on women’s groups in Uganda. We did not exclude studies based on outcome measures because we included all types of research - quantitative, qualitative, and mixed-methods studies – from all disciplines. Groups needed to have a majority of women (i.e., greater than 50%) to be included. However, we only used randomized controlled trials and quasi-experimental studies to assess the impact of the included programs. We included groups with adult women and adolescent girls. Our search strategy enabled us to identify published and unpublished literature by focusing on relevant academic and institutional databases, tracking citations, snowballing references, and contacting key informants with expertise in women’s groups. To be included, the studies had to report empirical analysis of primary data of some aspects of women’s groups.

We triangulated quantitative data from a coding sheet with extractions of qualitative data from the included studies through a structured narrative synthesis. We also coded and summarized descriptive statistics and qualitative information from a coding tool that examined the following: (a) group types and activities; (b) the target group; (c) funders; (d) group size; (e) group linkages with other institutions; (f) group membership criteria; (g) group meetings and governance; (h) outcome measures; (i) pathways through which groups achieve change, along with barriers to these changes; and (j) cost information. For the qualitative data analysis, we developed an a priori framework that allowed for the possibility of adding themes and sub themes which emerged from examination of the data. The themes included categories such as formation and governance of women groups, targeting and eligibility, critical consciousness of gender, pooling and sharing risks etc.

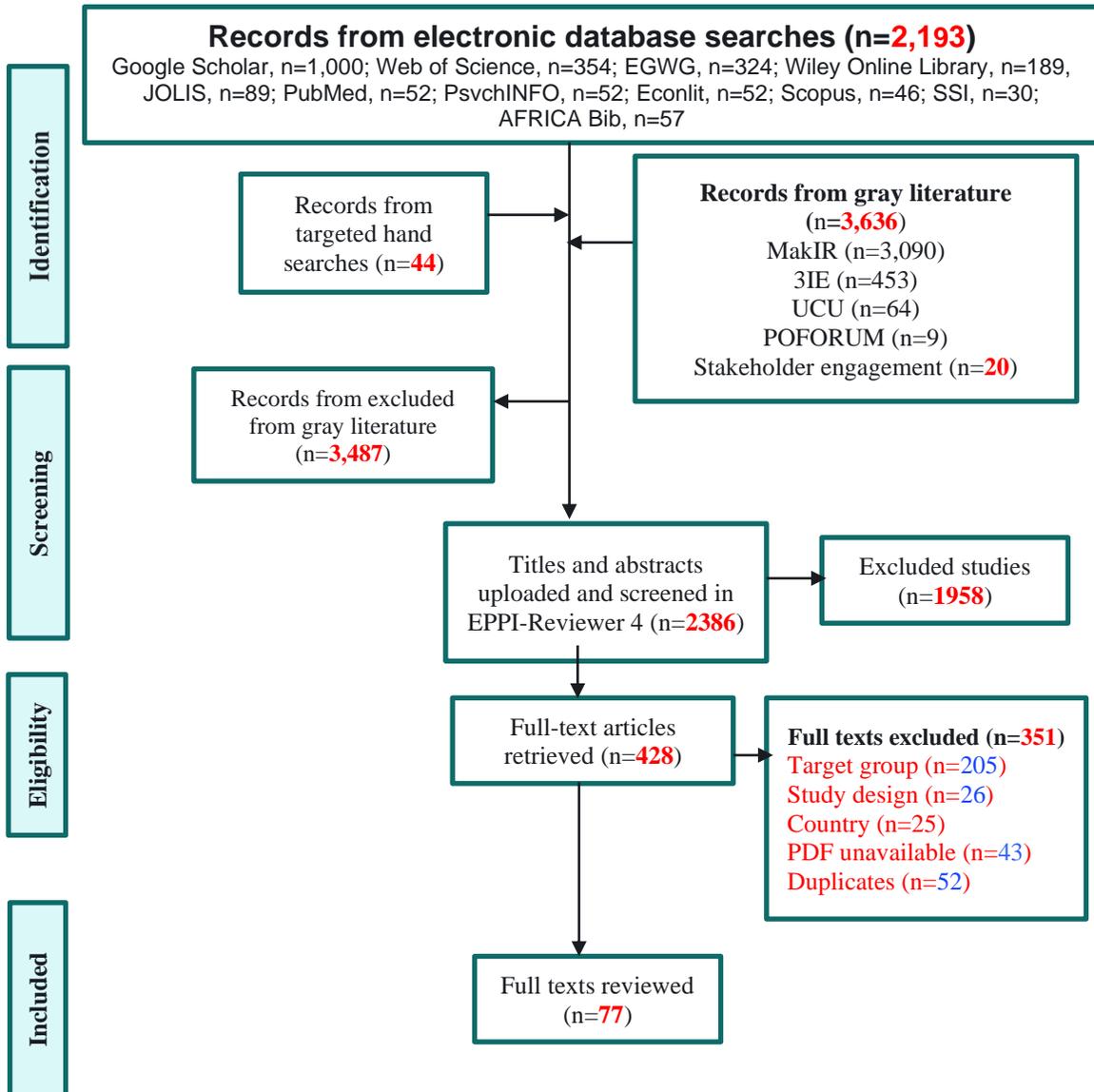
## Results of the Search

Our initial searches returned 2,193 results from electronic databases, 3,636 results from grey literature, and 44 studies from targeted hand searches. We reviewed the full text of

428 studies and ultimately included 77 studies. Figure 2 depicts the evidence synthesis phases, from initial screening through full-text review. It indicates the number of studies that passed into each subsequent phase of review, as well as the numbers of studies that were removed during each phase. The 77 studies include studies we obtained after reaching out and presenting draft versions of this scoping review to the government, implementing NGOs and Community Based Organizations. We asked these organizations to share studies that are not publicly available.

We found 77 studies that met the inclusion criteria. The majority (61%) of primary authors were from non-Ugandan institutions, suggesting that international donors and non-governmental organizations (NGOs) drove a substantial part of the research. At the same time, we found 11 Master of Science theses from Ugandan students, suggesting that Ugandan researchers show a deep interest in women's groups. We found a large emphasis on qualitative research. Thirty-four (44%) of the included studies relied exclusively on qualitative methods, with 26 (34%) of the studies using a mixed-methods approach and the rest (n=17) relying solely on quantitative methods. The review includes nine RCTs (Bandiera et al., 2018; Bermudez et al., 2018; Blattman et al., 2015; Burlando et al., 2017; Greany et al., 2016; Green et al., 2016; Karlan et al., 2017; McNiven et al., 2016; Riley 2019) and three quasi-experimental studies (Agha et al., 2004; Austrian & Muthengi, 2013; Lombardini et al., 2015).

Figure 2: Review flow diagram for women’s groups in Uganda

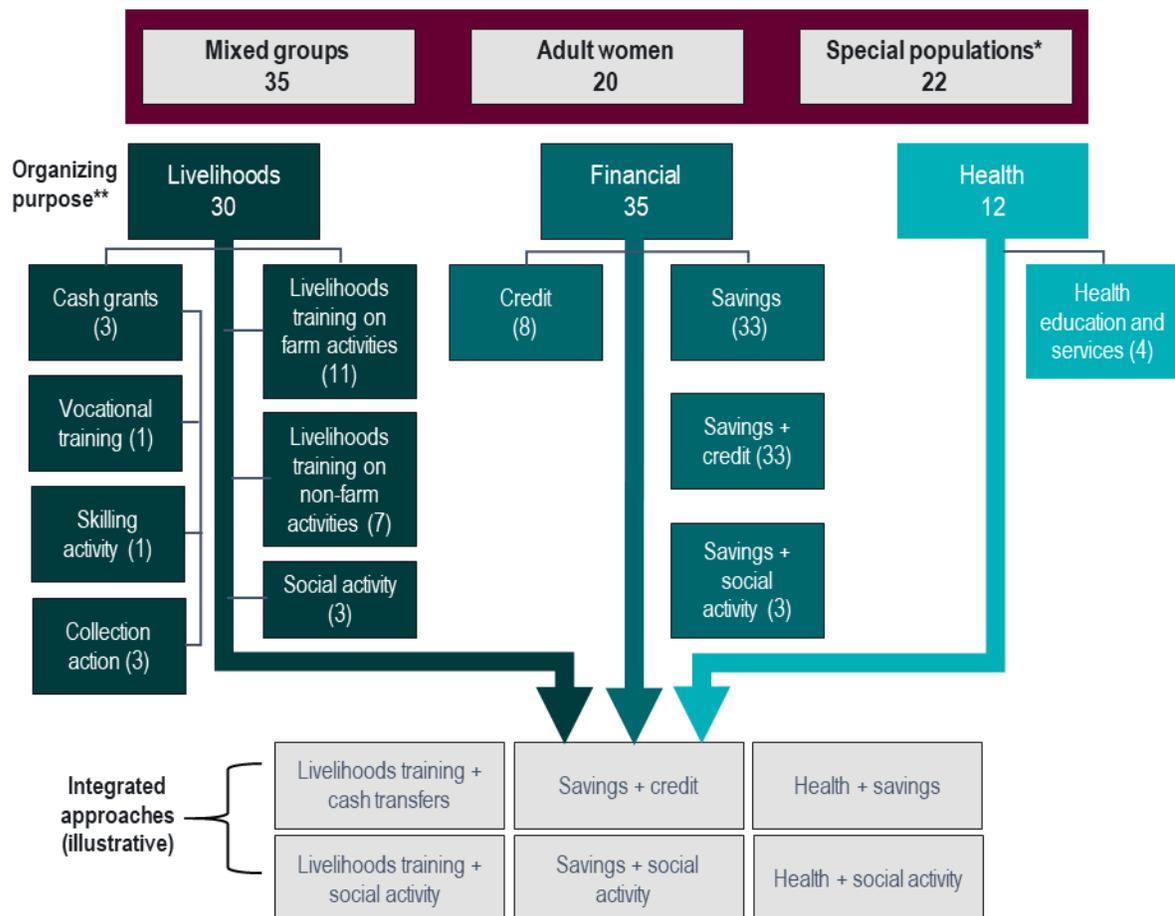


## Women's Groups' Characteristics

The 77 included studies showed that women's groups pursued a broad range of activities, which were classified under the broad headings of financial inclusion, livelihoods, and health (Figure 3). We present each of the included studies, along with the characteristics of women's groups examined in these studies, in Table A-1 in Annex A. As also shown in Figure 3, women's groups may combine different activities in one group.

Figure 3 also shows that the women's groups we identified targeted a wide range of populations that differ in age and gender. The result was a wide variety of groups, including mixed-gender groups, groups for adult women, and groups for special populations, such as adolescent girls' groups.

**Figure 3: Typology of Women's Groups in Uganda**



\* Special populations include adolescent girls, women with HIV, women with disabilities, ultra-poor women, and war-affected women.

\*\* Activities listed under livelihoods, financial, and health groups refer to primary activities of the groups.

## ***Organizing Purpose***

We included 35 studies addressing women's groups with financial inclusion (savings, credit, and insurance) as their organizing purpose, 30 studies concerned with women's groups with livelihoods as their organizing purpose, and 12 studies with health as their organizing purpose. Women's groups with financial inclusion have a long tradition in Uganda, and usually use a blended approach that includes savings, credit, and other financial activities. Most livelihoods groups focused on farm businesses. However, a minority of these groups also stimulated non-farm livelihoods activities, including for special populations, such as adolescent girls and war-affected women in Northern Uganda. In many cases, health groups used peer interactions within the group to deliver information about recommended health behaviors. However, in other cases they used women's groups as a delivery platform to provide women with knowledge or services.

## ***Gender composition of groups***

We found 35 studies in which the women's groups included both men and women (mixed-gender groups), 20 studies on groups with only adult women members, and 22 studies about special populations such as adolescent girls, war-affected women, or ultra-poor women (the poorest of the poor).

A large percentage of microfinance groups had both female and male members, (72%, n=47) which often created tensions and distrust and if not managed well may have compromised the ability of these groups to achieve improvements in women's empowerment. A large percentage of women-only groups were health groups, while most mixed-gender groups were groups with a focus on financial inclusion or livelihoods.

## ***Women's Groups Formation and Governance***

While many groups in Uganda are formed by women themselves with limited external support and a significant number of groups are supported by the Ugandan government, almost all groups in the included studies were funded by NGOs and international donors. The preponderance of studies of groups supported by NGOs and donors, reflects the fact that both NGOs and donors fund studies of their work.

Women's financial groups, which included savings groups for the most part, were often self-managed, with democratic principles such as rotational leadership and transparency limiting power dynamics undermining group-level decision-making and limiting financial risks. Factors that contributed to high-quality governance of savings groups included the selection of their own members, and the selection of group leaders through an open election process as well as rotational leadership and rotational chairing of group meetings. Financial groups were mostly founded based on membership contributions to pool resources for savings. Members of such groups can often borrow out of the collective savings, agreeing to repay the money later at a small interest rate.

## ***Who Participates in Women's Groups***

While many included studies reported that groups aimed to target the poorest of the poor, they were often underrepresented in the women's groups included in the review. In many cases, the poorest of the poor were excluded from women's groups a priori as they did not have an independent means of contributing savings to groups. However, many groups were able to include the able or economically active poor (e.g., World Bank, 2019).

One way to stimulate participation of the poorest of the poor is by combining women's groups with cash transfers. Evidence from an impact evaluation suggested that cash transfers can stimulate participation in women's groups and could help the poorest of the poor to form their own homogenous women's groups (Blattman et al., 2016).

## **Impact of Women's Groups**

All included evidence on the impact of women's groups related to the impact of interventions implemented through women's groups, and not on the effect of the groups themselves, though some studies compared effects of the intervention with and without groups.

Together, the impact evaluations of financial, livelihoods, and health groups showed promising but mixed evidence for positive impacts of women's groups in Uganda. Evidence on micro finance (micro credit and micro saving) showed some positive effects on financial inclusion and economic outcomes. Table 2 summarizes the evidence on the impact of women's groups. While it is challenging to distinguish between pathways, the results suggested that both microfinance and livelihoods groups showed positive impacts on financial inclusion and economic outcomes. The evidence for women's empowerment was promising but more mixed. There were positive impacts of financial and livelihoods groups with economic objectives on a considerable number of empowerment measures, though not for others. Finally, we found some evidence that health groups can improve health outcomes, though this is based on only a small number of RCTs and quasi-experimental studies. We summarize the results in Table 2.

**Table 2: Findings Related to the Impact of Women’s Groups in Uganda**

Organizing Purpose	Impact Evaluations Reviewed	Main Findings
Microfinance	Five Randomized Controlled Trials and Two Quasi-Experimental Studies	<ul style="list-style-type: none"> <li>• Evidence from three studies that microfinance groups had positive impacts on access to savings and credit or financial inclusion. All studies showed positive impacts on these outcome measures with Karlan et al. (2017) showing improvements in a financial inclusion index, Blattman et al. (2016) showing increases in savings, loans provided to other households, and loans received from other households, and Austrian &amp; Muthengi (2013) showing increases in the likelihood of having been inside a bank, using a bank service, having a budget for saving money and using a formal method of saving.</li> <li>• Mixed evidence from three studies for positive impacts of microfinance groups on women’s empowerment for some but not all measures of women’s empowerment. Austrian &amp; Muthengi (2013) reported positive impacts on the likelihood that girls felt safe walking around in their neighborhood, but a slight increase in the proportion of intervention girls who had been touched indecently by a person of the opposite sex. Karlan et al. (2017) found positive impacts on a women’s empowerment index focused on decision-making power, and Blattman et al. (2016) did not find impacts on autonomy in purchases.</li> <li>• Evidence from two studies that integrated programs combining cash transfers and savings groups or financial products and safe spaces showed positive impacts on economic outcomes such as consumption, income, and asset ownership (Austrian &amp; Muthengi, 2013; Blattman et al., 2016).</li> <li>• Evidence from one study that VSLAs had positive impacts on business ownership and profits, but no statistically significant effects of VSLAs on other economic outcomes, such as consumption or asset ownership (Karlan et al., 2017).</li> <li>• Evidence from one study that receiving loans through mobile money had larger effects on business profits and business capital than receiving loans through cash (Riley, 2019)</li> <li>• Evidence from one study that midwives’ savings groups had positive impacts on business skills of private providers who deliver midwife services (Agha et al., 2004).</li> <li>• Evidence from one study that adding private service providers who charge fees to VSLA members can generate additional benefits such as increased savings, increased working hours and positive impacts on business efforts, but may also exclude some of the poorest women (Greaney et al., 2016).</li> <li>• Evidence from one study that a higher proportion of vulnerable members may limit the ability of savings groups to provide access to credit to other group members (Burlando &amp; Canidio, 2017).</li> </ul>
Livelihoods	Two Randomized Controlled Trials and One Quasi-Experimental Study	<ul style="list-style-type: none"> <li>• Evidence from three studies that livelihoods groups had positive impacts on economic outcomes. All studies showed positive impacts on income, self-employment, and wage labor (Bandiera et al., 2018; Green et al., 2006; Lombardini et al., 2015).</li> <li>• Evidence from two studies that livelihoods groups had positive impacts on women’s empowerment, with Bandiera et al. (2018) showing positive impacts on economic empowerment, control over the body, and aspirations indexes for adolescent girls, and Lombardini et al. (2015)</li> </ul>

Organizing Purpose	Impact Evaluations Reviewed	Main Findings
		demonstrating positive impacts on women's perceptions about their economic role, gender rights, and property rights.
Health	One Randomized Controlled Trial	<ul style="list-style-type: none"> <li>Evidence from one study that combining savings, health, and education services for HIV-affected women can improve health outcomes (Bermudez et al., 2018).</li> <li>Evidence from two studies that combining education and health interventions can improve economic and health outcomes for adolescent girls in Uganda, including income, self-employment, and wage labor for adolescent girls as well as HIV viral suppression (Bandiera et al., 2018; Bermudez et al., 2018).</li> </ul>

## Cost-Effectiveness of Women's Groups

We found only three studies that included a rigorous cost-effectiveness analysis. These studies focused on the cost-effectiveness of adolescent girl groups implemented by BRAC Uganda (Bandiera et al., 2018), the addition of a self-help group component to a cash transfer and business training program (WINGS) implemented by AVSI (Blattmann et al., 2016), and the introduction of "Private Service Providers" (PSPs) in a self-help group program implemented by Catholic Relief Services. These PSPs were asked to charge fees to group members to receive remuneration (Greaney, Kaboski, and Van Leemput, 2016). Various qualitative and mixed-methods studies argued that VSLAs are a cost-effective alternative to for-profit microfinance institutions, but none of those studies presented a rigorous cost-effectiveness analysis. The evidence from the study on Private Service Providers indicated that making small changes to the delivery model of savings groups such as Savings and Internal Lending Committees (SILCs) and VSLAs could generate additional benefits that can be cost-effective but may also exclude some of the poorest women.

The study on the impact and cost-effectiveness of BRAC's adolescent girl groups showed that positive impacts on labor force participation and expenditures alone may well outweigh the program's costs. A rigorous cost-effectiveness analysis indicated that the benefits of increased labor force participation were approximately \$32.80, which compared favorably to the program's costs of \$17.90 per program participant.

The evidence on the cost-effectiveness of the addition of a savings group component to the WINGS program suggested that adding this component to business training and cash transfers led to a higher return on investment (16%) than business training and cash transfers without a savings group component (8%) in achieving improvements in women's income. However, the return on investment of adding a group component to business training and cash transfers (23%) was slightly smaller than the return on investment of business training and cash transfers only (24%) when considering improvements in consumption.

## Mechanisms of Change

We examined hypotheses on how pooling savings and sharing risks, group solidarity and networks, participatory learning and life skills, critical consciousness of gender, and access to markets and services may have contributed to the ability of women's groups to improve women's empowerment and economic outcomes. This approach is aligned with Anderson et al. (2020) who examined these five potential mechanisms in the context of a portfolio evaluation of the Gates Foundation's investments in women's groups. To examine the hypotheses, we primarily (but not only) relied on qualitative research, limiting our ability to assess the magnitude of the contribution of the different mechanisms.

The synthesis of the included qualitative and quantitative studies indicated that pooling savings and sharing risks, group solidarity and networks, and access to markets and services all likely contributed to women's economic empowerment. Both microfinance and livelihoods groups can generate benefits through pooling savings and sharing risks. Some studies suggested that group solidarity and networks can create economic benefits, for example by leveraging social networks between group members when group members faced negative economic shocks. Evidence on the contribution of participatory learning and life skills was mostly limited to groups targeting adolescent girls and almost none of the studies examined critical consciousness of gender as an outcome. Further, existing gender norms limited the ability of adolescent girls and young women to participate in women's groups, mostly because they were time constrained due to household chores.

One other mechanism that may have played a large role in stimulating empowerment is the generation of respect in the community. Many qualitative studies reported the importance women attribute to the respect they gain in the community from participating in women's groups. This was self-reported by the women when asked about the benefits of participating in women's groups. In the long term, this respect from the community may be critical for the ability of women to transgress gender norms and could even result in changes in gender and other social norms.

## Implications for Policy and Practice

Overall, the existing evidence suggests that women's groups can achieve positive impacts on economic outcomes and women's empowerment. The limited evidence that exists suggests that groups focused on adolescent girls and interventions that combine savings groups with cash transfers may be more cost-effective in improving economic outcomes than savings groups (Bandiera et al., 2018; Blattman et al., 2016). Policymakers should consider how to successfully scale up adolescent girls' groups. While the evidence is only based on one study, adolescent girls' groups' positive impacts on labor force participation and expenditures alone may well outweigh the program's costs. A rigorous cost-effectiveness analysis indicated that the benefits of increased

labor force participation were approximately \$32.80 per program participant, which compared favorably to the program’s costs of \$17.90 per program participant.

Savings groups may be able to achieve positive impacts on economic outcomes as well, but they may require additional components, such as cash transfers, to achieve larger impacts, especially if they aim to reach the poorest of the poor. In particular, we find positive impacts of savings groups on economic outcomes, such as consumption, income, asset ownership, and business profits, and in some cases also on women’s decision-making power. While the able or economically active poor often benefit from savings groups, the poorest of the poor often are not able to contribute to savings groups. Cash transfers or graduation programs may enable these groups to participate in savings groups and generate economic benefits as well.

The current evidence suggests that working with existing women’s groups may be more effective because they can take on a variety of roles defined by community members. For example, a study by the World Bank (2019) reporting on the *Household Income Support Program (HISP) of the Northern Uganda Social Action Fund 2 Project* (World Bank 2019, PP 9) that includes existing and new community interest groups noted that working with existing groups may increase the likelihood of achieving sustainability beyond the end of the project support, especially because it stimulates social cohesion. Socially cohesive groups can more effectively share risks and are more likely to benefit from group solidarity and networks. (Watson, Iazzolino et al. 2017).

Existing groups can benefit from rotational leadership and transparency in decision-making, but gender norms limit the ability of outsiders to make large changes to the functioning of existing groups. While rotational leadership and transparency can certainly contribute to improvements in the governance of groups, it is likely best to leave group decisions to group members considering the limited understanding outsiders have of gender norms. For example, many existing self-formed mixed-gender groups face management challenges because of distrust of the ability or willingness of men to pay back their loans (Katarikawe, 2009) or because of men’s dominance in decision making (Agasha, 2013). However, it is likely that partnerships between women and men happen even under these circumstances because it allows women to align with gender norms. Partnerships with men can thus help women and their groups achieve gender equality objectives that would otherwise require the transgression of gender norms by women.

Table 3 presents the key policy complications and links them to some of the research findings.

**Table 3: Key Policy Implications**

Research Findings	Policy Implications
<ul style="list-style-type: none"> <li>The evidence on the cost-effectiveness of the addition of a savings group component to the WINGS program suggested that adding this component to business training and cash transfers led to a higher return on investment (16%) than</li> </ul>	<ul style="list-style-type: none"> <li>Savings groups may be able to achieve positive impacts on economic outcomes, but they may require additional components, such as cash transfers, to</li> </ul>

Research Findings	Policy Implications
<p>business training and cash transfers without a savings group component (8%) in achieving improvements in women's income (Blattman et al., 2016).</p> <ul style="list-style-type: none"> <li>• While microfinance groups generally showed positive impacts on access to credit, savings, and other economic outcomes, the evidence on the effects of microfinance groups on women's decision-making power and other empowerment measures was more mixed (Karlan et al., 2017; Blattman et al., 2016; Austrian &amp; Muthengi, 2013).</li> <li>• While most women's group programs aimed to target poor women, in practice, the women's groups that we studied primarily reached "able poor" or economically active women, who were better able to contribute savings and attend group meetings than the poorest of the poor (Hanak, 2000, p. 318; Katarikawe, 2009, p. 37; Pickering et al., 1996, p. 55; World Bank, 2019).</li> </ul>	<p>achieve larger impacts, especially if they aim to reach the poorest of the poor.</p>
<ul style="list-style-type: none"> <li>• Working with existing groups may increase the likelihood of achieving sustainability beyond the end of the project support, especially because it stimulates social cohesion (World Bank, 2019; Watson, Iazzolino et al. 2017).</li> <li>• While more evidence is needed on the reasons why, groups may have included men to align their functioning with existing gender norms, and specifically to achieve objectives that would not have been feasible without the inclusion of men.</li> </ul>	<ul style="list-style-type: none"> <li>• Policy makers should consider working with existing women's groups because they can take on a variety of roles defined by community members, are likely more sustainable, and because it stimulates social cohesion.</li> <li>• While rotational leadership and transparency can certainly contribute to improvements in the governance of groups, it is likely best to leave group decisions to group members considering the limited understanding outsiders have of gender norms.</li> </ul>
<ul style="list-style-type: none"> <li>• A study on the impact and cost-effectiveness of BRAC's adolescent girl groups showed that positive impacts on labor force participation and expenditures alone may well outweigh the program's costs. A rigorous cost-effectiveness analysis indicated that the benefits of increased labor force participation were approximately \$32.80 per program participant, which compared favorably to the program's costs of \$17.90 per program participant (Bandiera et al., 2018).</li> </ul>	<ul style="list-style-type: none"> <li>• Policymakers should consider how to successfully scale up adolescent girls' groups. While the evidence is only based on one study, adolescent girls' groups' positive impacts on labor force participation and expenditures alone may well outweigh the program's costs.</li> </ul>

## Implications for Research

Overall, the evidence shows that it is challenging to derive general lessons about the effects of women's groups on empowerment in Uganda because of limited standardization of the measurement of women's empowerment and limited implementation research to understand how interventions work. For this reason, we recommend researchers to follow the measurement guides of the ECWG (de Hoop et al., 2020), which provide recommendations on how to measure women's empowerment in impact evaluations of women's groups.

Further, we recommend complementing experimental and quasi-experimental studies with in-depth qualitative research for example by linking Ugandan MSc students to

impact evaluations of women's groups. This will enable impact evaluations to provide more in-depth on-the-ground information about implementation models based on longer-term qualitative research. In addition, it will help in building the capacity of young Ugandan researchers to bring on board diverse skills and bring opportunities for these researchers to contribute to impact evaluation research. Finally, it will transfer knowledge to impact evaluation researchers to better understand on-the-ground implementation of savings and other women's groups in Uganda.

We also recommend increasing the emphasis of research on government-supported programs and more traditional groups that are not externally funded. This includes increasing the evidence base on government-supported programs such as PROFIRA and UWEP. The government has already started doing so with studies on the effectiveness of PROFIRA and UWEP as well as a cost-effectiveness analysis on the UWEP program. The current evidence base on women's groups in Uganda is almost exclusively focused on NGO supported programs and toward the minority of groups which receive external support. This is not surprising as NGOs have led the growth of formalized savings groups to date in Uganda. However, it is important to further strengthen the evidence on government-supported groups and informal savings groups.

In general, it is important to include implementation research and process evaluations to understand how interventions work, and to identify the elements and pathways of women's groups that are necessary to achieve impact. Even when studies report information on implementation, the information is often buried away and rarely is discussed in the abstracts or introductions. Researchers should report on implementation models in a standardized format in future research as discussed in Desai et al. (2019).

Future research should also focus on conducting and updating global systematic reviews on the impact, coverage, cost-effectiveness, and implementation of women's groups. While the evidence base on the impact of women's groups in Uganda is substantial compared to other countries in sub-Saharan Africa, it remains insufficient to generate robust conclusions about the effects of women's groups. Combining and contrasting the evidence from Uganda with evidence from South Asia and sub-Saharan Africa would provide the Gates Foundation and other funders with more robust evidence on the impact of women's groups. Such evidence syntheses would, however, require a stronger emphasis on the coverage, implementation, costs, and cost-effectiveness of women's groups to understand why women's groups do or do not achieve their objectives as well as their ability to cost-effectively achieve results at scale.

A comparative analysis indicates that savings groups in Uganda show similar evidence for positive effects on women's empowerment and economic outcomes as self-help groups in India and savings groups globally.<sup>6</sup> Brody and colleagues (2017) show positive

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<sup>6</sup> We need to exercise some caution with this comparison because our scoping review and the study by Diaz Martin et al. (2022) did not include a risk of bias assessment or the calculation of effect sizes.

effects of self-help groups on women's economic empowerment in India, but more recent evidence indicates that self-help groups implemented at scale do not always generate positive effects on women's economic empowerment (Hoffman et al., 2021; Kochar et al., 2020). Diaz Martin and associates (2022) indicate that women's groups have the potential to improve economic outcomes and women's economic empowerment, but their results are less consistently positive than in Uganda. It remains unclear why this is the case because other evidence syntheses on women's groups provide less emphasis on implementation models (with the exception of Desai and colleagues, 2021, who focus on impacts on health outcomes). In addition, it remains unclear whether women's groups can achieve improvements in economic outcomes and women's empowerment in a cost-effective manner though initial findings are promising for financial inclusion in India (Siwach et al., 2022) and income and consumption in Uganda (Bandiera et al., 2018; Blattman et al., 2016).

For this reason, we recommend researchers to increase their emphasis on cost-effectiveness analyses in impact evaluations of women's groups in Uganda. The current evidence base on the cost-effectiveness of women's groups is very limited, which limits the ability of funders to make investments based on evidence-based decisions. Researchers can use the cost-effectiveness guidelines of the ECWG to design their cost-effectiveness study (Siwach et al., 2020).

In addition, it is critical to examine how men and women can collaborate more effectively in mixed-gender groups. This requires a better understanding on why women continue to partner with men in women's groups despite distrust and "male capture" of savings groups. This requires expertise from gender studies and other gender experts in addition to expertise in economics, public health, sociology and anthropology.

It is also critical to conduct more research on the impacts of women's empowerment collectives (WECs) and the mechanisms through which women's groups achieve improvements in women's economic empowerment as well as economic outcomes. WECs are a sub-set of women's groups centered on five elements that may be critical for delivering broader benefits and impacts: 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., 2020). This scoping review presents some of the first mixed-methods evidence on these elements and other potential mechanisms through which women's groups achieve improvements in women's economic empowerment in Uganda.<sup>7</sup>

However, at this point it is challenging to provide definitive conclusions about the importance of the five elements and other mechanisms because impact evaluations tend to provide limited information on the mechanisms through which women's groups achieve these impacts. For these reasons, the current evidence base does not allow for

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<sup>7</sup> Diaz Martin et al. (2022) and Gram et al. (2019) provide more global evidence on the mechanisms through which women's groups achieve their impacts.

presenting definitive conclusions about the impact of WECs and how those impacts compare with other women's groups.

Finally, we recommend focusing on research that can contribute to building the evidence base on involving women's and girl's groups in response to the COVID-19 pandemic and other shocks. Considering that COVID-19 is likely to linger on for some time, women's groups may have to continue adapting their models of operation to allow for safe continuation of their activities amid the pandemic. Namisango and colleagues (2022) and de Milliano and associates (2022) already examined how savings and other women's groups continued functioning and contributed to individual resilience after the COVID-19 pandemic. Research on robust models of operation and how women's groups respond to the lingering COVID-19 pandemic as well as other shocks is urgently needed to stimulate the development of best practices for the operation of women's groups amid such crises. Such crises may also include food price increases, and droughts and floods caused by climate change.

## Limitations

Our study faced the following limitations:

- We conducted a small methodological assessment to distinguish between RCTs, quasi-experimental studies, qualitative and mixed-methods research, but we were not able to conduct a comprehensive risk of bias assessment for this scoping review.
- We did not conduct effect size calculations or meta-analyses to examine the impact of women's groups in Uganda for this scoping review. Such analyses are generally more appropriate for comprehensive systematic reviews than for scoping reviews.
- We only found a small number of NGO reports that included empirical analysis, which may result in publication bias if NGO reports primarily publish reports with more positive findings.
- The number of rigorous experimental and quasi-experimental studies on women's groups in Uganda remained relatively small with 9 RCTs and 3 quasi-experimental studies, limiting the ability of this review to make strong claims about the causal effects of women's group programming.
- Only a small number of included studies used a mixed-methods approach, limiting our ability to triangulate results for studies conducted in the same context.
- Only three studies examined the cost-effectiveness of women's groups in Uganda, limiting our ability to make strong claims about the cost-effectiveness of women's groups.

- Because of the inconsistent measurement of women's empowerment, it is challenging to compare and contrast impacts on women's empowerment between different interventions.

# Introduction

## Key Takeaways

- *This scoping review synthesized the evidence base and evidence gaps on women's groups in Uganda by examining their characteristics and implementation models, as well as their impact and cost-effectiveness.*
- *We defined a women's group as a group of women who come together to take part in joint activities around a common purpose, such as savings, livelihoods, or health.*
- *Formally and informally implemented women's groups are the most common community groups in Uganda being present in 58% of all communities. (Uganda Bureau of Statistics, 2018, pp 184)*
- *Although savings and other microfinance groups were the most prominent women's groups in Uganda, with FINSCOPE data suggesting that 39% of adult women participate in formal savings groups (de Hoop et al., 2019), Ugandans also participated in various other women's groups with different purposes, mainly in health and agriculture.*
- *The theory of change suggests that women's groups such as self-help groups, savings groups, health groups, and livelihood groups can improve women's empowerment, economic and health outcomes through several mechanisms.*
- *Most research on women's groups in Uganda was led by non-Ugandan researchers and funded by international organizations, but a substantial portion of the evidence came from MSc theses from Ugandan students.*
- *The study on the impact and cost-effectiveness of BRAC's adolescent girl groups showed that positive impacts on labor force participation and expenditures alone may well outweigh the program's costs.*
- *The evidence on the cost-effectiveness of the addition of a savings group component to the WINGS program suggested that adding this component to business training and cash transfers led to a higher return on investment (16%) than business training and cash transfers without a savings group component (8%) in achieving improvements in women's income.*

Communal life and communal activities are deeply rooted in African culture. Both internally driven and externally supported development activities have long drawn on this communal tradition, for example to build village-level infrastructure or to organize groups to clear land. Across sub-Saharan Africa, groups come together for many different purposes, such as funeral or burial societies, around various livelihood activities, and for savings and credit. The focus of this report is on community-level women's groups.

Women groups are typically defined as a small group of women who come together to provide material, social or other support to one other. They encompass a wide range of

institutions, including self-help groups (SHG), savings groups, mother's groups, women's groups practicing participatory learning and action (PLA) and producer collectives (Gugerty et al., 2019). The term 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 (de Hoop et al., 2020). Groups vary widely in their design and implementation, and in their purpose, governance, and financing. Some of their objectives include promoting financial inclusion and women's economic empowerment, organizing workers in the informal sector, providing access to markets, and improving health outcomes among group members and their communities etc.

For the purposes of this report, we defined women's groups as a community group with a majority of women members who come together to take part in joint activities around a common purpose. This definition includes mixed groups of men and women so long as women are the majority. It excludes national level women's associations, though may include community-level branches of federated or other multi-level structures. It includes both autonomous groups, formed by the members themselves on their own initiative, and groups formed with support from external agencies. But in the latter case, we only included the study if the group was not just brought together for one activity, such as a training. For example, we did not include studies focused on bringing together twenty women petty business owners once a week over a three-month period to teach them about financial management.

While women's groups and collectives have a long history in community development in low-and middle-income countries (LMICs), particularly in microfinance, health and agriculture (Barooh et al., 2019; Brody et al., 2015; Gugerty et al., 2019; Orton et al., 2016; Prost et al., 2013), they have only recently become more popular with government and international development agencies, and are thus increasingly institutionalized and implemented at scale with a combination of government funding and external support in South Asia and, more and more, in sub-Saharan Africa. Results from a recent survey showed that 58% of Ugandan communities have at least one woman's group, and over half of communities had savings and credit groups which frequently have majority women membership (Uganda Bureau of Statistics, 2018). Hence, it seems likely that virtually every community has some group activities in which women may participate. De Hoop and colleagues (2019) also reported that 39% of adult women in Uganda are members of Accumulating Credit and Savings Associations and/or Village Savings and Loans Associations, which are some of the most prominent women's group types in Uganda.

## Women's Groups in Uganda

Women's groups in Uganda encompass a range of implementation models, including small collectives and larger federations of women that serve to improve women's empowerment and well-being and to advance the human, financial, and social capital of their members (Desai et al., 2019).

In Uganda, women's groups are part of the traditional communal organizations formed to cope with life's opportunities and challenges. *Nigiina* associations are one example of an autonomous women's self-help group that is common in Southern and Central Uganda. Kalema (2012) identifies *Nigiina* associations as bound by common identity where everyone seems to know one another with common religious and cultural beliefs, and Nakiriya and State (2013) describe how these groups stimulate the generation of financial, human, and social capital to low-income mothers in Kampala, for example by providing cash, advice, and training, as well as by providing access to friendship networks and loan opportunities. Other traditional women's groups in Uganda include funeral societies and various savings organizations, for which local names include *Chilemba*, *Kiremba*, *Upato*, *Kwegatta* (Bouman, 1995) and *Nigiina* self-help groups (Kalema, 2012; Nakiriya, 2013; and Emdal, 2016).

Currently, several large-scale, government-supported programs actively work with women's groups in Uganda, especially with savings groups. These programs include the Project for Financial Inclusion in Rural Areas (PROFIRA), the Northern Uganda Social Action Fund (NUSAF), and the Uganda Women's Entrepreneurship Programme (UWEP). The current Ugandan government has also created momentum for the registration of savings groups through the newly established Uganda Microfinance Regulatory Authority (UMRA).

Although savings and other microfinance groups are the most prominent formal and informal women's groups in Uganda, Ugandans participate in various other women's groups that have many different purposes, primarily with a focus on health and agriculture. Other examples of women's groups in Uganda include women's farmer groups, groups that provide health education, marketing groups, and groups that aim to improve livelihoods of their members.

Formalized women's groups focusing on economic objectives include self-help groups (SHGs) and savings groups, both of which are formed to save and contribute to funds from which members can borrow (Allen & Panetta, 2010). SHGs are typically groups in which female participants physically come together to collectively save funds in the name of the group to facilitate intragroup lending (Brody et al., 2015). SHGs are more often found in South Asia (particularly in India) than in sub-Saharan Africa, but they exist in both settings. The implementation model of SHGs differs significantly across settings, however. For example, SHGs in India are these days commonly linked to banks, which is generally not yet the case in sub-Saharan Africa. Savings groups are defined as "groups of up to 30 people, usually women, that meet on a regular basis to save what money they can in a common fund" (Gash & Odell, 2013).

One other key distinction between SHGs and savings groups is that the externally supported SHG model that developed first in India typically comprises a federated structure, consisting of a set of institutions that operate at different geographical levels and therefore differ in size. SHGs generally populate the lowest level in this structure, with village organizations or cluster-level federations as higher-level institutions. While SHGs

usually include only women, savings groups in Uganda often include both women and men. However, in West Africa, the original savings group model included only women.

In addition to savings groups and SHGs, women in Uganda traditionally formed small groups that focused on providing food and help to families in exceptional circumstances, such as weddings or funerals (Pickering et al., 1996). In other instances, women's groups shared agricultural labor or gave mutual domestic help in times of crisis (Pickering et al., 1996).

## Primary Research Questions

The scoping review aimed to examine the following primary research questions:

1. What is the available evidence on the characteristics (e.g., eligibility, size, and governance arrangements) of women's groups in Uganda?
2. What is the available evidence on the implementation of women's groups, and interventions implemented through women's groups, in Uganda?
3. What is the available evidence on the impact of women's groups, and interventions implemented through women's groups, in Uganda?
4. What is the available evidence on the costs and cost-effectiveness of women's groups in Uganda?

## Secondary Research Question

In addition, the review aimed to address a secondary research question on the pathways through which women's groups in Uganda achieve their objectives.

5. What is the available evidence on the pathways through which women's groups in Uganda may achieve improvements in economic outcomes, women's empowerment, and health outcomes?

In answering these questions, we went beyond the usual approach of most scoping reviews - which describe what issues studies address and identify evidence gaps - to synthesizing the contents of the included studies related to the above research questions. For example, we conducted a methodological assessment to distinguish between RCTs, quasi-experimental studies, mixed-methods research, and qualitative research. However, we did not conduct a comprehensive risk of bias assessment and did not estimate effect sizes like in a systematic review.

## Summary of Methods

### ***Design and Approach***

This scoping review presents the available evidence and evidence gaps on women's groups in Uganda. Through an iterative, consultative process with experts in women's groups, economics, public health, gender and women studies, and evidence synthesis specialists, we developed and piloted a study screening and coding tool based on the inclusion and exclusion criteria. The pilot involved initial screening of 34 studies and a review of the results to identify inconsistencies and associated causes.

We also developed a theory of change, based on a desk review of the existing literature from Uganda and global evidence syntheses (Brody et al., 2015; Desai et al., 2019; Diaz Martin et al., 2020; Gram et al., 2019). The theory of change examined the causal links between group-based interventions, intermediate outcomes and final outcomes.

Our search strategy identified published and unpublished literature by searching relevant academic and institutional databases, tracking citations, snowballing references, and contacting key informants with expertise in women's groups. We provide additional methodological details in the protocol (de Hoop et al., 2020).

### ***Sources of Data***

We searched electronic data bases, repositories and relevant institutional websites to access relevant literature. For grey literature we searched repositories of academic institutions (i.e., Makerere University; Uganda Christian University, Mukono; and Uganda Martyrs University, Nkozi) to access students' theses and dissertations. To identify additional grey literature, we consulted experts in the field (see Appendix B for a list of experts we tried to contact). Specifically, we contacted experts by emailing them a list of literature found and requesting them to identify missing studies. In addition, we manually searched any other relevant literature in institutions and targeted organizations.

### ***Inclusion Criteria***

We laid out the scope and inclusion criteria by developing population, intervention, control, outcome and study design (PICOS) criteria for inclusion. We did not exclude studies based on outcome measures because we included all types of research - quantitative, qualitative, and mixed-methods studies – from all disciplines. Groups needed to have a majority of women (larger than 50%) to be included. We included groups with adult women and adolescent girls. We were guided by an information specialist to develop and conduct a systematic search strategy that captured studies (published and unpublished) from 8 databases, including institutional repositories. For gray literature and institutional websites, we typically relied on simpler, more tailored searches.

We included studies conducted in Uganda between 1990 and March 2020. To be included, the studies had to contain empirical analysis of primary data of some aspects of women's groups.

### ***Search Terms Used***

We used keywords such as self-help groups, savings groups, lending groups, SACCOs, village banks and Nigiina to identify the most relevant literature on women groups in Uganda. We present these search terms in the scoping review in the protocol (de Hoop et al., 2020). For more details about the search strategy, see Appendix B.

### ***Screening and Coding***

The screening was a step-by-step process, in which we started with removing duplicate studies, followed by title and abstract screening and full text screening. We resolved any disagreements on inclusion/exclusion of a given study in team meetings and email conversations.

We used a comprehensive coding sheet in EPPI-Reviewer 4 for review management and coding. We coded each included study to determine the specific program that was evaluated, including the implementation model, the beneficiaries' characteristics, the methodology used for the evaluation, the outcomes, and the pathways through which the group led to change. We present the screening and coding tools in Annex D and E.

### ***Analysis and Synthesis***

We triangulated quantitative data from the coding sheet with extractions of qualitative data from the included studies, to identify the potential mechanisms through which women's groups in Uganda may have achieved their objectives.

The structured narrative synthesis methods enabled us to explore the evidence and evidence gaps on the impact, implementation, and cost-effectiveness of women's groups in Uganda. We summarized descriptive statistics from the coding tool in univariate and bivariate analyses. Specifically, we summarized the number of studies that reported on the following: (a) group types and activities; (b) the target group; (c) funders; (d) group size; (e) group linkages with other institutions; (f) group membership criteria; (g) group meetings and governance; (h) outcome measures; (i) pathways through which groups achieve change, along with barriers to these changes; and (j) cost information. We present these analyses in Annex G.

For the qualitative data analysis, we developed an a priori framework that allowed for the possibility of adding themes and sub themes which emerged from examination of the data. We used both deductive and inductive approaches to identify themes. The themes were identified in meetings between three reviewers and included categories such as formation and governance of women groups, targeting and eligibility, critical gender consciousness, pooling and sharing risks etc. We also added a provision for "any other"

theme to allow for the emergence of new categories from the data. Appendix H depicts the matrix we used for the qualitative synthesis.

## Theory of Change of Women's Groups in Uganda

As shown in the theory of change in Figure 4, women's groups such as self-help groups, savings groups, health groups and livelihoods groups can improve women's empowerment, economic outcomes, and health outcomes through several mechanisms.

In a theory of change for externally supported groups, community mobilizers can first provide women with the opportunity to come together in microfinance groups. This can then enable women to improve access to financial and social capital through individual or collective savings (which are used to facilitate intragroup lending), regular meetings, group support, and training. Exposure to this financial and social capital can then enable women to increase consumption, income, and asset ownership after increases in savings and credit.

Women's exposure to group support and the accumulation of social and financial capital may also enable women to generate social networks and get involved in community activities. In addition, it could guide women to transform their choices into desired actions and opportunities, potentially resulting in improvements in women's economic, social, psychological and political empowerment in line with the definition of empowerment by Kabeer (1999). She defines empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them; a process that entails thinking outside the system and challenging the status quo, where people can make choices from the vantage point of real alternatives without punishingly high costs" (Kabeer, 1999, p. 437).

SHGs and savings groups may achieve additional benefits through the inclusion of group-based livelihood promotion and support programs in livelihood groups (Barooah et al., 2019). Livelihoods training may, for example, include an emphasis on business training or training for wage-based employment to develop women's skills, or grants to provide women with capital to invest in their own businesses (Barooah et al., 2019). Increasingly, women's groups perform more than a single function, for example by adding livelihoods components or health education to traditional savings or self-help groups. A portfolio evaluation of 46 Gates Foundation investments in women's groups in South-Asia and sub-Saharan Africa found that 38 of 57 groups had such integrated programming (Anderson et al., 2020). Training and investment through additional components such as livelihoods training may increase women's knowledge and resources, which may enable them to increase their income from self-employment. In addition, women who develop skills to improve their livelihoods may be able to escape poverty traps if they accumulate wealth from a low initial asset stock (Barrett & Carter, 2013).

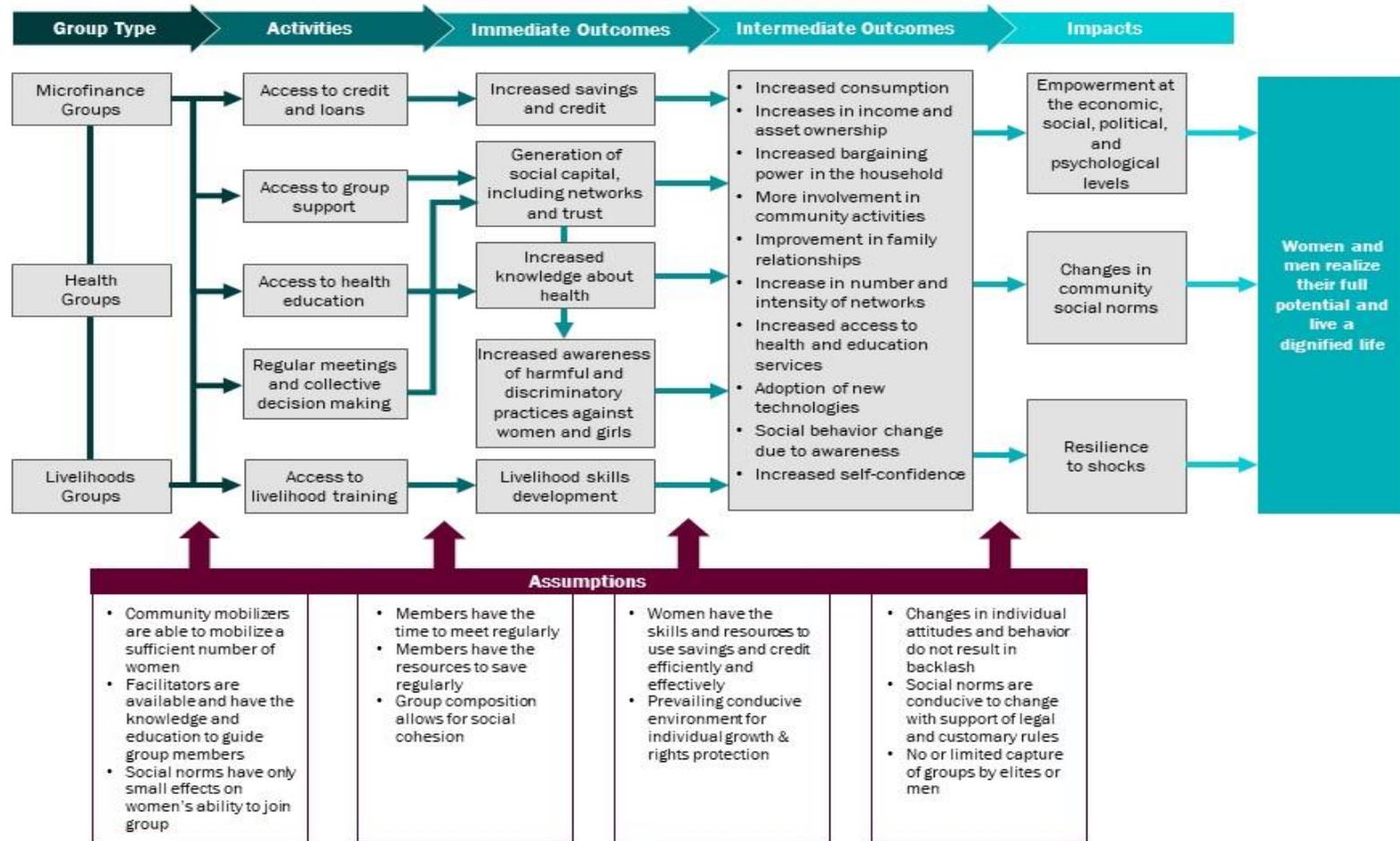
Women's groups can also improve health outcomes through various mechanisms. Some women's groups – especially for adolescents and young mothers – are set up specifically as 'health groups', which usually focus on pregnancy, childbirth and child rearing. But in addition, microfinance or livelihood groups may improve health without a

specific health intervention—for example, because of improvements in income or consumption smoothing, or because they address other underlying social determinants of health, especially poverty. Microfinance or livelihoods groups can also integrate specific interventions to improve health outcomes, such as health education. This model capitalizes on the existing group structure and aims to target issues shared by the group, typically through structured education modules delivered during group meetings, or by using the group as a delivery channel for existing health communication initiatives. Improved knowledge and sensitization, enhanced by the underlying effects of group membership, can lead to increased preventive actions and empowerment to seek services (Desai et al., 2019).

Community mobilization initiatives may also move beyond closed groups to work with women in communities to identify and address shared problems. Working through participatory learning actions- (PLA) cycles to raise consciousness—and to support women to identify their own solutions—explicitly addresses both individual behaviors and collective action focused on structural issues, such as access to services (Desai et al., 2019).

Regardless of the group type, the effects of women’s groups would likely depend on some of the following: group leaders’ or community mobilizers’ ability to bring together a sufficient number of women, the strength of the facilitators where relevant, trust among group members, women’s time to meet regularly, and resources to save regularly, as well as initial social norms. It is critical to assess the validity of these assumptions underlying the theory of change by examining the implementation models of economic SHGs, savings groups and other women’s groups (Desai et al., 2019). Such analyses can include examining the ability of community leaders or community mobilisers to gather women in groups, assessing the quality and incentives of group facilitators where they play a role, as well as the number of groups managed by facilitators. It can also involve, analyzing the group composition, the level of social cohesion and the role of the governance structure in ensuring smooth running of the group, for example to limit the risk of theft and fraud or to reduce the risk of elite capture. In addition, it is critical to assess self-selection, possible exclusion of marginalized groups, and the role of men in making decisions in women’s groups. Other critical assumptions for moving from immediate to intermediate outcomes include the need for women to have the knowledge, skills and resources to use savings and credit efficiently and effectively and the importance of a prevailing conducive environment for individual growth and rights protection.

Figure 4: Theory of Change



## Results of the Search

Our initial searches returned 2,193 results from electronic databases, 3,636 results from grey literature, and 44 studies from targeted hand searches. We reviewed the full text of 428 studies and ultimately included 77 studies. Figure 6 depicts the evidence synthesis phases, from initial screening through full-text review. It indicates the number of studies that passed into each subsequent phase of review, as well as the numbers of studies that were removed during each phase.

We found 77 studies that met the inclusion criteria of this scoping review. The majority (61%) of primary authors were from non-Ugandan institutions, suggesting that international donors and non-governmental organizations (NGOs) drove a substantial part of the research. At the same time, we found 11 Master of Science theses from Ugandan students, suggesting that Ugandan researchers show a deep interest in women's groups. We found a large emphasis on qualitative research. Thirty-four (44%) of the included studies relied exclusively on qualitative methods, with 26 (34%) of the studies using a mixed-methods approach and the rest (n=17) relying solely on quantitative methods. The review includes nine RCTs (Bandiera et al., 2018; Bermudez et al., 2018; Blattman et al., 2015; Burlando et al., 2017; Greany et al., 2016; Green et al., 2016; Karlan et al., 2017; McNiven et al., 2016; Riley 2019) and three quasi-experimental studies (Agha et al., 2004; Austrian & Muthengi, 2013; Lombardini et al., 2015). An informal assessment of the authors' disciplines suggests that the included studies were authored primarily by economists, but we also included various studies from public health experts and from sociologists and anthropologists.

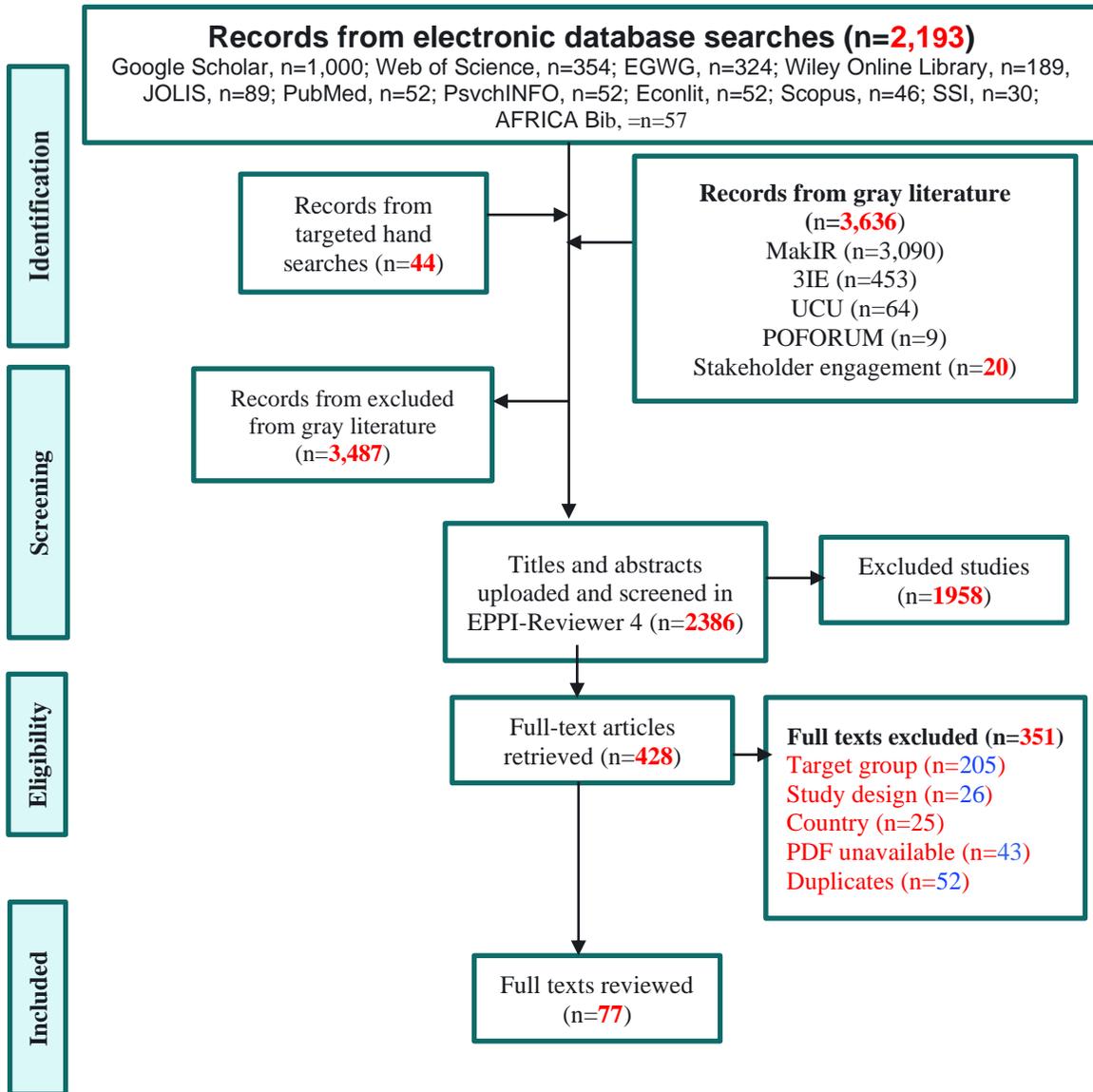
We found an increase in the evidence in the most recent four years (2016-2019). While we included studies since 1990, more than 42% of the evidence base was published between 2016 and 2019, suggesting that the evidence on women's groups has increased considerably after the publication of the systematic review on self-help groups and women's empowerment by Brody and colleagues (2015). This is consistent with evidence from India where evidence on women's groups has also increased a lot since 2016 (e.g., Christian et al., 2019; Hoffmann et al., 2018; Kochar et al., 2020).

In terms of geographic coverage, only six studies covered the whole country with an overrepresentation of studies focused on the nation's capital Kampala and rural areas close to Kampala. Fourteen of the included studies (i.e., 18 percent) were conducted in the capital, which is an overrepresentation considering that Kampala only accounts for 8 percent of the population and most women's groups operate in rural areas. Wakiso and Luwero districts, which are nearby to Kampala, were overrepresented in the sample of studies as well. Overall, the studies did cover all regions of Uganda, however, and included studies in both rural and urban areas.

Given that most communities across the country have women's groups, it appears the literature is overrepresented in areas in which international donors are most active. For

example, we found a large number of studies with a focus on Northern Uganda, which still faces high levels of poverty because of the adverse consequences of the civil war among other factors. For example, various studies focused on community re-integration of the war-affected population in the Acholi sub-region, Gulu, Kamuli, and Mbarara. It is possible that Northern Uganda was overrepresented in the sample of studies because of the large presence of international NGOs.

Figure 6: Review flow diagram for women’s groups in Uganda



## Description of Women's Groups in Uganda

### Key Takeaways

- *Women's groups target a wide range of populations that differ in age and gender, resulting in a wide variety of groups, including mixed-gender groups, groups for adult women, and adolescent girls' groups.*
- *Most studied women's groups focused on financial and economic activities such as savings, credit, and livelihoods, with a small minority of women's groups focusing on maternal health and HIV/AIDS.*
- *Women's groups are often self-managed, with autonomous groups having larger financial security risks, such as theft, and risks of elite capture, because of power dynamics in group-level decision-making.*
- *Most researched groups were funded by international donors with a less strong research focus on women's groups supported by the Ugandan government.*
- *A large percentage of studied microfinance groups had both female and male members, which often created tensions and distrust and may have limited the ability of these groups to achieve improvements in women's empowerment.*
- *While more evidence is needed on the reasons why, groups may have included men to align their functioning with existing gender norms, and specifically to achieve objectives that would not have been feasible without the inclusion of men.*
- *Women's groups focusing on health often only had female members, possibly because they primarily focused on maternal health.*
- *While many included women's group programs aimed to target the poorest women, in practice women's groups often reached 'able poor' women only. These women were better able to contribute savings and attend group meetings than the poorest women (Hanak, 2000, p. 318; Katarikawe, 2009, p. 37; Pickering et al., 1996, p. 55).*

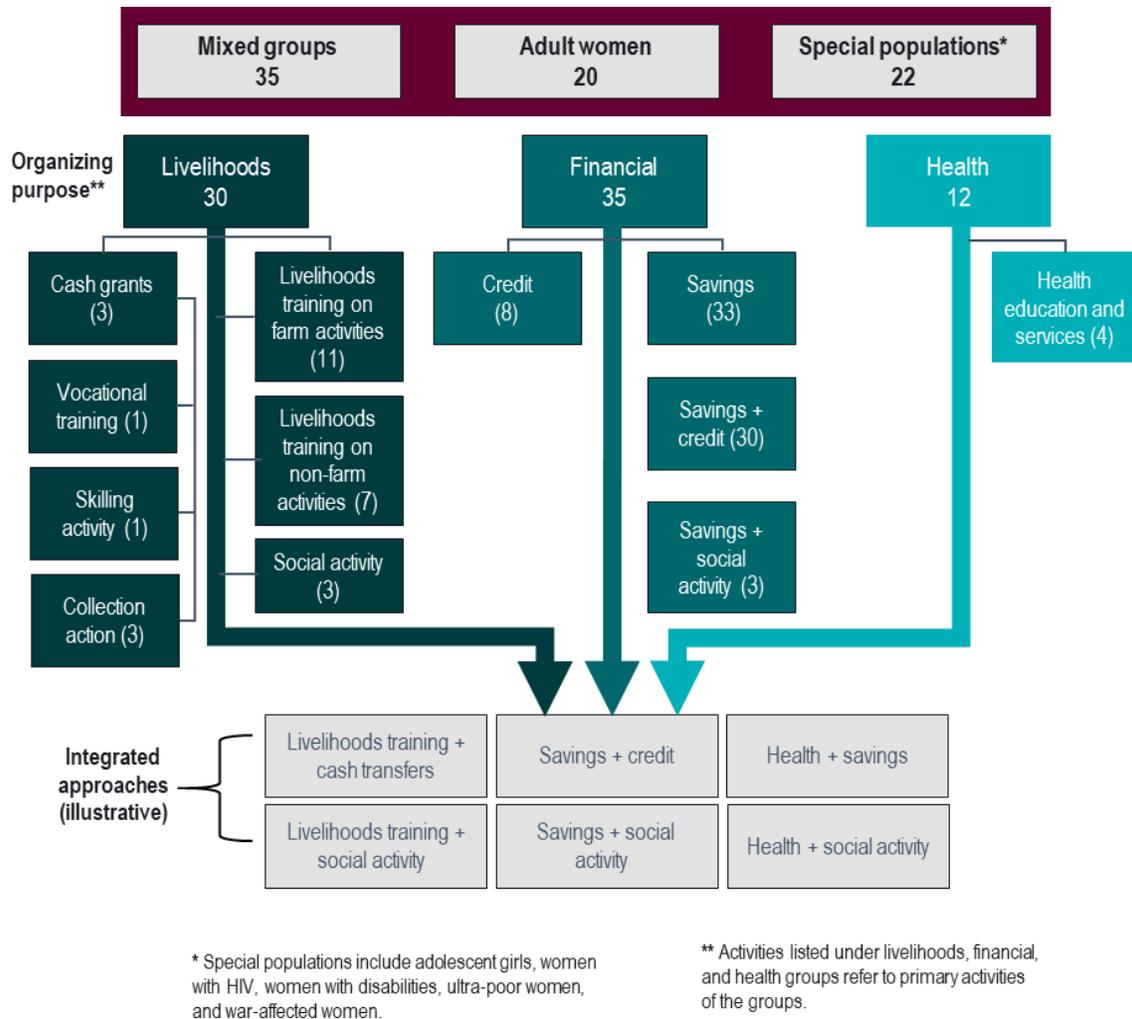
### Women's Groups Purpose and Membership

In line with Desai and associates (2019) we categorized women's groups in Uganda by their membership, organizing purpose, and the integration of activities. We describe the women's groups we identified using this typology in Figure 7. This figure also reports the number of studies focusing on different women's groups in each cell as well as the common women's group types in Uganda.

As shown in Figure 7, the women's groups we identified targeted a wide range of populations that differ in age and gender, resulting in a wide variety of groups, including mixed-gender groups, groups for adult women, and adolescent girls' groups. We found 35 studies with a focus on women's groups that included both men and women (mixed-

gender groups), 20 studies that focused on groups with only adult women members, and 22 studies that focused on special populations such as adolescent girls, war-affected women, or ultra-poor women. While the women’s groups focused on a wide range of vulnerable populations in Uganda, we only found three studies reporting on groups that focused on women with chronic illnesses or disabilities, despite one fifth of the Ugandan population having some form of disability (Abimany-Ochom & Mannan, 2014). Almost all groups used an integrated approach with more than one activity.

**Figure 7: Typology of Women’s Groups in Uganda**



### **Financial (micro-finance) Groups**

We identified 35 studies about women’s groups with financial inclusion services (savings, credit, and insurance) as their organizing purpose. These groups have a long tradition in Uganda, and usually use a (blended) layered approach that includes savings, credit, and other financial activities. The groups generally provide members with the opportunity to save frequently in small amounts, and access credit on flexible terms. All

members usually contribute savings to a social fund, which acts as informal micro-insurance for group members. In our sample of studies, most groups consisted of 21-30 self-selected individuals who save together and take small loans from those savings. Almost all financial groups had both male and female members.

Village Savings and Loan Associations (VSLAs) were among the most common formalized financial groups in our sample of studies. VSLAs are groups in which members regularly contribute to a fund and can borrow interest-accruing loans from the fund as needed. Any interest earned is later shared among members (Karlan, Savonitto, Thuysbaert, & Udry, 2017). The VSLAs in our included studies sometimes mirrored a model in which small solidarity groups clustered to form a village bank, which in the case of the Wekembe model is a community managed association with a leadership structure. Under this model, group members were trained by credit officers, who conducted field visits and mentored the clients or gave them business advice along with the facilitation of weekly or monthly group meetings (Corsi et al., 2013).

Savings and Internal Lending Communities (SILCs) are another example of a formalized financial group that engages in providing financial services to enable the poor to diversify their income generating activities. These groups consist of 10-25 members that meet on a regular basis to collect savings, lend to members with interest, maintain an emergency safety net fund, and share profits from lending activities (Greaney et al., 2016). SILCs also aim to contribute to members' livelihoods by supporting them to engage in input intensive activities such as farming or microbusinesses (Noggle, 2017).

Rotating Savings and Credit Associations (ROSCAs) are perhaps the most common example of an informal savings group type in Uganda. Under this model, a group of members all contribute a fixed amount at agreed-upon intervals. The amount collected each interval is paid to one member in turn, until every member has received the "pot." One example of a ROSCA is a typical merry-go-round in Teso (called aboukonokin in Ateso) that includes relatives, neighbours or members of the same church (Watson 2017). In the context of Teso, focus groups suggested that contributions to the ROSCA ranged between 500 UGX and 10,000 UGX or \$0.14 to \$2.71 per week.

Some financial groups used an integrated approach that included cash transfers in addition to savings, credit, and insurance. For example, the Association of Volunteers in International Service (AVSI), designed a cash transfer program called Women's Income Generating Support (WINGS) to help the poorest of the poor with little formal education to develop small businesses. The Women Plus (W<sup>+</sup>) program was another example in which group members received cash transfers. Participants in this program were encouraged to participate in a training and follow-up visits with someone from their household, which for most women was an intimate male partner/spouse or another important male figure, such as their father or brother (Green et al., 2016). The Youth Opportunities Program (YOP) component of the Northern Uganda Social Action Fund (NUSAF) was another example of a program that provides cash transfers to group

members. In this case the cash transfers were provided to thousands of young people to pay for vocational training, tools, and business start-up costs.

VSLAs also often used an integrated approach in which implementers layer specific interventions to improve health outcomes (Karlan et al., 2017). Using this approach, health educators often used the existing group structure to deliver structured health education modules delivered during group meetings. Alternatively, the group was used as a delivery channel for existing health communication initiatives. For example, Saul and colleagues (2018) reported on the delivery of HIV sensitization and education, financial education, and other relevant life skills and business trainings to savings groups with members living with or affected by HIV.

### ***Livelihoods Groups***

We identified 30 studies concerned with women's groups with livelihoods as their organizing purpose. Most of these groups focused on farm businesses with a majority of groups (n=16) working with farmers to collectively improve their livelihoods. However, a minority of the groups were engaged in non-farm livelihoods activities, including for special populations. For example, we included studies reporting on livelihoods with an emphasis on adolescent girls (Bandiera et al., 2018) and war-affected young mothers in Northern Uganda (Worthen et al., 2013). Most livelihoods groups had both men and women members, but in some cases the groups had an exclusively female membership (e.g., Blattman et al., 2015).

The farmer groups we found worked collectively to improve their livelihoods, for example through integrated approaches. Apio and colleagues (2016) discussed how farmers groups promote the use of ICT to provide rural farmers in Apac district with access to markets and modern agricultural methods. The intervention included radio talk shows on best practices in agriculture, marketing, sources of agricultural inputs, and engagement of district extension workers to answer farmers' questions at dissemination meetings and listening clubs. In another example, the use of collective farming was the starting point for the Popular Knowledge Women's Initiative (PKWI), which transformed into a farmer cooperative society that combined business oriented agricultural production with community mobilization and knowledge transfer to the farmers. PKWI has unique gender promoting features including extension services from female farmers to female farmers, a training to generate leadership skills for farmers, and the promotion of a non-confrontational household economy approach (Lecoutere, 2014).

In some cases, the farmer groups also implemented activities to mitigate risks. For example, one farmer group used a community seed banks initiative for climate change adaptation, to improve availability of locally adapted varieties, gain skills in seed selection, and improve plant management, storage and distribution. The community seed banks conserved seeds of local variety, facilitated capacity building in quality seed production, multiplied rare seed varieties, assessed functional traits of the seeds and provided diverse seeds of high quality adapted to changing climates (Vernooy et al., 2017).

The Empowerment and Livelihood for Adolescents (ELA) girls programme was an example of an adolescent girls' group that aims to improve livelihoods by operating through development clubs. These clubs targeted adolescent girls and young women (14-20 years) who have a fixed meeting place that opens five afternoons per week to enable the girls who are enrolled in school to attend both (Bandiera et al., 2018). Club activities were led by a slightly older female mentor from the community who received small lump-sum payments for their work. The groups focused on the transfer of assets and skills to enable poor girls to shift out of agricultural labor into running small businesses. To achieve this objective, the groups used a multifaceted program that includes vocational skills training and life skills training to make informed choices about sex, reproduction, and marriage.

In Northern Uganda, groups focused on war-affected women by using a community-based approach to re-integrate war affected young mothers into their communities. The groups focused on cleaning village wells, in tandem with livelihood activities such as petty trading, group gardening and food vending business. These activities served to generate income for group members to pay for school fees and health care (Worthen et al., 2013).

### **Health Groups**

We identified 12 studies about women's groups with health as their organizing purpose. Most of these groups only had female members, possibly because they primarily focused on maternal health or health for women in the reproductive age group. In many cases they used peer interactions within the group to deliver information about recommended health behaviors. However, in other cases they used women's groups as a delivery platform to provide women with knowledge or services. Health groups also often targeted special populations, such as adolescents and young people with HIV/AIDS (e.g., Bermudez et al., 2018; Dovel et al., 2016). WGs acted as a promising platform for health messaging, in most cases, they often provided a combination of health and economic services.

Health groups that used peer actions within the group often operated as health support groups. For example, in the DREAMS program girls were carefully grouped with girls of their own age and similar social needs (e.g., by grouping girls who have ever given birth, are sexually active, or out-of-school) (Foreit et al., 2019; Gardsbane & Bukuluki, 2017; Irit et al., 2019; Leerlooijer et al., 2013). The DREAMS program delivered a wide range of layered interventions with a focus on health, education, and parenting as well as socio-economic interventions. These interventions were peer- and facilitator led and conducted in small or larger groups, with safe space interaction opportunities for the girls to interact, share experiences and support each other. The DREAMS program uses a layered model where adolescent girls receive a core integrated package of life skills and economic strengthening interventions addressing health, social, and structural factors that directly and indirectly increase girls' HIV risk, such as poverty, gender inequality, sexual violence, and lack of education.

One clear example of using groups as a delivery platform for the provision of health services was the introduction of an ebino education initiative in Southwest Uganda. In this region, traditional healers often use knitting needles, bicycle spokes, scissors, or broken glass to extract unerupted deciduous canine teeth. Such extraction can lead to complications such as septicaemia, anaemia, difficulties in feeding, and pain. The ebino education initiative targeted women's groups with role-plays, didactic presentations, and discussion workshops to prevent the use of traditional tooth extraction techniques (Jamieson, 2006).

Other health groups used a combination of health and economic services to improve health outcomes. For example, poor HIV positive women who were able to make paper jewelry, but unable to access markets, were engaged in a job creation program to improve their financial stability and hence address economic barriers to accessing antiretroviral therapy (ART) (Dovel et al., 2016). In other cases, health groups worked on generating an emergency fund that can serve as health insurance for safe motherhood. For example, Agasha and colleagues (2013) described a VSLA model in which a mix of women and men saved to generate an emergency fund that can help them to mitigate shocks such as emergency health care costs. The members also had access to interest-free credit though emergency loans had to be paid back within a period of one month. Women leveraged this facility to access emergency funds for obstetric emergency care needs.

## How Are Women's Groups Formed and Governed in Uganda?

This section reports our findings on group formation and governance, including the group's origin and source of funding, registration, decision-making of women's groups, their size and the number of meetings.

### **Group Formation**

Most researched groups were funded by NGOs and international donors with little research about women's groups supported by the Ugandan government. While many groups in Uganda are formed by women themselves with limited external support, a large majority of the groups studied in our sample were initially formed by either international NGOs (37%), such as Oxfam, CARE, and CRS, or international donors (19%), with self-started groups only forming a small minority (22%) of the studied groups. We did not find any studies on groups that were initially formed by the Ugandan government, though some groups were linked to government supported programs at later stages. This is despite the fact that the Ugandan government supports a considerable number of women's groups initiatives.

Overall, close to 25 per cent of the studied groups were set up by women themselves. For example, Kalema (2012) examined groups rooted in *Nigiina*, which is an umbrella term referring to traditional informal groups and reflects the African tradition of a communal approach of life. He posits that such groups have a long tradition of collective identity and strength. Examples include groups such as *Kasule Twegatte* (let us unite in

Luganda), *Tukole Bukozi* (let us work tirelessly), and *Wekembe* (“work hard to pull out of a certain condition”). They are bound by common identity where everyone seems to know one another and by common religious and cultural beliefs (Musinguzi, 2015; Kalema, 2012; Katarbarwa, 2009). Nakriya and State (2013) described how these groups stimulate the generation of financial, human, and social capital to low-income mothers in Kampala, for example by providing cash, advice, and training, as well as by providing access to friendship networks and loan opportunities. Other traditional women’s groups in Uganda include funeral societies and various savings organizations, for which local names include *Chilemba*, *Kiremba*, *Upato*, *Kwegatta* (Bouman, 1995). In general, such groups are formed by word of mouth. However, they can also be formed through registration or the purchase of shares for formalized groups.

Most researched financial groups were founded based on membership contributions to pool resources for savings. Members of such groups can often borrow out of the collective savings, agreeing to repay the money later at a small interest rate (Ekirapa-Kiracho et al., 2017). In one study over 95% of group membership was only confirmed after members had contributed savings (Flynn, 2003). Several studies reported that regular contributions to groups could traditionally help in enabling easy access to cash for birth preparedness and transportation during emergencies (Ekirapa-Kiracho et al., 2017; Mutebi et al., 2017). Other motives for membership savings included women saving more than they needed to prevent their husbands from claiming any surplus funds for gambling or drinking, or themselves allowing money that could be saved being frittered away on petty purchases.

## **Governance**

Women’s financial groups are often self-managed, with democratic principles such as rotational leadership and transparency reducing power dynamics in group-level decision-making and limiting financial risks. Factors that contributed to high-quality governance of savings groups included the selection of their own members, and the selection of group leaders through an open election process as well as rotational leadership and rotational chairing of group meetings (Flynn, 2013; Flynn & Sunberg, 2016; Hartley, 2014). Typical group leadership functions include a chairperson who oversees the group, a secretary, a treasurer and loans committees (Corsi et al., 2013; d’Cruz & Mudimu, 2012; Flynn, 2013; Flynn & Sundberg, 2016; Hartley, 2014; Jacobsen et al., 2006; Karlan et al., 2016; Mercyllynn, 2013; Simmons et al., 2014). Groups also recorded every transaction during each meeting and all members knew how much money has been saved.

Mixed-gender groups often included both men and women in leadership committees. For example, Mercyllynn (2013) reported that each VSLA is headed by a six-member committee of which at least two were women.

*“The committee is composed of a chairperson, secretary, two treasurers (one for welfare and the other for savings). These leaders are elected by members and are charged with managing the day to day activities of the association.” (Agasha et al., 2013, pp. 29–30)*

Livelihoods groups sometimes used a mixed approach in which groups were jointly managed by NGOs and members. For example, we found several agricultural cooperatives that were co-managed by NGOs at the central level and democratically run farmers groups/associations and cooperatives at the grassroots level (King & Associates, 2004). Cooperative based groups used a similar model, with shared leadership at community and cooperative management levels (Hartley et al., 2014). Once more, integrity, responsibility and literacy were highlighted as key considerations for appointing people into these key positions.

Health groups, such as the DREAMS program, and young mothers' groups also often had a shared governance structure which included representatives from the implementing partner, peer leaders who represented the adolescent girls and community representatives. In these cases, community representatives often also took on the community facilitator role. (Foreit et al., 2019; Gardesbane & Bukuluki 2017; Irit et al., 2019; Leerlooijer et al., 2014).

### ***Group Size***

Most of the included studies that reported group size (n=42) reported a group size between 10 and 30 members. Of the included studies that reported group size, 38% reported a range from 21-30 members, 31% reported less than 20 members with 31% of the studies reporting large groups of more than 30 members. Examples of groups that reported very large group sizes were producer groups and group enterprises (Ferguson, 2011; Hartley, 2014; Jones et al., 2012). Importantly, however, 45% of the studies did not report group size.

### ***Group Meetings***

Almost all included studies that reported on group meetings reported that group meetings were regular with the large majority of groups meeting weekly. Group meetings were weekly in 89% of the included studies that reported the frequency of meetings, biweekly in 3% of the included studies (Dovel et al., 2016), and bi-monthly or monthly in 8% of the included studies. However, 51% of the studies did not report on the frequency of group meetings and only 18% of the studies reported the duration of the group meetings. Based on these limited data, meetings commonly lasted at least an hour.

Almost of the groups had meeting facilitators with a majority of the meeting facilitators coming from NGOs. Of the groups that reported having meetings, 78% had meeting facilitators, which were provided by NGOs (n=58), groups themselves (n=27), government (n=3), and by other communities in the district that were not group members (n=6). Hartley (2014) reported that meetings were run democratically and effectively. This study reported regular communication and meetings between group of leaders and the members. Leaders generally made decisions in consultation with other members in the context of this study (Hartley, 2014).

Most group meetings focused on savings and credit for financial groups and livelihoods training for livelihoods groups. A considerable proportion of the meetings also focused on bookkeeping or bookkeeping training.

### ***Bank Accounts***

Only a minority of the included studies reported that groups had bank accounts. Thirteen (21%) of the groups reported having a group bank account and 21% reported having linkages with other financial institutions, while others commonly used metal boxes to keep the group money and a few studies highlighted that the treasurer had to have a secure house to secure safe storage (Noogle, 2017; Karlan, 2012; Katarikawe, 2009). While only few groups currently have access to bank accounts, it is possible that this percentage increases in the future, particularly for government supported programs. Nansereko (2016), described how women's groups had close linkages with the government supported Uganda Women's Entrepreneurship program (UWEP), and how the funds were directly disbursed to individual women's group bank accounts in this case (Nansereko 2017, pp. 3).

### ***Links to Other Formal Institutions***

About 64% of the researched groups were linked to formal institutions other than the funder, implementer, or bank where the group has a bank account. For example, Sutherland and colleagues (2019) reported that Savings and Internal Lending Communities (SILC) groups were linked to the government supported UWEP, which likely contributed to program sustainability. Youth-focused cooperatives also had linkages to a variety of formal institutions that provided external support, including organizations that provided livelihoods training (Hartley, 2014, pp. 719). Some financial groups initially recruited officers from financial institutions to deliver trainings, but later used a decentralized approach in which community-based mentors who received a small remuneration provided the training. This approach may have contributed to the sustainability of the program (Austrian & Muthengi, 2014).

### ***Decision Making***

Most evidence indicated that women were well represented in leadership committees and decision-making in groups, even in mixed-gender women's groups, but we found some cases where men captured decision-making in women's groups. For example, six of the 11 members of the leadership committee of the Wekembe program were women (Corsi et al., 2013). In addition, the Tabiro women's club, which provided income generation opportunities to women through a stitching activity, also had female management (Dol et al., 2013). However, mixed-gender community savings groups led by men in Eastern Uganda tended to fail because of mistrust and lack of accountability.

### ***Registration***

Most included studies did not report on the registration of women's groups, and those that did suggested that most groups did not register. Many cooperatives operated

without registration (Dol & Hambly, 2013). While smaller groups often saw the benefits of registration, they did usually not register because of high registration fees and lack of constituents:

*“The problem we have now is that our constitution is not yet finalized because they want UG70,000 (\$30) from us to complete it. Then after that the registration fees are also high, but anyway we shall try to register, because it also has its own benefits, like being trusted by members, getting help from police, in case of problems.”* (Mutebi, 2017, p. 86).

## Mixed-Gender Groups

A large percentage of microfinance groups (72%) had both female and male members, which often created tensions and distrust and could limit the ability of these groups to achieve improvements in women’s empowerment. Almost all women-only groups were health groups while almost all mixed groups were groups with a focus on financial inclusion or livelihoods.

Some groups reportedly started as all-women groups but later brought men on board hoping that this would help with addressing negative social gender norms at family and community levels. However, some writers noted that men tended to shun groups with a majority of women, referring them to as “byabakyala” groups for women. It was also common for men to scorn VSLAs and to discourage their wives from joining (Agasha 2013, p. 26; Musinguzi, 2015, p. 508).

While sensitization and witnessing of the visible benefits of participating in the group earned increased membership from men, in some instances, male involvement disrupted group cohesion. In some cases, men were not trusted, and their dominance, dishonesty, and fraudulent ways were cited as barriers to meaningful male involvement in women’s groups. For example, Mutebi and associates (2017) documented dishonesty and fraud as a challenge for male involvement in community-saving groups, whose aim was to increase the access to maternal health services in Eastern Uganda. Similarly, participants in a savings group felt that male involvement in the saving group was not suitable, given the risk of men overtaking and dominating decision making in the group. (Flynn, 2013: page 29).

Flynn (2013) and Jacobsen and colleagues (2012) also reported that male leadership led to significant challenges with the management of mixed-gender women’s groups. Flynn (2013) in particular reported the following regarding how women mistrust men in the leadership of women’s groups:

*“Men are not easy to work with; they can confuse you and steal your money; so, people do not trust men.”* (Flynn, 2013, pp. 85).

Finally, Musinguzi (2015) reported that structural barriers (such as male power), limited the expansion of women’s personal networks.

These findings beg the question why men were involved in these community savings groups. It is possible that women required men to sustain the group and to achieve objectives that they would not be able to achieve without the support of men, possibly because of the legitimacy or political capital men bring to the group. However, only few studies examined this research question.

## Who Participates in Women's Groups in Uganda?

This section discusses the characteristics of women's group members and how group implementation models determine the characteristics of group members. While most women's group programs aimed to target ultra-poor women, in practice women's groups targeted 'able poor' women, who were in better position to contribute to savings and attend group meetings.

### ***Targeting of Vulnerable Populations***

While many studies reported that groups aimed to target vulnerable populations and were able to include the able poor, the poorest of the poor were generally underrepresented in women's groups. For example, Watson et al. (2017) reported that ultra-poor and labor-constrained populations were excluded from women's groups a priori as they were dependent on others for their survival and did not have an independent means of contributing to groups. Corsi and associates (2013) also reported that wealthier populations generally self-selected as participants in microfinance groups. Ekirappa-Kericho and associates (2017) reported that poorer women faced challenges in participating because they could not contribute savings to the group. Moreover, the SILC model required that all participating members make a deposit into their accounts each week. Finally, in one case it was even more challenging for poor women to join group leadership even if they were able to join the group. In this case it was critical for the chairperson, secretary and treasurer to present collateral security on behalf of the entire group (Byabashaija et al., 2015).

Nonetheless, several groups managed to include women from vulnerable populations. For example, Worthen and colleagues (2013) studied a women's group comprised of war-affected young mothers, who face stigma and discrimination upon re-integration into civilian communities, which further pre-disposes them to vulnerabilities such as having to nurture ostracized children. Other vulnerable populations that were successfully targeted included populations in low-income dwellings such as slums, (D'Cruz & Mudimu, 2013) and adolescent girls at high risk for contracting HIV or difficulty in delaying teenage pregnancies (Gardsbane & Bukuluki, 2017; Saul et al., 2018). Some health groups also targeted women with HIV. For example, Dovel and associates (2016) reported on a group comprised of poor HIV positive women, who participated in a job creation program to strengthen their financial stability.

### ***Group Members' Age***

Most groups focused on adult women or did not target a specific age group with a minority of groups focusing on adolescent girls. Of the included groups, 35 groups did not focus on a specific age group, 23 groups focused on women between 19 and 35 years old and 11 groups targeted adolescent girls. Only two of the studied groups focused on the elderly, possibly because they rarely had enough education to keep records and few had the physical ability to engage in agricultural work.

### ***Group Members' Networks***

Several studies reported that membership in VSLAs and other women's groups was mediated through friendships and other social relations that predated the introduction of VSLAs (Musinguzi, 2015; Watson et al., 2017). Respondents cited the importance of being known to other group members. Group members emphasized how social networks and social cohesion were pivotal to group functioning (Watson et al., 2017).

### ***Cash Transfers and Group Membership***

While the poorest of the poor may face challenges meeting the requirements of participation in savings groups, we found some evidence that providing cash transfers may enable the poorest of the poor to join community groups. An RCT that estimated the impact of a cash transfer program for ultra-poor women in Northern Uganda showed that a package of \$150 cash, five days of business skills training, and ongoing supervision can increase membership in community groups with 12.9 percentage points from 66.8% to 79.7% (Blattman et al., 2016).

# Impact of Women's Groups in Uganda

## Key Takeaways

- *Only few studies used randomized controlled trials or quasi-experimental studies to determine the impact of women's groups, suggesting that the evidence base on the impacts of women's groups in Uganda is still quite limited, particularly for livelihoods groups and health groups.*
- *While microfinance groups generally showed positive impacts on access to credit, savings, and other economic outcomes, the evidence on the effects of microfinance groups on empowerment was more mixed. Nonetheless, several studies found positive effects on various indicators related to women's empowerment.*
- *While we only identified three impact evaluations of livelihoods groups, including a livelihoods group focused on adolescent girls, livelihoods groups seemed to have positive impacts on economic outcomes.*
- *We only found one impact evaluation of a health group focused on HIV-affected adolescent girls, which showed positive impacts of combining economic and health interventions on viral suppression among adolescent girls.*

We identified 9 RCTs (Bandiera et al., 2018; Bermudez et al. 2018; Blattman et al., 2016; Burlando et al., 2017; Greaney et al., 2016; Green et al., 2016; Karlan et al., 2012; McNiven et al., 2016; Riley et al., 2019)<sup>8</sup> and 3 quasi-experimental studies (Agha et al., 2004; Austrian & Mathungi, 2013; Lombardini & Yoshikawa, 2015) to determine the impact of women's groups in Uganda. Below we present the evidence on the impact of different women's group types based on this evidence.

## Impact of Microfinance Groups

We included five RCTs (Blattman et al., 2015; Burlando & Canidio, 2017; Greaney et al., 2016; Karlan et al., 2012; Riley et al., 2019) and one quasi-experimental study (Austrian et al., 2013) that focused on the impact of financial groups. Every one of these studies included a focus on savings, credit, or both, but several studies used an integrated approach with additional activities. For example, Blattman and colleagues (2015) studied a group that included cash transfers in addition to financial groups. In addition, Austrian and associates (2013) studied a group that combined financial products and a safe space program model for adolescent girls. At the same time, Karlan and colleagues (2017) presented the impact of a VSLA model without additional layering activities. Agha and colleagues (2004) assessed the impact of a savings-led economic empowerment

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<sup>8</sup> McNiven used an RCT to determine the sustainability of impact of an agricultural intervention that promoted the adoption of biofortified orange sweet potato. While the study covered women's groups, the RCT did not focus on the impact of these women's groups so we do not use the study in analyzing the impact of women's groups.

intervention on viral suppression among adolescents living with HIV. Finally, Greaney and associates (2016) estimated the impact of the introduction of service fees by Private Service Providers to participate in a SILC program, and Burlando & Canidio (2017) examined the impact of the fraction of vulnerable savings group members on the group's ability to provide loans to members.

Overall, we found strong evidence that microfinance groups had positive impacts on access to savings and credit or financial inclusion. All studies examining these effects showed positive impacts on these outcome measures. For example, both Blattman and colleagues (2015) and Austrian and associates (2013) found positive impacts on savings, and Karlan and colleagues (2017) found positive impacts on a financial inclusion index.

While the impacts on economic outcomes such as consumption, income, and asset ownership were somewhat less convincing, we still found considerable evidence that microfinance groups had positive impacts. For example, Blattman and associates (2015) found positive impacts on consumption, asset ownership, and earnings that were larger when cash transfers and business trainings were combined with savings groups than when women only receive cash transfers and business training. Austrian and colleagues (2013) also found positive impacts of the provision of financial products and safe space program model on consumption, employment, and earnings, while Agha and colleagues (2004) found positive impacts on the business skills of private providers who deliver midwife services. However, Karlan and associates (2017) only found positive impacts on business ownership and profits with little evidence for positive impacts on consumption or other livelihoods.

Greaney and associates' (2016) evidence indicated that making small changes to the delivery model of savings groups such as SILCs and VSLAs can generate additional benefits but may also exclude some of the poorest women. The study by Greaney and colleagues (2016) found that the introduction of service fees by Private Providers enabled the program to attract more entrepreneurial members into women's groups, resulting in a large impact on savings from business profits – amounting to \$17 per household (Greaney et al., 2016). The program achieved these impacts because of larger investments in agricultural businesses and the expansion of businesses due to an increase in credit for business owners. However, the study also suggested that the introduction of service fees could exclude some of the poorest women (Greaney et al., 2016).

In general, it may be challenging to include the most vulnerable members in savings groups without cash transfers, because it may limit the ability of groups to provide credit to other group members. Burlando and Canidio (2017) showed that including a higher proportion of vulnerable members in savings groups limited the ability of the group to provide credit to other members.

Together, the results suggest that microfinance groups in Uganda can likely improve financial inclusion and economic outcomes, but the results were more convincing for microfinance groups that included a cash transfer component and groups focused on

adolescent girls than for VSLAs. While we only found one rigorous impact evaluation of a VSLA model in Uganda, it is possible that VSLAs require additional components to improve economic outcomes. Alternatively, it may be feasible to improve the implementation model of VSLAs or SILCs by making small changes such as the introduction of service fees by Private Providers. At the same time, such small changes may result in considerable trade-offs, such as the exclusion of some of the poorest women (Greany et al., 2016). In general, it may be challenging to include the poorest women in savings groups because it limits the ability of groups to provide credit to other members (Burlando & Canidio, 2017).

We found some evidence for positive effects of microfinance groups on women's empowerment but also cases and measures in which there was no effect. A synthesis suggests that most studies found some positive effects on women's empowerment, but impact estimates were highly dependent on the specific measurement tool and specific empowerment construct. Karlan and associates (2017) found positive impacts of a VSLA program on a women's empowerment index. While Blattman and colleagues (2015) found positive impacts of business training and cash transfers on the degree of partner control and partner relationship quality, they found no positive impacts on women's autonomy in purchases and an index for physical and emotional abuse. They also found no effects of savings groups in addition to the effects of the business training and cash transfer. Finally, Green and colleagues (2016) did not find positive impacts on women's autonomy and influence in purchases but did find improvements related to marital control.

We also found evidence that loans with mobile money give women more control over how they use their loan disbursements compared with cash loans. Mobile money likely enables women to hide their loan, which relieves women of the pressure to share the loan money with other household members which gives them more control over the decision-making and choice in regard to how they use these loans. As a result, mobile loans resulted in more business profits and capital gains (Riley, 2019).

## Impact of Livelihoods Groups

We included two RCTs (Bandiera et al., 2018; Green et al., 2006) and one quasi-experimental study on the impact of livelihoods groups (Lombardini et al., 2015). These studies focused on the impact of combining cash transfers with livelihoods activities (Green et al., 2006), the impact of a livelihoods training with a focus on non-farm activities (Lombardini et al., 2015), and an adolescent girls' program that includes vocational and life skills training (Bandiera et al., 2018).

All programs had positive impacts on economic outcomes. Lombardi and colleagues (2015) found positive impacts on a wealth index and the likelihood women are involved in business activities, while Bandiera and associates (2018) found positive impacts on the likelihood girls engage in income generating activities (self-employment and wage employment), and expenditures (though the latter impact falls over time). Green and colleagues (2006) found positive impacts on employment and earnings, the likelihood of

starting a business, and consumption as well as asset ownership. While the livelihoods groups did not focus on financial inclusion, Lombardi and colleagues (2015) also found positive impacts on access to credit.

Two of the three programs found evidence for positive impacts on women's or girl's empowerment. While Lombardi and colleagues (2015) did not find evidence for reductions in gender-based violence, they did find evidence for positive impacts on a women's empowerment index, self-confidence, and attitudes to women's rights. Bandiera and associates (2014) found positive impacts of the adolescent girls' group on an economic empowerment index, a control over body index, and an aspiration index, indicating that the program had positive effects on girl's empowerment.

## Impact of Health Groups

We included one RCT of a health group. The program focused on savings, health, and education services for HIV-affected women. While several other programs aimed to improve health outcomes through savings or other economic activities or health education (Austrian et al., 2013; Bandiera et al., 2018), only one of the impact evaluations included health as its primary activity.

The study found that the package of savings, health, and education services led to HIV viral suppression by improving ART adherence among vulnerable adolescents living in Uganda. However, we cannot distinguish between the effects of the different economic, health, and education components of the intervention.

Regardless of the mechanism, the study did contribute to the evidence base that combining economic, education and health interventions in women's groups may improve economic and health outcomes of adolescent girls. Both Bandiera and associates (2018) and Bermudez and colleagues (2018) found that combining education and health interventions can improve both economic and health outcomes for adolescent girls in Uganda.

## Summary of Impact Estimates

Together, the impact evaluations of financial, livelihoods, and health groups showed promising but mixed evidence for positive impacts of women's groups in Uganda, particularly for financial inclusion and economic outcomes. While it is challenging to distinguish between pathways, the results suggested that both microfinance and livelihoods groups showed positive impacts on financial inclusion and economic outcomes. While the evidence for empowerment was more mixed, we still found positive impacts of groups with economic objectives on a considerable number of empowerment measures, though for other empowerment measures we did not find the same effects. Finally, we found some evidence that health groups can improve health outcomes, though this was based on only a small number of studies. We summarize the results in Table 4.

**Table 4: Findings Related to the Impact of Women’s Groups in Uganda**

Organizing Purpose	Impact Evaluations Reviewed	Main Findings
Microfinance	Five Randomized Controlled Trials and Two Quasi-Experimental Studies	<ul style="list-style-type: none"> <li>• Evidence from three studies that microfinance groups had positive impacts on access to savings and credit or financial inclusion. All studies showed positive impacts on these outcome measures with Karlan et al. (2017) showing improvements in a financial inclusion index, Blattman et al. (2016) showing increases in savings, loans provided to other households, and loans received from other households, and Austrian &amp; Muthengi (2013) showing statistically significant increases in the likelihood of having been inside a bank, using a bank service, having a budget for saving money and using a formal method of saving.</li> <li>• Mixed evidence from three studies for positive impacts of microfinance groups on women’s empowerment for some but not all measures of women’s empowerment. Austrian &amp; Muthengi (2013) reported positive impacts on the likelihood that girls felt safe walking around in their neighborhood, but a slight increase in the proportion of intervention girls who had been touched indecently by a person of the opposite sex. Karlan et al. (2017) found positive impacts on a women’s empowerment index focused on decision-making power, and Blattman et al. (2016) did not find impacts on autonomy in purchases.</li> <li>• Evidence from two studies that integrated programs combining cash transfers and savings groups or financial products and safe spaces showed positive impacts on economic outcomes such as consumption, income, and asset ownership (Austrian &amp; Muthengi, 2013; Blattman et al., 2016).</li> <li>• Evidence from one study that VSLAs had positive impacts on business ownership and profits, but no statistically significant effects of VSLAs on other economic outcomes, such as consumption or asset ownership (Karlan et al., 2017).</li> <li>• Evidence from one study that receiving loans through mobile money had larger effects on business profits and business capital than receiving loans through cash (Riley, 2019)</li> <li>• Evidence from one study that midwives’ savings groups had positive impacts on business skills of private providers who deliver midwife services (Agha et al., 2004).</li> <li>• Evidence from one study that adding private service providers who charge fees to VSLA members can generate additional benefits such as increased savings, increased working hours and positive impacts on business efforts, but may also exclude some of the poorest women (Greaney et al., 2016).</li> <li>• Evidence from one study that a higher proportion of vulnerable members may limit the ability of savings groups to provide access to credit to other group members (Burlando &amp; Canidio, 2017).</li> </ul>

Livelihoods	Two Randomized Controlled Trials and One Quasi-Experimental Study	<ul style="list-style-type: none"> <li>• Evidence from three studies that livelihoods groups demonstrated positive impacts on economic outcomes. All studies showed positive impacts on income, self-employment, and wage labor (Bandiera et al., 2018; Green et al., 2006; Lombardini et al., 2015).</li> <li>• Evidence from two studies that livelihoods groups showed positive impacts on women's empowerment, with Bandiera et al. (2018) showing positive impacts on an economic empowerment, control over the body, and aspirations index for adolescent girls, and Lombardini et al. (2015) demonstrating positive impacts on women's perceptions about their economic role, gender rights, and property rights.</li> </ul>
Health	One Randomized Controlled Trial	<ul style="list-style-type: none"> <li>• Evidence from one study that combining savings, health, and education services for HIV-affected women can improve health outcomes (Bermudez et al., 2018).</li> <li>• Evidence from two studies that combining education and health interventions can improve economic and health outcomes for adolescent girls in Uganda, including income, self-employment, and wage labor for adolescent girls and improvements in HIV viral suppression (Bandiera et al., 2018; Bermudez et al., 2018).</li> </ul>

It is notable that the multifunctionality nature of women's groups makes them a platform for delivering development activities by funding agencies and governmental bodies. However, there is currently little understanding as to whether women's groups are effective or equitable platforms for delivering health or livelihoods interventions. All in all, we were unable to investigate which combinations of financial and non-financial services had the greatest impact on women's empowerment due to incomplete information about the impact of the layering of interventions.

We did not conduct a comprehensive risk of bias assessment or effect size calculations and meta-analyses in this scoping review. Future systematic reviews may be able to provide evidence not only on the statistical significance of impact estimates, but also on the risk of bias of impact evaluations and the magnitude of effect sizes.

We discuss evidence on the cost-effectiveness of women's groups in the next section.

# Cost-Effectiveness of Women's Groups in Uganda

## Key Takeaways

- *Only three of the included studies presented a rigorous cost-effectiveness analysis.*
- *A randomized controlled trial of a program focused on adolescent girls' groups showed that these programs may be cost-effective in achieving improvements in women's economic empowerment though we need to exercise caution in interpreting this result because it was only based on one study.*
- *While various studies suggested that Village Savings and Loan Associations may be a cost-effective alternative to microfinance, currently no evidence is available in Uganda that demonstrates that Village Savings and Loan Associations are cost-effective in improving either economic outcomes or women's empowerment.*
- *A randomized controlled trial of a savings group program showed a positive return on investment after the program was added to a cash transfer for the poorest of the poor in Northern Uganda.*

The learning agenda of the ECWG suggests there are large evidence gaps on the costs and cost-effectiveness of women's groups. Most of the evidence on the cost-effectiveness of women's groups comes from India (e.g., Chandrashekar et al., 2019; Deininger & Liu, 2013; Siwach et al., 2022) with little to no evidence on the costs and cost-effectiveness of women's groups in sub-Saharan Africa (Desai et al., 2019).

It is therefore not surprising that only three of the included studies presented a rigorous cost-effectiveness analysis. These studies focused on the cost-effectiveness of adolescent girl groups implemented by BRAC Uganda (Bandiera et al., 2020), the addition of a self-help group component to a cash transfer and business training program (WINGS) implemented by AVSI (Blattman et al., 2016), and the introduction of "Private Service Providers" (PSPs) in a self-help group model. These PSPs were asked to charge fees to group members to receive enumeration (Greaney et al., 2016).

The first study showed that positive impacts of BRAC's adolescent girl groups on labor force participation and expenditures alone may well outweigh the program's costs. A rigorous cost-effectiveness analysis indicated that the benefits of increased labor force participation were approximately \$32.80, which compared favorably to the program's costs of \$17.90 per program participant. The program's return on investment was likely even higher considering that the monetized benefits of \$32.80 did not take into consideration reductions in adolescents' likelihood of childbearing, early marriage, and unprotected sex and changes in social norms related to these topics. Each of these

reductions will likely result in improvements in education, which can lead to additional long-term income gains (Bandiera et al., 2020).

The evidence on the cost-effectiveness of the addition of a self-help group component to the WINGS program was more mixed, but still showed promising results. The addition of the group component to business training and cash transfers resulted in a higher return on investment (16%) than business training and cash transfers only (8%) in achieving improvements in women's income. However, the return on investment of adding a group component to business training and cash transfers (23%) was slightly smaller than the return on investment of business training and cash transfers only (24%) when considering improvements in consumption. While the evidence for cost-effectiveness in achieving economic outcomes is mixed, the groups did demonstrate additional positive impacts on access to informal finance, as well as labor sharing and cooperative cash cropping.

Various qualitative and mixed-methods studies argued that VSLAs are a cost-effective alternative to for-profit microfinance institutions, but none of those studies presented a rigorous cost-effectiveness analysis. For example, Mercylynn (2011) claimed that "VSLAs operate in remote and sparsely populated areas where formal micro finance services are neither cost-effective nor available. The costs per client are low compared to MFIs because VSLAs do not have operational expenses as MFI branches." Similarly, Kampemuka Schola (2015) suggested that the VSLA model may be more cost-effective than formal microfinance in rural areas because the VSLA model can likely overcome credit risk and transaction costs linked to the high costs of doing business in rural Uganda. However, neither of these studies presented formal cost data let alone cost-effectiveness data to support their claims.

While absence of evidence on the cost-effectiveness of VSLAs is not equal to evidence of absence, the lack of costing and cost-effectiveness analyses shows a clear evidence-gap. While VSLAs and other women's groups in Uganda may achieve women's empowerment, economic, and health outcomes cost-effectively, the evidence base for such claims is currently very thin. In fact, the only impact evaluation of a VSLA program that included cost data did not show evidence for positive effects on either income or consumption. The same program did, however, find positive impacts on women's empowerment, business outcomes, and group members' resilience in the face of droughts for a relatively low cost per household of \$22 over 22 months of program implementation in Uganda (Karlan et al., 2017).

The evidence did show potential for increasing the cost-effectiveness of savings groups, as well. The introduction of the fee-for-service model in Ugandan self-help groups implemented by CRS showed a positive return on investment of approximately \$7 on every single dollar invested. The return on investment was based on estimates of the additional costs per household of providing PSP trainings to move from the traditional field agent to the new fee-based PSP model, which were a modest \$2.40 per household. However, introducing a fee-for-service model may exclude some of the poorest households (Greany et al., 2016).

In addition, some evidence suggested that the scaling-up of savings group programs can achieve economies of scale. For example, a study by Sutherland and associates (2009) showed that savings groups in Uganda can remain sustainable and bring down costs after increasing the number of program participants. The study showed that the costs per program participants went down from \$13.91 to \$9.03 after scaling up the program to 175,263 program participants. This finding is qualitatively similar to findings from Bihar in India, which show that the costs per program participant of the Jeevika self-help group program in Bihar decrease significantly with the number of program participants (Siwach et al., 2022).

## Mechanisms of Change of Women's Groups in Uganda

### Key Takeaways

- *Pooling savings and sharing risks may have contributed to positive impacts on economic outcomes through improvements in resilience caused by microfinance and livelihoods groups*
- *Group solidarity and networks may have contributed to improvements in resilience through access to social networks and formal financial institutions, but group networks also have the potential to lead to elite capture*
- *Most evidence for the effectiveness of participatory learning and life skills came from evaluations of adolescent girls' groups*
- *Studies reported limited information on critical consciousness of gender that go beyond measuring women's empowerment, and various studies showed that women face time constraints, which may limit their ability to participate in women's groups.*
- *Groups used diverse mechanisms to increase access to markets and services, including increased access to critical marketing information, adoption of new technologies to improve the quality of products and quantities produced, and skilling in production and collective marketing.*
- *Many women's group members reported improvements in respect in the community which may have contributed to improvements in women's empowerment*

This section focuses on the mechanisms through which women's groups may affect women's economic empowerment. We primarily focus on five elements that the Gender Equality team of the Gates Foundation hypothesizes as critical for delivering broader benefits and impacts of women's groups: 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. These five elements are central to the implementation of WECs, which are a subset of women's groups. However, we also include one additional pathway (increases in respect in the community) for which we found evidence that it could contribute to improvements in women's empowerment.

## Pooling Savings and Sharing Risks

We found some evidence that pooling savings and sharing risks can contribute to delivering economic impacts of women's groups in Uganda. Both microfinance and livelihoods groups can generate such benefits. For example, Karlan and associates (2017) found evidence that VSLA members were more likely to use savings when coping with negative economic shocks. The VSLA program also allowed families to access funds in case of unexpected health emergencies through loans and grants from the group's social fund. Indeed, half the members that accessed the social fund in a study by Karlan and colleagues (2017) reported having used it to pay for health expenses. In addition, women livelihoods group members used community seed banks to mitigate challenges of seed diversity, which could help in supporting climate change adaptation (Vernooy et al., 2017). In this case, collecting seeds from farmers in the proximate localities and regenerating planting material may have contributed to promoting seed diversity and potentially have increased agricultural yields.

An RCT also found evidence for additional positive effects of a savings group intervention on top of an unconditional cash transfer on the likelihood that women help each other with informal insurance (Blattman et al., 2015). The savings group intervention increased the likelihood that group members saved together and borrowed to each other, which the authors interpret as a type of informal insurance (Blattman et al., 2015).

At the same time, the small amounts of savings may not always have been sufficient to cover all expenses when large shocks hit, especially when households are net borrowers. Worthen and colleagues (2013) reported that a single medical crisis in some cases required young war-affected mothers in Northern Uganda to spend their business capital on medication leaving them financially ruined.

## Group Solidarity and Networks

We found some evidence that group solidarity and networks can contribute to positive impacts of women's groups in Uganda. For example, Dol and colleagues (2013) reported how group identity and association among group members helped in letting women help each other financially in times of need. Respondents also reported how social cohesion was pivotal to group functioning (Watson et al., 2017). In addition, participation in women's groups can help women gain access to new networks including linkages with formal financial institutions. In fact, 15 of the 68 included studies reported linkages with financial institutions, of which five reported relationships with buyers of products and four with farmer cooperatives or other farmer organizations. Such relationships can strengthen women's bargaining and negotiation power in strategic dialogues, which are central to inclusive decision making (Ferguson et al., 2011).

A cluster-RCT found additional positive effects of a savings group intervention on top of an unconditional cash transfer on group solidarity and networks (Blattman et al., 2015).

Specifically, the study found large and positive effects on the likelihood of communal farming, in which people pool their labor and either assist each other on one another's plots or farm a new plot collectively for cash or own consumption (Blattman et al., 2015).

At the same time, groups can enable women to save instead of sharing additional income with kinship networks. In some cases, women contributed more savings than required to limit pressure from kinship networks to share additional income.

Finally, group solidarity and networks can also lead to unintended consequences if group management processes are less transparent. We found some evidence that group networks may result in elite capture and fraud. For example, in some cases borrowing and loan repayment was influenced by social network involving group leaders. One group member reported that:

*“Throughout my membership in Bumu, I witnessed how the group leaders influenced decisions on borrowing and loan repayment for their own benefit and that of their friends. For example, Aidah was given a loan without fulfilling certain requirements because she was a personal friend of Maria, the group’s treasurer”* (Musinguzi, 2015, p. 506).

## Participatory Learning and Life Skills

Most evidence on the importance of participatory learning and life skills came from an impact evaluation of an adolescent girls group program in Uganda (Bandiera et al., 2018). This program helped girls make informed choices about sex, reproduction, and marriage by providing life skills training. The evaluation showed that treatment girls were 8 percentage points less likely to be married or cohabiting than girls in the control group. In addition, the percentage of adolescent girls having had sex unwillingly was 5.3 percentage points lower in the treatment than in the control group. Teen pregnancy also fell by a third. These outcomes likely contributed to the improvements the evaluation found in girls' economic outcomes and empowerment as well as its promising cost-effectiveness estimates.

Other groups also used skills training to achieve improvements in economic outcomes, but the evidence for the importance of participatory learning and life skills was less strong than for adolescent girls. For example, Dol and colleagues (2013) reported on how women learned basket production skills from each other, and collectively made decisions on how best to improve their business performance. In addition, we found some evidence that the use of peer trainers builds women's self-confidence, and other soft skills (Karamagi et al., 2018; Saul et al., 2018). In these cases, local mentors usually shared a similar history with women in the group and they leveraged this experience to share and transfer knowledge to socially empower women.

## Critical Consciousness of Gender

Only few included studies provided evidence for increased critical consciousness of gender. These changes happened through awareness raising, which then changed gendered attitudes and behavior. For example, Lombardini and Yoshikawa (2015) reported how changes in perspectives about gender and social norms motivated women to engage in socio-economic development initiatives, for example by mobilizing financial resources. A study by CARE (2004) reported positive changes such as improved intra-household shared decision making, and men sharing domestic chores, and taking on unpaid household work such as washing clothes, which were traditionally associated with women's roles (CARE, 2004). However, it is unclear whether these changes were because of critical consciousness of gender or because of changes in decision-making power, and only very few studies examined critical consciousness of gender through rigorous measurement approaches.

The inclusion of researchers with expertise in gender (i.e., with a background in gender studies or a focus on gender within a specific to a different discipline) may provide opportunities to increase in-depth analyses of how women's groups could contribute to various elements of gender equality. Gender expertise is critical to increase our understanding of gender norms and critical consciousness of gender.

Evidence showed that traditional gender norms continue to limit the ability of women to participate in women's groups. Perhaps most importantly, women continue to face time constraints which limited their ability to make time for active participation in women's groups. For example, Simmons (2014) reported how group activities conflicted with time required for household chores. Similarly, Saul and associates (2018) reported that young women face major time constraints, which may make it particularly difficult to recruit young women for participation in women's groups.

## Access to Markets and Services

Groups used diverse mechanisms to improve their access to markets and services, which likely contributed to improvements in economic outcomes. For example, group activities focused on increasing access to marketing information, adoption of new technologies to improve the quality of products and quantities produced, and skills training for production and collective marketing. The use of cooperatives was a common mechanism for increasing access to markets and services. For example, Jones and colleagues (2012) reported the use of enterprises and linkage to fair trade markets to increase the access to resources, markets and to develop strategic relationships to mitigate gendered barriers to markets. Veale and associates (2013) also reported the potential of providing access to markets for women's group members involved in producing bricks. Their research indicated that for these women access to markets for bricks could potentially yield profits of up to 200 percent.

However, quality of production remains a barrier to increasing access to markets. Without addressing this challenge, women's group members' access to markets may remain compromised.

## Respect in the Community

Increases in respect is another mechanism that may contribute to improvements in empowerment for women's group members. For example, Simmons (2014) reported how women's livelihood group members could state their name with confidence and make a speech in the community – a measure of respect that the farmers used during interviews to illustrate their improved positions within their society. Veale and associates (2013) also showed evidence that increases in livestock ownership for women's group members can come with respect and pride. Finally, Flynn and Sumberg (2016) highlighted how girls reported gaining increased confidence and respect from their families and communities after their participation in youth savings groups.

## Summary of Findings

This section summarizes the evidence from the scoping review on the characteristics, implementation, impact, and cost-effectiveness of women's groups as well as the pathways through which they can achieve change.

### **Characteristics and implementation of women's groups**

The evidence suggested that women's groups in Uganda primarily include microfinance and livelihoods groups and include only a small percentage of health groups. Microfinance and livelihoods groups were often mixed gender, while health groups often focused exclusively on women. Most of the groups included in our sample had a group size of 10-30 members and met once a week. Only a small percentage of the groups had a bank account. A large percentage of groups were rooted in *Nggiina*, which is an umbrella term referring to traditional informal groups and reflects the African tradition of a communal approach of life. Finally, a considerable number of women's groups in Uganda focused on special populations, such as war-affected mothers, and adolescent girls.

Most of the groups included in our sample were often self-managed using democratic principles such as rotational leadership and transparency, but some groups faced challenges related to elite capture by group networks and men overtaking and dominating decision-making. Several studies reported challenges with the management of mixed-gender groups because of distrust of men. Other studies reported challenges of theft and fraud because group networks took over decision-making. The evidence did, however, only include limited evidence on why exactly men were involved in the leadership of savings groups despite these challenges.

In general, the results suggested that groups function best when they have homogenous membership. Homogenous membership did not only help in stimulating the generation of

social cohesion, but also created group identity and association among group members, which enabled for pooling savings and sharing risks with other women's group members who are in need of financial help (World Bank, 2019; Watson et al. 2017). In this way group members can save together and borrow from each other to create an informal insurance mechanism. Alternatively, group networks can stimulate communal farming, which also helps in reducing risks (Blattman et al., 2016).

Although homogenous groups often include the able or economically active poor, homogeneity combined with the need to contribute savings and attend meetings also stimulates the exclusion of the poorest of the poor (World Bank, 2019). The need for homogenous groups leads to exclusion of the most vulnerable, including the poorest of the poor, especially when eligibility criteria limit the ability of the poorest of the poor to contribute. Evidence suggested that the large majority of savings groups limit the ability of the poorest of the poor to participate because of eligibility criteria that include the need to contribute to savings and attend meetings.

One way to stimulate participation of the poorest of the poor is by combining women's groups with cash transfers (Blattman et al., 2016). Cash transfers can stimulate participation in women's groups and could help the poorest of the poor to form their own homogenous women's groups. In addition, evidence from Northern Uganda indicated that groups focused on war-affected women can help group members generate additional income though the increases in income were often too small to cope with large shocks (Blattman et al., 2016).

### **Impact and cost-effectiveness of women's groups**

While women's microfinance and livelihoods groups in Uganda faced a considerable number of implementation challenges, some of the most rigorous evidence suggested that they may have positive impacts on financial inclusion and economic outcomes. Although the evidence base on the impact of women's groups remains relatively small, various experimental and quasi-experimental studies showed positive impacts of microfinance groups on financial inclusion. These same groups showed positive effects on economic outcomes, although the evidence for such effects was strongest for programs that combined microfinance groups with cash transfers (Blattman et al., 2016). The evidence for positive impacts of VSLAs on economic outcomes was less strong, though some studies suggested that small changes in the implementation model of VSLAs could lead to larger positive effects (Greaney et al., 2016). The evidence base for the impact of livelihoods groups on economic outcomes was smaller, but the evidence that exists suggested that these groups can have positive effects on economic outcomes, particularly when they are focused on adolescent girls (Bandiera et al., 2018).

The evidence base on the impact of health groups was a lot smaller though the evidence remains promising. We only found one impact evaluation of a women's groups with health as its organizing purpose (Bermudez et al., 2018). However, two other studies also focused on women's groups that combined education and health interventions (Bandiera et al., 2018; Austrian & Wambugu, 2013). Each of these studies focused on

adolescent girls, and a synthesis of their findings indicated that combining health and education interventions in women's groups can lead to improvements in health outcomes for this target groups.

Various qualitative and mixed-methods studies argue that VSLAs are a cost-effective alternative to for-profit microfinance institutions, but we only found very few studies examining the cost-effectiveness of women's groups, and each of these studies focused on an implementation model different from VSLAs. Although the evidence is only based on single studies, it did show that girls' groups with a package of livelihoods and health interventions can be cost-effective in improving economic outcomes for adolescent girls (Bandiera et al., 2018). Another study showed that adding savings groups to cash transfers may be cost-effective in improving economic outcomes and is likely cost-effective in reducing risk by stimulating informal insurance and communal farming (Blattman et al., 2016).

### **Pathways to change**

Our evidence indicates that the five elements that distinguish WECs from other women's groups likely play a role in delivering broader benefits and impacts of women's groups in Uganda. While we only found preliminary evidence, the synthesis of the included studies indicates that pooling savings and sharing risks, group solidarity and networks, participatory learning and life skills training, awareness about critical consciousness of gender, and access to markets and services all contribute to women's economic empowerment though the evidence is weaker for critical consciousness of gender and participatory learning and life skills.

The synthesis also provides some evidence for the role of unintended consequences of the "dark side of social capital" (e.g., di Falco & Bulte, 2016). For example, group solidarity and networks can create economic benefits but can also lead to exclusion of the poorest of the poor and elite capture. In addition, existing gender norms limit the ability of adolescent girls and young women to participate in women's groups, mostly because they are time constrained due to household chores. While several studies showed positive impacts on women's empowerment, only few studies suggested that these changes happened because of changes in critical consciousness of gender.

Furthermore, the benefits generated by pooling savings and sharing risks, access to markets and services, and participatory learning and life skills remain relatively small. Several studies suggested that the cumulative savings of women's group members may not be sufficient to cope with large economic or health shocks. In addition, quality of production remains a barrier to increasing access to markets. Finally, we mostly found evidence for the importance of participatory learning and life skills in studies focused on adolescent girls and less so in studies focused on adult women.

One critical mechanism that may play a large role in the generation of empowerment is the generation of respect in the community. Many studies reported the importance women attribute to the respect they gain in the community from participating in women's

groups. In the long term, this respect from the community may be critical for the ability of women to transgress gender norms and could even result in changes in social norms. However, examining this potential mechanism will require more research.

Table 5 presents the findings by research question.

**Table 5. Key Takeaways**

Research question	Evidence	Evidence gaps
What does the available evidence show on the characteristics (e.g., eligibility, size, and governance arrangements) of women's groups in Uganda?	<ul style="list-style-type: none"> <li>• Women's groups target a wide range of populations that differ in age and gender, resulting in a wide variety of groups, including mixed-gender groups (n=35), groups for adult women (n=20), and adolescent girls' groups (n=22).</li> <li>• While most women's group programs aimed to target poor women, in practice, the women's groups that we studied primarily reached "able poor" or economically active women, who were better able to contribute savings and attend group meetings than the poorest of the poor (Hanak, 2000, p. 318; Katarikawe, 2009, p. 37; Pickering et al., 1996, p. 55).<sup>9</sup></li> <li>• A large percentage of studied microfinance groups had both female and male members, which often created tensions and distrust.</li> <li>• While more evidence is needed on the reasons why, groups may have included men to align their functioning with existing gender norms, and specifically to achieve objectives that would not have been feasible without the inclusion of men.</li> <li>• Most researched groups were funded by international donors, with only some research focusing on women's groups supported by the Ugandan government or autonomous women's groups.</li> </ul>	<ul style="list-style-type: none"> <li>• There is only limited evidence on why women groups involve male members.</li> <li>• There is only limited evidence on how gender norms influence participation in savings and other women's groups.</li> <li>• While the evidence shows that the poorest of the poor are often excluded from savings and other women's groups, there are only limited data on the consumption and income levels of savings group members.</li> <li>• Most studies had limited details on the composition of savings and other women's groups, such as the percentage of female and male members, and the age distribution of the group members.</li> </ul>
What does the available evidence show on the implementation of women's groups, and interventions implemented through women's groups, in Uganda?	<ul style="list-style-type: none"> <li>• Most studied women's groups had financial and economic activities—such as savings, credit, and livelihoods—as their organizing purpose, with a small minority of women's groups focusing on maternal health and HIV/AIDS as their organizing purpose.</li> <li>• Women's groups are often self-managed, with autonomous groups having larger financial security risks, such as theft, and risks of elite capture, because of power dynamics in group-level decision making.</li> <li>• Women's groups that focused on health often had only female members, possibly because they focused primarily on maternal health.</li> <li>• Working with existing groups may increase the likelihood of achieving sustainability beyond the end of the project support, especially because it</li> </ul>	<ul style="list-style-type: none"> <li>• Most studies had limited details on the activities implemented by women's groups, and the time women's groups spent on those activities.</li> </ul>

<sup>9</sup> The "able poor" or economically active poor are vulnerable to falling below the poverty line but have more income earning opportunities than the poorest of the poor. The latter group faces difficulties in contributing savings to women's groups limiting their ability to participate without additional cash or in-kind benefits.

Research question	Evidence	Evidence gaps
	stimulates social cohesion (World Bank, 2019; Watson et al. 2017).	
What does the available evidence show on the impact of women's groups, and interventions implemented through women's groups, in Uganda?	<ul style="list-style-type: none"> <li>• While microfinance groups generally showed positive impacts on access to credit, savings, and other economic outcomes, the evidence on the effects of microfinance groups on women's decision-making power and other empowerment measures was more mixed. Nonetheless, several studies found positive effects on various indicators related to women's decision-making power and empowerment in general.</li> <li>• While we identified only three impact evaluations of livelihoods groups, including a livelihoods group focused on adolescent girls, livelihoods groups seemed to have positive impacts on economic outcomes.</li> </ul>	<ul style="list-style-type: none"> <li>• While there is research showing evidence for positive impacts of interventions targeted to groups, there is a major evidence gap on how the effectiveness of group-based programs compares to programs targeted to individuals.</li> <li>• Empowerment is inconsistently measured, creating challenges when comparing the effectiveness of different group-based programs.</li> <li>• While the number of impact evaluations has increased, the existing evidence is based on only a small number of randomized trials (9) and quasi experimental studies (3).</li> <li>• There are significant evidence gaps on the additive impacts of the layering of livelihoods and health interventions.</li> </ul>
What does the available evidence show on the costs and cost-effectiveness of women's groups in Uganda?	<ul style="list-style-type: none"> <li>• A study on the impact and cost-effectiveness of BRAC's adolescent girl groups showed that positive impacts on labor force participation and expenditures alone may well outweigh the program's costs. A rigorous cost-effectiveness analysis indicated that the benefits of increased labor force participation were approximately \$32.80 per program participant, which compared favorably to the program's costs of \$17.90 per program participant.</li> <li>• The evidence on the cost-effectiveness of the addition of a savings group component to the WINGS program suggested that adding this component to business training and cash transfers led to a higher return on investment (16%) than business training and cash transfers without a savings group component (8%) in achieving improvements in women's income. However, the return on investment of adding a group component to business training and cash transfers (23%) was slightly smaller than the return on investment of business training and cash transfers only (24%) when considering improvements in consumption.</li> </ul>	<ul style="list-style-type: none"> <li>• Only three studies included a rigorous cost-effectiveness analysis.</li> <li>• There are major evidence gaps on the cost-effectiveness of village savings and loan associations.</li> <li>• It is unclear whether women's groups can achieve economies of scale after scale-up.</li> <li>• There is an evidence gap on how the cost-effectiveness of group-based programs compares with the cost-effectiveness of programs targeting individuals.</li> </ul>

Research question	Evidence	Evidence gaps
What does the available evidence tell us about the pathways through which women's groups in Uganda may achieve improvements in economic outcomes, women's empowerment, and health outcomes?	<ul style="list-style-type: none"> <li>Pooling savings and sharing risks may have contributed to positive impacts on economic outcomes through improvements in resilience caused by microfinance and livelihoods groups.</li> <li>Group solidarity and networks may have contributed to improvements in resilience through access to social networks and formal financial institutions, but group networks also have the potential to lead to elite capture.</li> <li>Various studies showed that women face time constraints, which may limit their ability to participate in women's groups.</li> <li>Many women's group members reported improvements in respect from the community, which may have contributed to improvements in women's empowerment.</li> </ul>	<ul style="list-style-type: none"> <li>None of the studies examined critical consciousness of gender as an outcome, and it remains unclear whether programs incorporated critical consciousness of gender in their implementation models.</li> <li>Studies reported limited information on critical consciousness of gender that go beyond measuring women's empowerment.</li> <li>There is little research on women's and men's awareness of gender inequitable norms.</li> </ul>

## Implications for Policy and Practice

The findings point to various implications for policy and practice for donors, policy makers, and implementers. We summarize the implications for policy and practice in Table 6 below

**Table 6: Implications for Policy and Practice**

Research Finding	Policy Implication
<ul style="list-style-type: none"> <li>While most women's group programs aimed to target poor women, in practice, the women's groups that we studied primarily reached "able poor" or economically active women, who were better able to contribute savings and attend group meetings than the poorest of the poor (Hanak, 2000, p. 318; Katarikawe, 2009, p. 37; Pickering et al., 1996, p. 55).</li> <li>While microfinance groups generally showed positive impacts on access to credit, savings, and other economic outcomes, the evidence on the effects of microfinance groups on women's decision-making power and other empowerment measures was more mixed.</li> <li>The evidence on the cost-effectiveness of the addition of a savings group component to the WINGS program suggested that adding this component to business training and cash transfers led to a higher return on investment (16%) than business training and cash transfers without a savings group component (8%) in achieving improvements in women's income.</li> </ul>	<ul style="list-style-type: none"> <li>Savings groups may be able to achieve positive impacts on economic outcomes, but they may require additional components, such as cash transfers, to achieve larger impacts, especially if they aim to reach the poorest of the poor.</li> </ul>
<ul style="list-style-type: none"> <li>Working with existing groups may increase the likelihood of achieving sustainability beyond the end of the project support, especially because it stimulates social cohesion (World Bank, 2019; Watson et al. 2017).</li> <li>While more evidence is needed on the reasons why, groups may have included men to align their functioning with existing</li> </ul>	<ul style="list-style-type: none"> <li>Policy makers should consider working with existing women's groups because they can take on a variety of roles defined by community members, are likely more sustainable, and because it stimulates social cohesion.</li> </ul>

Research Finding	Policy Implication
<p>gender norms, and specifically to achieve objectives that would not have been feasible without the inclusion of men.</p>	<ul style="list-style-type: none"> <li>While rotational leadership and transparency can certainly contribute to improvements in the governance of groups, it is likely best to leave group decisions to group members considering the limited understanding outsiders have of gender norms the groups.</li> </ul>
<ul style="list-style-type: none"> <li>A study on the impact and cost-effectiveness of BRAC's adolescent girl groups showed that positive impacts on labor force participation and expenditures alone may well outweigh the program's costs. A rigorous cost-effectiveness analysis indicated that the benefits of increased labor force participation were approximately \$32.80 per program participant, which compared favorably to the program's costs of \$17.90 per program participant.</li> </ul>	<ul style="list-style-type: none"> <li>Policymakers should consider how to successfully scale up adolescent girls' groups. While the evidence is only based on one study, adolescent girls' groups' positive impacts on labor force participation and expenditures alone may well outweigh the program's costs.</li> </ul>

Overall, the existing evidence suggests that women's groups can achieve positive impacts on economic outcomes and women's empowerment. However, some of the most convincing evidence comes from groups with uncommon implementation models. For example, groups focused on adolescent girls seem to be highly cost-effective in improving girls' economic empowerment. Similarly, there is evidence that groups that combine cash transfers with savings groups are effective and cost-effective in improving economic outcomes. The evidence on the effects of VSLAs is more mixed, though it does seem that VSLAs can serve as a model to deliver other services. In addition, we did find some evidence that VSLAs can improve women's empowerment. Finally, small changes in the VSLA implementation model could improve the cost-effectiveness of VSLAs in improving economic outcomes.

While the current evidence base is too small to make recommendations about investments in specific women's group types, the current evidence base suggests that it is premature to assume that investments in VSLAs and other savings groups without additional components will lead to cost-effective improvements in economic outcomes. The limited evidence that exists suggests that groups focused on adolescent girls and interventions that combine savings groups with cash transfers may be more cost-effective in improving economic outcomes. This does not mean that VSLAs cannot achieve positive impacts on economic outcomes. However, they may require additional components, such as cash transfers or health or livelihoods layers.

The current evidence also suggests that existing women's groups can take on a variety of roles and are most effective when they have a homogenous membership (World Bank, 2019). There are many instances of groups that start with a single activity but evolve to hybrid groups. Many women's groups use integrated programming that includes multiple interventions, including unexpected ones. In Uganda, this mostly includes combining financial and health groups as well as microfinance and livelihoods interventions.

Based on the prevalence of integrated programming, we consider it critical that external agencies seek to work with existing women's groups rather than create new groups from scratch. Working with existing groups has the advantage of bypassing a startup process with potentially higher startup costs and the time taken to establish a well-functioning group (World Bank 2019). Besides which, creating new groups may bypass traditional authorities and create community tensions, including competition over resources. Working with existing groups likely increases the likelihood of achieving sustainability beyond the end of the project support, especially because it stimulates social cohesion (World Bank, 2019; Watson, et al. 2017). Socially cohesive groups can more effectively share risks and are more likely to benefit from group solidarity and networks. The approach of combining the art of working with existing in tandem with setting up new community interest groups was associated with success in project implementation in Northern Uganda. It made it possible to roll out activities faster while allowing room for communities to think through what additional groups are important and should be set up to further contribute to the goal of women's empowerment (World Bank 2019).

One possible drawback of working with existing groups is that they may exclude the most disadvantaged. The current evidence base suggests that the poorest of the poor are often excluded from women's groups in their current form (Hanak, 2000, p. 318; Katarikawe, 2009, p. 37; Pickering et al., 1996, p. 55; World Bank, 2019), both because of the homogeneity of groups and because most groups require scheduled saving contributions, at times the need to purchase shares to join the group and mandatory meetings attendance.

Policy makers should consider mitigating this concern by combining cash transfers with savings groups. As discussed above, combining cash transfers with savings groups is potentially a cost-effective solution for improving economic outcomes (Blattman et al., 2016). Perhaps more importantly, however, cash transfers can enable the poorest of the poor to participate in women's groups with savings contributions (Blattman et al., 2016). Currently, cash transfers and women's groups are considered substitutes by many funders but based on the current evidence it is equally likely that they are complements. In addition, combining cash transfers with savings groups can contribute to the resilience of women's group members when they face large economic and health shocks, such as COVID-19 or shocks caused by climate change or high food prices.

Existing groups can benefit from rotational leadership and transparency in decision-making, but gender norms limit the ability of outsiders to make large changes to the functioning of women's groups. While rotational leadership and transparency can certainly contribute to improvements in the governance of groups, it is likely best to leave group decisions to group members considering the limited understanding outsiders have of gender norms.<sup>10</sup> For example, many existing mixed-gender groups face management

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<sup>10</sup> External engagement in governance may also mitigate against elite capture, a concern raised in various studies on external support for community groups by Platteau (2004). We do not explore this issue in our review as none of the included studies addressed elite capture other than capture by men or group networks.

challenges because of distrust of men. However, it is likely that partnerships between men and women happen because it allows women to limit transgressions of gender norms. Some roles in the groups are better executed by men. A recent study shows that men can effectively enforce compliance in the case of defaulters and collecting fines where applicable, for example (Sulaiman et al., 2022). Partnerships with men can thus help women and their groups achieve gender equality objectives that otherwise would require the transgression of gender norms by women.

Finally, it is critical to consider the potential longer-term effects of respect from the community that women can gain from membership in women's groups. Public speaking, and collective group identities can contribute to self-confidence and respect from the community. These softer impacts are highly valued by women and can potentially contribute to changes in gender norms in the longer term.

## Implications for Research

While the evidence base on the characteristics, implementation, impact, and cost-effectiveness of women's groups in Uganda shows promising results, we also identified several evidence gaps. These evidence gaps form the basis for our research recommendations.

We recommend continuing research on government supported programs and more traditional groups that are not externally funded. The existing literature primarily focuses on NGO-supported programs that receive external support. This is understandable because NGOs have driven the growth of formalized savings groups in Uganda. The government of Uganda has recently started commissioning research on government supported programs, such as PROFIRA and UWEP. We recommend continuing to invest in such research as well as in research on autonomous groups.

Overall, the evidence shows that it is challenging to derive general lessons about the effects of women's groups on empowerment because of limited standardization of the measurement of women's empowerment and limited implementation research to understand how interventions work. For this reason, we recommend researchers to follow the measurement guides of the ECWG (de Hoop et al., 2020), which provide recommendations on how to measure women's empowerment in impact evaluations of women's groups. Further, we recommend complementing experimental and quasi-experimental studies with in-depth qualitative research, for example by linking Ugandan MSc students to impact evaluations of women's groups. Such partnerships could help build the capacity of Ugandan researchers and enable the use of in-depth qualitative knowledge to design and interpret mixed-methods experimental and quasi-experimental studies.

In general, it is important to include implementation research and process evaluations to understand how interventions work, and to identify the elements and pathways of women's groups that are necessary to achieve impact. Even when studies report

information on implementation, the information is often buried away and rarely is discussed in the abstracts or introductions. Researchers should report on implementation models in a standardized format in future research.

Future research should also focus on conducting and updating global systematic reviews on the impact of women's groups. While the evidence base on the impact of women's groups in Uganda is substantial compared to other countries in sub-Saharan Africa, the evidence base remains insufficient to generate robust conclusions about the effects of women's groups. Combining and contrasting the evidence from Uganda with evidence from South Asia and sub-Saharan Africa would provide the Gates Foundation and other funders with more robust evidence on the impact of women's groups. However, such evidence syntheses should include a strong focus on implementation research and costing analyses.

In general, we recommend researchers to increase their emphasis on cost-effectiveness analyses in impact evaluations of women's groups in Uganda. The current evidence base on the cost-effectiveness of women's groups is very limited, which limits the ability of funders to make investments based on evidence-based decisions. Researchers can use the cost-effectiveness guidelines of the ECWG to design their cost-effectiveness studies (Siwach et al., 2020).

In addition, it is critical to examine how men and women can collaborate more effectively in mixed-gender groups. This requires a better understanding on why women continue to partner with men in women's groups despite the commonly cited concerns such as distrust, "male dominance" in group operations and "male capture" of savings groups. This requires expertise from gender studies in addition to economics, public health, sociology and anthropology, in particular to understand how gender relations and social norms influence the functioning of women's groups.

It is also critical to conduct more research on the impacts of women's empowerment collectives (WECs) and the mechanisms through which women's groups achieve improvements in women's economic empowerment as well as economic outcomes. WECs are a sub-set of women's groups centered on five elements that may be critical for delivering broader benefits and impacts: 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., 2020). This scoping review presents some of the first mixed-methods evidence on these elements and other potential mechanisms through which women's groups achieve improvements in women's economic empowerment in Uganda.<sup>11</sup> Based on this analysis, we found some evidence that the five elements can contribute to women's economic empowerment. We also found evidence that being viewed or treated with respect in the community can contribute to improvements in women's empowerment.

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<sup>11</sup> Diaz Martin et al. (2022) and Gram et al. (2019) provide more global evidence on the mechanisms through which women's groups achieve their impacts.

However, at this point it is challenging to provide definitive conclusions about the importance of the five elements and other mechanisms because impact evaluations tend to provide limited information on the mechanisms through which women's groups achieve these impacts. For these reasons, the current evidence base does not allow for presenting conclusions about the impact of WECs.

Finally, we recommend focusing on research that can contribute to building the evidence base on involving women's and girl's groups in response to the COVID-19 pandemic and other shocks. Considering that COVID-19 is likely to linger on for some time, women's groups must adapt models of operation to allow for safe continuation of their activities amid the pandemic. This may include research on digital finance models, including digital tools to support group meetings and mobile money to support savings and credit in savings groups. Namisango and colleagues (2022) and de Milliano and associates (2022) already examined how savings and other women's groups continued functioning and contributed to individual resilience after the COVID-19 pandemic. Research on robust models of operation and how women's groups respond to other shocks is urgently needed to stimulate the development of best practices for the operation of women's groups amid such crises. Such crises may also include food price increases, and droughts and floods caused by climate change.

## Limitations

Our study faced the following limitations:

- We conducted a small methodological assessment to distinguish between RCTs, quasi-experimental studies, qualitative and mixed-methods research, but we were not able to conduct a comprehensive risk of bias assessment for this scoping review.
- We only found a small number of NGO reports that include empirical analysis, which may result in publication bias if NGO reports primarily publish reports with more positive findings.
- The number of rigorous experimental and quasi-experimental studies on savings and other women's groups in Uganda remains relatively small, limiting the ability of this review to make strong claims about the causal effects of women's group programming.
- Only a small number of included studies used a mixed-methods approach, limiting our ability to triangulate results for studies conducted in the same context.
- Only three studies examined the cost-effectiveness of women's groups in Uganda, limiting our ability to make strong claims about the cost-effectiveness of women's groups.
- Because of the inconsistent measurement of women's empowerment, it is challenging to compare and contrast impacts on women's empowerment between different interventions.

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## Appendix A: Characteristics of Included Studies

**Table A-1: Characteristics of Included Studies**

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
Agasha (2013)	Evaluation of Village Savings and Loans Associations (VSLAs) for safe motherhood in Kiboga District	Health	Mixed Gender	Yes	No	NGO	5-10 Women	Bi-monthly	No	Both quantitative and qualitative.  No comparison group	N.A.
Agha, Balal, & Ogojo-Okello (2004)	The impact of a microfinance program on client perceptions of the quality of care provided by private sector midwives in Uganda	Health	Women	No	No	International donor	Unclear	Unclear	Yes	Quasi-Experimental	Health and social welfare (Including GBV)
Apio, Okello, & Owiny (2016)	Promoting use of ICTs for empowerment of rural women farmers in Uganda	Livelihoods	Women	No	No	NGO	21-30 Women	Weekly	Yes	Qualitative	N.A.
Austrian & Muthungi (2013)	Safe and smart savings products for vulnerable adolescent girls in Kenya and Uganda: evaluation report	Financial	Women	Yes	Yes, Adolescents	NGO	21-30 Women	Weekly	Yes	Quasi-Experimental	Economic/Livelihoods; Financial inclusion (Savings and Credit); Women's Empowerment; Health and social welfare (Including GBV); Education; Group-level outcomes

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
Bandiera et al. (2018)	Women's empowerment in action: evidence from a randomized control trial in Africa	Livelihoods	Women	No	Yes, Adolescents	NGO	Unclear	Weekly	Yes	Randomized Controlled Trial	0Economic outcomes; Women's Empowerment; Health and social welfare (Including GBV); Education
Bermudez et al. (2018)	Does Economic Strengthening Improve Viral Suppression Among Adolescents Living with HIV? Results From a Cluster Randomized Trial in Uganda	Health	Mixed gender	Yes	Yes, Adolescents	International donor	Unclear	Unclear	Yes	Randomized Controlled Trial	Health and social welfare (Including GBV)
Blattman et al. (2016)	The Returns to Microenterprise Support among the Ultrapoor: A Field Experiment in Postwar Uganda	Financial	Women	Yes	Yes, Ultra-poor and War affected	NGO	10-20 Young women	Weekly	Yes	Randomized Controlled Trial	Economic/Livelihoods; Financial inclusion (Savings and Credit); Women's Empowerment; Health and social welfare (Including GBV)
Burlando & Canidio (2017)	Does group inclusion hurt financial inclusion? Evidence from ultra-poor members of Ugandan savings groups	Financial	Mixed gender	Yes	Yes, Ultra-poor	NGO	21-30	Weekly	Yes	Randomized Controlled Trial	Financial inclusion (Savings and Credit); Group-level outcomes

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
Burlando et al., (2016)	The economics of savings groups	Financial	Mixed gender	No	No	Unclear	15-40 women and men	Weekly	Unclear	Quantitative. No comparison group	N.A.
Busingye 2015	A case study of a Village Saving and Loan Association and its relation to poverty reduction among rural households in Kyabakara, Uganda	Financial	Mixed gender	Yes	No	International donor	Unclear	Weekly	Yes	Both quantitative and qualitative.  No comparison group	N.A.
Care International (2014)	Women Empowerment Program (WEP) 2009-2013	Livelihoods	Mixed gender	Yes	No	International donor	Unclear	Unclear	No	Both quantitative and qualitative.  No comparison group.	N.A.
Care International-Uganda Office. (2010).	Scaling up savings to augment income nationally (sustain II) Completion report	Financial	Mixed gender	Yes	Poor women	NGO	Unclear	Weekly	Yes	Qualitative	N.A.
Centre for Population and Applied Statistics. (2019).	The third Northern Uganda Social Action Fund (NUSAF3): Final draft Midterm Review Report for	Financial	Mixed gender	Yes	War affected women	Government	21-30 Women and Men	Weekly	Unclear	quantitative & qualitative. No comparison group	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	the Sustainable Livelihood Pilot										
Corsi et al. (2013)	The Gender Impact of Microfinance: The Case of Wekembe in Uganda.	Financial	Mixed gender	Yes	No	Unclear	10-20 women and men	Weekly	Yes	Both quantitative & qualitative. No comparison group	N.A.
d'Cruz & Mudimu (2013)	Community savings that mobilize federations, build women's leadership and support slum upgrading.	Financial	Mixed gender	Yes	Yes, Poor slum dwellers	Never received outside funding	21-30 Women and men	Weekly	Yes	Qualitative	N.A.
Dol & Odame (2013)	Stitching toward empowerment: A case study of Tabiro Ladies' Club	Livelihoods	Women	No	No	Unclear	Unclear	Unclear	Yes	Qualitative	N.A.
Dovel, K., & Thomson, K. 2016	Financial obligations and economic barriers to antiretroviral therapy experienced by HIV-positive women who participated in a job-creation programme in northern Uganda	Health	Women	No	Yes, HIV/AIDS and war affected	International donor	31-49 women	Bi-weekly	Yes	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
Ekirapa-Kiracho et al., 2017	Nurture the sprouting bud; do not uproot it'. Using saving groups to save for maternal and newborn health: lessons from rural Eastern Uganda	Health	Mixed gender	Yes	No	Unclear	21-30	Unclear	Yes	Qualitative	N.A.
Ferguson & Kepe (2011)	Agricultural cooperatives and social empowerment of women: a Ugandan case study	Livelihoods	Women	No	No	Never received outside funding	>50 women	Not reported	N.A.	Qualitative	N.A.
Flynn (2013)	A Case Study of Rural Finance Self-Help Groups in Uganda and Their Impact on Poverty Alleviation and Development	Financial	Women	Yes	No	Unclear	Unclear	Weekly	Yes	Qualitative	N.A.
Flynn & Sumberg (2016)	Patterns of Engagement with Youth Savings Groups in Four African Countries	Financial	Mixed gender	Yes	Yes, youth	International donor	21-30 women and men	Weekly	Yes	Both quantitative & qualitative.  No comparison group	N.A.
Gadsbane & Bukuluki (2017)	Determined resilient empowered AIDS-free mentored and safe (DREAMS): What is the core	Health	Women	no	Yes, Adolescents	NGO	Unclear	Unclear	Yes	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	package and why now										
Greaney et al (2016)	Can self-help groups really be “self-help”?	Financial	Mixed gender	Yes	No	NGO	<10 women and men	Weekly	Yes	Randomized Controlled Trial	Economic/Livelihoods; Financial inclusion (Savings and Credit)
Green et al. (2016)	Women's entrepreneurship and intimate partner violence: A cluster randomized trial of microenterprise assistance and partner participation in post-conflict Uganda	Livelihoods	Women	Yes	No	International donor	10-20 women	Unclear	Yes	Randomized Controlled Trial	Economic/Livelihoods; Financial inclusion (Savings and Credit); Women's Empowerment; Health and social welfare (Including GBV); Education
Hanak (2000)	Working her way out of poverty: Micro-credit programs' undelivered promises in poverty alleviation	Financial	Mixed gender	Yes	No	NGO	10-20 women & men	Weekly	Yes	Qualitative	N.A.
Hartley (2014)	Collective learning in youth-focused co-operatives in Lesotho and Uganda	Livelihoods	Mixed gender	No	No	NGO	> 50 women & men	Unclear	Yes	Qualitative	N.A.
Irit et al. (2019)	Pregnancy Decisions and HIV Testing among Adolescent Girls and Young Women Enrolled	Health	Women	No	Adolescent girls	International donor	<10 women	Unclear	Unclear	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	in the DREAMS Initiative in Northern Uganda.										
Jacobsen et al. (2006)	IDP LIVELIHOODS: Using Microenterprise Interventions to Support the Livelihoods of Forcibly Displaced People: The Impact of a Microcredit Program in Idp Camps in Lira, Northern Uganda	Financial	Women	Yes	Yes, war affected	NGO	10-20 women	Weekly	Yes	Both quantitative & qualitative.  No comparison group	N.A.
Jamieson (2006).	Using qualitative methodology to elucidate themes for a traditional tooth gauging education tool for use in a remote Ugandan community	Health	Mixed gender	No	No	Never received outside funding	>50 women and men	Unclear	NGO	Qualitative	N.A.
Jones et al. (2012)	Women producers and the benefits of collective forms of enterprise	Livelihoods	Women	No	No	Never received outside funding	> 50 women	Unclear	Unclear	Qualitative	N.A.
Jordan (2018)	Gender and Meaningful Participation: An Intersectional Analysis of Gender in a	Livelihoods	Mixed gender	No	No	International donor and Government of Uganda	Unclear	Unclear	Unclear	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	Participatory, Smallscale Irrigation Project in Eastern Uganda										
Kalema (2012)	The roles of Nigiina self-help projects in empowering women in eradicating poverty: A case study of two women groups in Kawempe Division, Kampala District, Uganda, 2001-2010	Financial	Women	Yes	No	Never received outside funding	Unclear	Unclear	Yes	Both quantitative & qualitative.  No comparison group.	N.A.
Karamagi (2018)	Quality improvement as a framework for behavior change interventions in HIV-predisposed communities: a case of adolescent girls and young women in northern Uganda	Health	Women	No	Yes, young mothers. War affected	International donor	Unclear	Unclear	Yes	Quantitative  No comparison group	N.A.
Karen et al., (2018)	HIV Testing and Pregnancy Delay among Adolescent Girls and Young	Health	Women	Yes	Adolescents	International donor	Unclear	Unclear	Unclear	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	Women Enrolled in the DREAMS Initiative in Northern Uganda										
Karlan et al. (2012)	Impact assessment of savings groups: Findings from three randomized evaluations of CARE Village Savings and Loan Associations programs in Ghana, Malawi and Uganda	Livelihoods	Women	Yes	No	NGO	21-30 women	Weekly	Yes	Randomized Controlled Trial	Economic/Livelihoods; Financial inclusion (Savings and Credit); Women's Empowerment; Health and social welfare (Including GBV); Education.
Karlsson & Banda (2009)	Biofuels for sustainable rural development and empowerment of women	Livelihoods	Women	No	No	NGO	Unclear	Unclear	Yes	Quantitative.  No comparison group	N.A.
Katarikaw (2009)	The impact of microfinance on women at household and group levels: A case study of clients of Kabarole Research Centre	Financial	Mixed gender	Yes	No	Never received outside funding	<10 women and men	Unclear	Yes	Both quantitative & qualitative.  No comparison group	N.A.
Kemigisa & Kiyaga (2014).	Promoting village savings and loans association model to augment cash transfer (CAST) Project.	Financial	Mixed gender	Yes	Poor women	Unclear	Unclear	Weekly	Yes	Both quantitative & qualitative.  No comparison group	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
King (2004)	Final evaluation of the Dairy Consortium Activity 2001-2004 in Uganda	Livelihoods	Mixed gender	No	No	NGO	Unclear	Unclear	Yes	Qualitative	N.A.
Kirabo (2019)	The Influence of Savings Group Membership on Rural Women's Empowerment: A Case Study of Zombo District, Uganda	Financial	Women	Yes	No	Unclear	Unclear	Weekly	Yes	Both quantitative & qualitative. No comparison group	N.A.
Lecoutere et al (2012)	A case study of the PKWI Farmer to Farmer Cooperative: Report prepared for SNV Netherlands Development Organisation.	Livelihoods	Mixed gender	Yes	No	Never received outside funding	20-31 women and men	Unclear	Yes	Qualitative	N.A.
Leerlooijer et al. (2013)	Qualitative evaluation of the Teenage Mothers Project in Uganda: A community-based empowerment intervention for unmarried teenage mothers.	Livelihoods	Women	No	Yes, adolescents (unmarried teenage mothers)	NGO	Unclear	Unclear	Yes	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
Leerlooijer et al. (2014)	Applying intervention mapping to develop a community-based intervention aimed at improved psychological and social well-being of unmarried teenage mothers in Uganda.	Livelihoods	Women	No	Yes, adolescents (unmarried teenage mothers)	NGO	21-30 women	Weekly	Yes	Qualitative	N.A.
Liberata (2012)	The contribution of women organizations to the economic empowerment of craftswomen: Case Study of the national association of women organizations in Uganda (Nawou)	Livelihoods	Women	No	No	NGO	Unclear	Unclear	Yes	Qualitative	N.A.
Lombardini & Yoshikawa (2015)	Women's Empowerment in Uganda: Impact evaluation of the project piloting gender sensitive livelihoods in Karamoja	Livelihoods	Women	No	No	International donor	31-49 women	Unclear	Yes	Quasi-Experimental	Economic/Livelihoods; Women's Empowerment; Health and social welfare (Including GBV)
Lourenço (2014)	Experience of entrepreneurial training for female farmers to	Livelihoods	Women	No	No	NGO	Unclear	Unclear	Yes	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	stimulate entrepreneurship in Uganda										
Luoma (2008)	A path to a life of dreams?	Financial	Mixed gender	Yes	No	Never received outside funding	Unclear	Monthly	Yes	Quantitative  No comparison group	N.A.
Matheson (2019)	Empowering urban agriculture: A case study of training programs targeting women farmers in Uganda	Livelihoods	Mixed gender	No	No	NGO	Unclear	Unclear	Yes	Qualitative	N.A.
Mbeiza (2018)	The effect of micro-credit on women empowerment in Uganda: The case of BRAC	Livelihoods	Women	Yes	No	NGO	Unclear	Not reported	Not reported	Both quantitative & qualitative. No comparison group	N.A.
McNiven et al. (2016)	Sustainability of Impact: Dimensions of decline and persistence in adopting a biofortified crop in Uganda	Livelihoods	Mixed gender	No	No	Never received outside funding	10-20 women and men	Unclear	Unclear	Randomized controlled trial	Economic/Livelihoods; Health and social welfare (Including GBV)
MoFPED (2018).	Project for financial inclusion in rural areas (PROFIRA) Mid-term review, final report . Kampala	Financial	Mixed gender	No	No	Yes	Unclear	Unclear	Unclear	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
Moret (2018)	ASPIRES family care process assessment: Savings groups for family-child reintegration and prevention of separation	Financial	Mixed gender	Yes	No	NGO	Unclear	Unclear	Yes	Qualitative	N.A.
Murungi (2009)	A gender analysis in access to and utilization of micro finance resources: A case of Kabarole Research Centre, Rwenzori, Uganda	Financial	Mixed gender	Yes	No	Unclear	31-49 women and men	Weekly	Yes	Both quantitative & qualitative. No comparison group	N.A.
Musinguzi 2016	The role of social networks in savings groups: Insights from village savings and loan associations in Luwero, Uganda	Financial	Mixed gender	No	No	Never received outside funding	21-30 women and men	Weekly	Yes	Qualitative	N.A.
Musoke (2007).	Village savings and loans associations: The roll-out in Uganda 2006-2007	Financial	Mixed gender	No	Poor women	Unclear	Unclear	Weekly	Yes	Both quantitative & qualitative. No comparison group	N.A.
Mutanda 2016	Community-made mobile videos as a mechanism for maternal, newborn and child	Health	Women	No	No	International donor	Unclear	Unclear	Yes	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	health education in rural Uganda; A qualitative evaluation										
Mutebi et al. (2017)	Characteristics of community savings groups in rural Eastern Uganda: Opportunities for improving access to maternal health services	Health	Mixed gender	Yes	No	Never received outside funding	<10	Weekly	Unclear	Both quantitative & qualitative. No comparison group	N.A.
Mutesasira et al. (1998)	Use and impact of savings services among the poor in Uganda	Financial	Mixed gender	Yes	No	Never received outside funding	10-20 women and men	Weekly	Yes	Qualitative	N.A.
Namanya (2007)	The impact of credit facilities on women empowerment: The case of FINCA in Igara County, Bushenyi District.	Financial	Mixed group	Yes	No	International donor	Unclear	Weekly	Yes	Both quantitative & qualitative. No comparison group	N.A.
Namuyaga 2009	Client perception of loan default management in group lending: A comparative study of FINCA (U) Ltd and MIDCSCS in Gombe Subcounty, Wakiso District.	Financial	Women	Yes	No	Never received outside funding	Unclear	Weekly	Yes	Both quantitative & qualitative. No comparison group	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
Nansereko (2017)	The effect of Uganda Women Entrepreneurship Programme on the welfare of beneficiaries: A case of Nansana Municipal Council	Livelihoods	Women	No	No	Government	10-20	Unclear	Yes	Both quantitative & qualitative. No comparison group	N.A.
Nsangi (2014)	The impact of credit accessibility on women welfare: A case study of BRAC (Busia branch)	Financial	Mixed gender	Yes	No	NGO	Unclear	Unclear	Unclear	Both quantitative & qualitative. No comparison group	N.A.
Nuwakora & Nimusima (2017)	Inclusive and sustainable new communities project in Uganda mid-term evaluation. United Nations Development Programme	Livelihoods	Mixed gender	No	No	Government	Unclear	Unclear	Unclear	Both quantitative & qualitative. No comparison group.	N.A.
Ongeng et al. (2016)	Positioning rural women agri-entrepreneurs to address short-term hunger and undernutrition in rural primary schools in Uganda	Livelihoods	Women	No	No	Unclear	Unclear	Unclear	Yes	Qualitative	N.A.
Pickering et al. (1996)	Women's groups and individual entrepreneurs: a Ugandan case study.	Financial	Women	No	No	Never received outside funding	10-20 women	Weekly	No	Both quantitative & qualitative.	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
										No comparison group	
Riley. (2019)	Hiding loans in the household using mobile money: Experimental evidence on microenterprise investment in Uganda	Financial	Women	No	No	NGO	>50 women	Weekly	Unclear	Randomized controlled trial	Economic/Livelihoods;
Simmons (2019)	A report on social resilience study: Experiences from SAC Uganda, Kenya and Rwanda	Livelihoods	Mixed gender	No	No	NGO	21-30 women and men	Unclear	Yes	Qualitative	N.A.
Soniia et al., (1997)	An investigation of alternative bean seed marketing channels in Uganda	Livelihoods	Mixed gender	Yes	Yes	Unclear	31-49 Women and Men	Unclear	Unclear	No comparison group	N.A.
Sutherland et al. (2019)	Ex-post evaluation: Expanding Financial Inclusion in Africa. Final Report	Financial	Mixed gender	Yes	No	NGO	21-30 women and men	Weekly	Yes	Both quantitative & qualitative. No comparison group	N.A.
Swarts et al. (2010)	Empowering better care: Report on economic strengthening for OVC caregivers in Uganda:	Financial	Women	Yes	Yes, OVC	Never received outside funding	21-30 women	Weekly	Yes	Both quantitative & qualitative. No comparison group.	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	Summary of Findings										
Veale et al. (2013)	Participation as principle and tool in social reintegration: Young mothers formerly associated with armed groups in Sierra Leone, Liberia, and Northern Uganda.	Livelihoods	Women	Yes	Yes, War affected	NGO	21-30 women	Bi-monthly	Yes	Qualitative	N.A.
Vernooy et al. (2017)	The roles of community seed banks in climate change adaption	Livelihoods	Mixed gender	No	No	Never received outside funding	Unclear	Unclear	Unclear	Qualitative	N.A.
Wakida. (2013).	Nigiina's as coping mechanisms of peri-urban low-income mothers in Kampala, Uganda.	Livelihoods	Mixed gender	No	Poor women living in peri-urban areas	Never received outside funding	Unclear	Weekly	Yes	Qualitative	N.A.
Watson et al. (2017)	EFI Ethnographic Research Country Report	Financial	Mixed gender	Yes	Yes, war affected young mothers.	NGO	31-49 women and men	Weekly	Yes	Qualitative	N.A.
World Bank. (2019).	Implementation Completion and results report, TF-A24643, on a Small Grant, In the amount of USD 2.857 million	Financial	Mixed gender	Yes	Poor women	Unclear	Unclear	Weekly	Yes	Qualitative	N.A.

Authors	Title of Study	Organizing Purpose	Gender	Integrated Approach	Special Populations	Funder	Group Size	Meeting Frequency	Facilitators	Research Methods	Outcomes
	to the Republic of Uganda for Northern Uganda Business Support Program										
Worthen (2013)	Facilitating war-affected young mothers' reintegration: Lessons from a participatory action research study in Liberia, Sierra Leone, and Northern Uganda	Livelihoods	Women	Yes	Yes, war affected	NGO	21-30 women	Unclear	Yes	Qualitative	N.A.
Zu Selhausen (2014)	What determines women's participation in and within cooperatives? Evidence from a coffee cooperative in Uganda	Financial	Mixed gender	Yes	No	Unclear	31-45 women and men	Unclear	Unclear	Both quantitative & qualitative. No comparison group	N.A.

## Appendix B: Search Strategy and Results

### Search Strategy

We used a comprehensive search strategy based on the PICO's criteria in consultation with an information specialist from Makerere University, Uganda. For searches of electronic databases, we used a detailed search string, whereas searches of grey literature and institutional websites typically relied on more simple, tailored searches. Table B-1 provides the search terms used for the scoping review.

**Table B-1: Search terms for the scoping review**

Key search domain	Search term
Population or setting	Women Adolescent Girl Teenage Female Mother Uganda
Intervention or nature of the women groups	Self-help groups Savings groups SACCO Village Banks Niggina Community groups Village committee Participatory learning and action groups Micro finance groups Clubs Social groups Farmers groups Market associations Lending groups Micro credit Advocacy Microenterprise Income generation Cooperatives Life skills training Vocational skills Financial management training Gender equality training Entrepreneurial skills
Timeframe	Studies published after 1990

Based on these search terms, we piloted the study search terms in PubMed, Wiley online library, Google Scholar, and Makerere Institutional Repository.

### ***Electronic Sources***

Comprehensive database searches included the following electronic databases:

1. PubMed (<http://www.pubmed.gov>)
2. Web of science (<https://clarivate.com/webofsciencegroup/solutions/web-of-science/>)
3. Wiley Online Library (<https://onlinelibrary.wiley.com/>)
4. Africa bib (<https://www.africabib.org/>)
5. Database of Impact Evaluations (<http://www.3ieimpact.org/evidence/impac-tevaluations/>)
6. The repository of Makerere University (<http://makir.mak.ac.ug/>)
7. JOLIS: ([https://imf-primo.hosted.exlibrisgroup.com/primo-explore/search?vid=01TIMF\\_INST\\_V1](https://imf-primo.hosted.exlibrisgroup.com/primo-explore/search?vid=01TIMF_INST_V1))
8. CAB Abstracts (<https://www.cabi.org/publishing-products/cab-abstracts/>)

We also searched citation databases (Google scholar).

In addition, we reviewed the following targeted sources:

1. Evidence and gap map of evaluations in Uganda
2. Database of Evidence Consortium on Women's Groups (<http://www.womensgroupevidence.org>)

### ***Grey Literature***

To identify additional grey literature, we consulted experts in the field (see Appendix C for list of experts) and hand searched any other relevant literature in institutions and targeted organizations. Specifically, we contacted experts by emailing them a list of literature encountered during the search and asked them to provide the research team with any additional relevant literature. In addition, we asked the BMGF Gender Equality Team to email a list of literature encountered during the search and ask these experts to share relevant literature.

In addition, we searched websites of research and implementing organizations including the organizations below:

- CARE-Uganda
- AVSI- Uganda
- The World Bank Documents and Reports

- Office of the Prime Minister, Kampala
- Ministry of Gender, Labor and Social Development
- National Bureau of Statistics, Uganda
- USAID, Uganda
- UNDP, Uganda

Grey literature from academic institutions: We searched university repositories using search string “women groups” applying the t>1990 data range. Our piloting showed that this approach identified potentially relevant studies.

Tables B-2-B-6 below show the findings from our pilot of the electronic search in different databases and institutional repositories.

### Databases

**Table B-2: PubMed database accessed here: <https://pubmed.gov/> on the 3<sup>rd</sup> February 2020**

	SEARCH TERMS	RESULTS
1	In Title/Abstract: (Woman OR women OR Adolescent* OR Girl* OR Teenage* OR Female* OR Mother*)	2,413,626
2	In Title: group* OR “Self-help group*” OR “Savings group*” OR SACCO OR “Village Bank*” OR Nigiina OR “Participatory learning and action group*” OR “Micro finance group*” OR microfinance OR Clubs OR “Social group*” OR “Farmers’ group*” OR “Market association*” OR “Lending group*” OR “Community group*” OR “Village committee*” OR “Micro credit” OR Advocacy OR Microenterprise OR “Income generation” OR Cooperatives OR “Life skills training” OR “Vocational skill*” OR “Financial management training” OR “Gender equality training” OR “Entrepreneurial skill*”	212,419
3	1 AND 2	23,643
4	In Title/Abstract: Uganda OR Kampala	13,993
5	3 AND 4	53
6	Publication date from 1990/01/01 to 2020/03/09	52

**Table B-3: Wiley online library accessed here: <http://onlinelibrary.wiley.com/> on the 26th February 2020**

	SEARCH TERMS	RESULTS
1	Anywhere: (Women OR Adolescent* OR Girl* OR Teenage* OR Female* OR Mother* OR “young people”) AND (“Self-help group*” OR “Savings group*” OR SACCO OR “Village Bank*” OR Niggina OR “Community group*” OR “Village committee*” OR “Participatory learning and action group*” OR “Micro finance group*” OR Clubs OR “Social group*” OR “Farmers’ groups” OR “Market association*” OR “Lending groups” OR “Micro credit” OR Advocacy OR Microenterprise OR “Income generation” OR Cooperatives OR “Life skills training” OR “Vocational skill*” OR “Financial management training” OR “Gender equality training” OR “Entrepreneurial skill*”) AND Uganda	195
2	<u>From January 1990 to February 2020</u>	<b>189</b>

**Table B-4: Google Scholar accessed here: <https://scholar.google.com/> on the 26th February 2020**

	SEARCH TERMS	RESULTS
1	(Women OR Adolescent* OR Girl* OR Teenage* OR Female* OR Mother* OR “young people”) AND (“Self-help group*” OR “Savings group*” OR SACCO OR “Village Bank* OR Niggina OR “Community group*” OR “Village committee*”) AND (Uganda OR Kampala)	3,900
2	<u>From January 1990 to February 2020</u>	<b>3,950</b>

### ***Institutional Repositories***

**Table B-5: Makerere Institutional Repository (MakIR) accessed here: <http://makir.mak.ac.ug> on the 9th March 2020**

	SEARCH TERMS	RESULTS
1	("women OR "young girls" OR adolescent* OR female*) AND (groups" OR "help-self groups" OR nigina OR saving OR SACCO OR "savings groups" OR microfinance OR credit) AND Uganda OR Kampala	3,079
2	<u>From January 1990 to February 2020</u>	

**Table B-6: Pilot of Search Strategy on 9 March 2020**

Author	Year	Title of Study	Type of Article	Database in Which Article Is Located	Is the Article Found by Electronic Search in This Database? (Yes/No)
Pickering	1996	Women’s groups and individual entrepreneurs: a Ugandan case study	Journal paper	PubMed	Yes
Ochwo et al.	1999	Women’s association raises a community from a slum.	Journal paper	PubMed	No
Karlan et al.	2017	Impact of savings groups on the lives of the poor	Journal paper	PubMed	Yes
Bandiera et al.	2018	Women’s Empowerment in Action: Evidence from a Randomized Control Trial in Africa	Journal paper	PubMed	No
Katabarwa et al.	2009	Community Based Savings Micro Finance And Household Income Poverty Eradication In Uganda: A Case Study Of Busimbi Sub County, Mubende District	Thesis, MakIR	MakIR	Yes
Asiimwe	2010	House Hold and gender Resource Relations: Women in Marketing Arena of Income generating crops in Uganda	Journal paper	Google Scholar	Yes

Author	Year	Title of Study	Type of Article	Database in Which Article Is Located	Is the Article Found by Electronic Search in This Database? (Yes/No)
Kalema	2012	The Roles Of Nigiina Self-Help Projects In Empowering Women In Eradicating Poverty: A Case Study Of Two Women Groups In Kawempe-Division, Kampala District, Uganda, 2001-2010	Thesis, MakIR	MAKIR	Yes
Austrian et al.	2012	Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya & Uganda	Project report	Google Scholar	No
Greaney et al.	2016	Can Self-Help Groups Really Be "Self-Help"?	Journal paper	Google Scholar	Yes
Austrian et al.	2014	Can economic assets increase girls' risk of sexual harassment? Evaluation results from a social, health and economic asset-building intervention for vulnerable adolescent girls in Uganda	Journal paper	Google Scholar	No
Blattman et al.	2015	The Returns To Microenterprise Support Among The Ultra-Poor: A Field Experiment In Post-War Uganda	Journal paper	Google Scholar	Yes
Karlan et al.	2017	Impact of savings groups on the lives of the poor	Journal paper	Google Scholar	Yes
Bandiera et al.	2018	Women's Empowerment in Action: Evidence from a Randomized Control Trial in Africa	Book, World Bank report	Google Scholar	No

## Appendix C: List of Experts

**Table C-1: List of Experts**

	Name	Affiliation
1	Prof. Grace Bantebya	School of Women and Gender Studies, Makerere University
2	Prof. Josephine Ahikire	School of Women and Gender Studies, Makerere University.
3	Grace Majara Kibombo	CARE, Uganda
4	Suzan Muwanga	Department of Gender, Ministry of Gender, Labour and Social Development
5	Enoch Mugabi	UNDP Kampala, World Bank, Kampala
6	Sam Kaisiromwe	Information Officer, Uganda Bureau of Statistics
7	Madina Guloba	Economic Policy Research Centre
8	Maureen Bakunzi	Office of the Prime Minister, Kampala
9	Patricia Munabi	ED, Forum for Women in Development
10	Regina Bafaki	ED, Action for Women in Development

11	Helen Kezie-Nwoha	ED, Uganda Women's Peace Centre
12	Aramathan Madanda	Freelance Consultant
13	Maxine Houinato	Country Director, UN Women
14	Rita Aciro	ED, Uganda Women's Network
15	Monica Emiru Enyou	ED, Association of Women Organisations in Uganda
16	Charles Ocici	Enterprise Uganda
17	John Peter Mujuni	ED, Microfinance Enterprise-Uganda
18	Edith Tusubira	ED, Microfinance Support Centre-Uganda
19	Alfred Lakwo	Virtual University of Uganda
20	Nabacwa Ssonko	Uganda Christian University
21	Mukamana Liberata	University of Rwanda
22	Katabarwa Christine	College of Humanities and Social Sciences
23	Mutebi A.	School of Public Health, Makerere University
24	Sybil Chidiac	Bill & Melinda Gates Foundation
25	Shubha Jayaram	Bill & Melinda Gates Foundation
26	Grace Majara	CARE Uganda
27	Marc Bavois	Catholic Relief Services

## Appendix D: Gray Literature Pilot Search

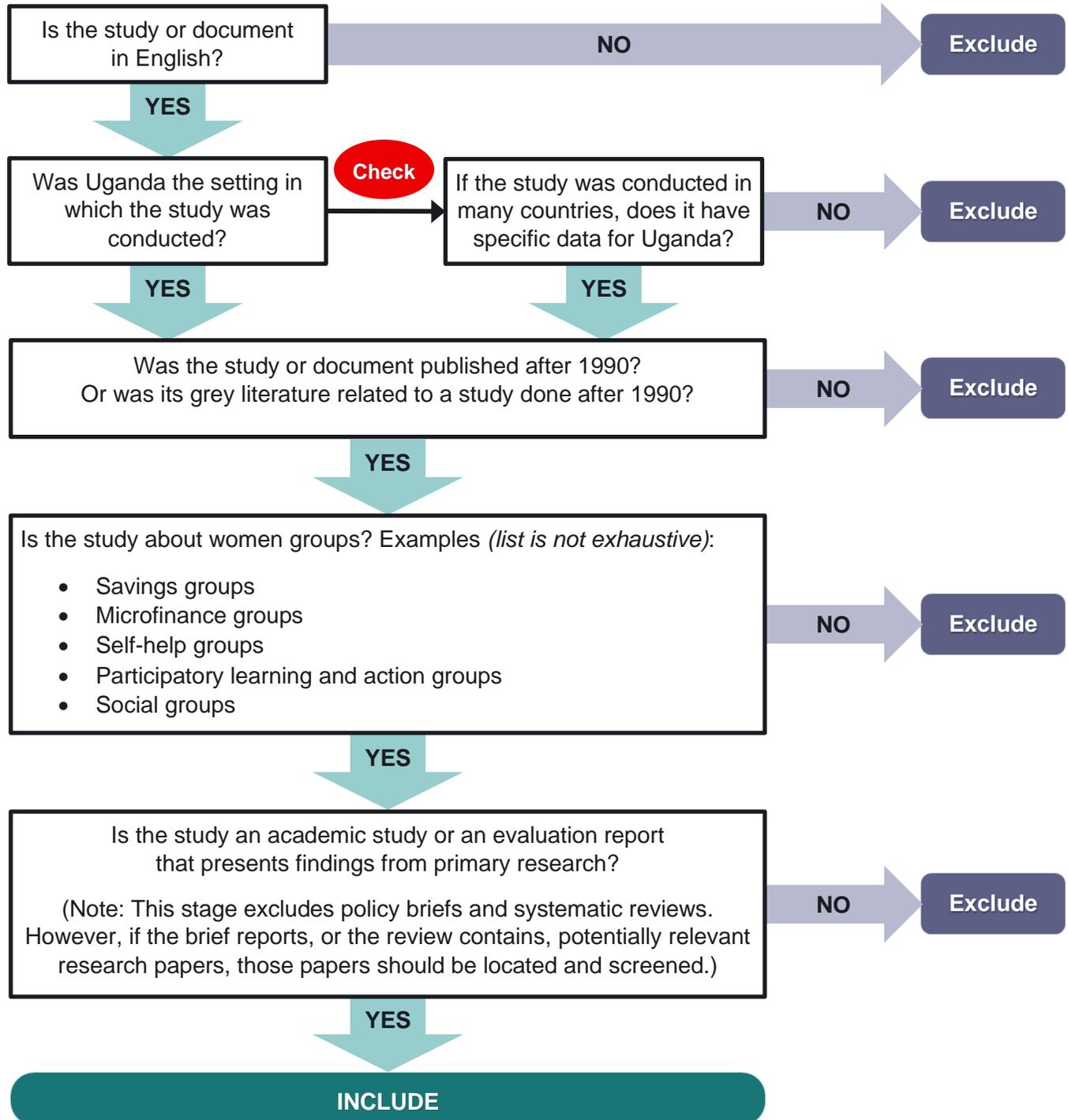
Table D-1: Grey Literature Pilot Search on 25 February 2020

Author	Title	Year	Institution
<b>Nanyondo, Janet</b>	1.1 Leadership of Women and Their Economic Empowerment in Uganda: A Case Study of Uganda Women Entrepreneur Association Limited	Nov 2012	Makerere University
<b>Kirabo, Martha</b>	1.2 The influence of Savings Group Membership on Rural Women's Empowerment: A Case Study of Zombo District, Uganda	Dec 2019	Makerere University
<b>Nassali, Sharifar</b>	1.3 Women's Participation in Decentralized Governance in Buikwe District: A Case Study of Nyenga, Najja and Buikwe Sub Counties	April 2016	Makerere University
<b>Nansereko, Victoria Ritah</b>	1.4 The Effect of Uganda Women Entrepreneurship Programme on The Welfare of Beneficiaries: A Case of Nansana Municipal Council	Dec 2017	Makerere University
<b>Nyanzi, Barbara Nyanzi, Stella Wolff, Brent Whitworth, James</b>	1.5 Money, Men and Markets: Economic and Sexual Empowerment of Market Women in South Western Uganda		<a href="#">Makerere Institute of Social Research (MISR) Collections</a>
<b>Nakayenga, Thereza</b>	1.6 The Leadership Challenges in Micro-Finance Institutions in Empowerment of Women: A Case of Finca Katwe-Butego Division, Masaka District Between 1992 to 2008	2012	Makerere University
<b>Nsangi, Marjorine</b>	1.7 The Impact of Credit Accessibility on Women Welfare: A Case Study of Brac (Busia Branch)	Dec 2014	Makerere University
<b>Ajuna, Albert</b>	1.8 Violation of Women's Property Rights in Post Armed Conflict Areas: A Case Study of Isingiro District	May 2007	Makerere University
<b>Nakaye, Proscovia</b>	1.9 Challenges of Women Ngos in Empowering Rural Women: A Case Study of Acfode and Isis-Wicce	Dec 2009	Makerere University
<b>Odwe, Deogratias</b>	1.10 The Role of The Catholic Women's Guild in Promoting Women's Rights in Amolatar Catholic Parish in Light of Pacem in Terris of John XXIII	2013	Makerere University
<b>Rwenzori, Irene</b>	1.11 A Gender Analysis in Access to and Utilization of Micro Finance Resources: A Case of Kabarole Research Centre, Rwenzori, Uganda	Sept 2009	Makerere University
<b>Nyakaisiki, Sarah Joanita</b>	1.12 Effectiveness of The Group Lending Approach in Microfinance institutions in Uganda: A Case of Pride Microfinance Limited	Oct 2018	Makerere University

Author	Title	Year	Institution
<b>Kezaala, Najib</b>	1.13 Factors That Enhance Muslim Women Participation in Community Development: A Case Study of Nakasozi Pre-School	Oct 2010	Makerere University
<b>Namanya, Anaclet Mutiba</b>	1.14 The Impact of Credit Facilities on Women Empowerment: The Case of Finca In Igara County, Bushenyi District	2007	Makerere University

## Appendix E: Screening Tool

Figure E-1: Screening Schema for the Scoping Review on Women's Groups:



## Appendix F: Coding Sheet

**Table F-1: Coding Sheet**

Item	Multiple-Choice Option	Response
<b>1. Bibliographic Information</b>		
(1) Title of Study:	Open Question	
(2) Study Author(s):	Open Question 99 = Author(s) not reported	
(3) Funder of Study:	Open Question 88 = No outside funding 99 = Funder unknown	
(4) Publication Year:	Year	
(5) Publication Type:	(1) Book (2) Peer-reviewed journal article (3) Book chapter (4) Dissertation/thesis (5) Working paper (6) Unpublished technical report (e.g., M&E or evaluation report for a donor) (7) Policy brief (8) Other: Define  <i>Note.</i> Policy briefs are excluded unless we are not able to obtain access to the full report/paper.	
(6) Lead Author's or Corresponding Author's Institution(s) of Affiliation:	(1) Ugandan institution (2) Non-Ugandan institution (3) Joint affiliation at Ugandan and non-Ugandan institution  99 = Author not reported	
(7) Co-authors Institution(s) of Affiliation:	(1) All Ugandan institution (2) All Non-Ugandan institution (3) Mix of Ugandan and non-Ugandan institutions (4) No co-authors  99 = Authors not reported	
<b>2. Geography</b>		
(8) Does the study cover all of Uganda?	(1) Yes → Skip 9, 10, 11, and 12 (2) No (99) Unclear	
(9) Does the study cover any area outside Kampala?	(1) Yes (2) No → Skip 10, 11, and 12 (99) Unclear	

Item	Multiple-Choice Option	Response
(10) Which administrative regions does the study cover?	(1) Central Region (2) Eastern Region (3) Northern Region (4) Western Region (99) Unclear	
(11) Which districts does the study cover?	Open question (report all districts reported in text) (88) All districts in the administrative regions (reported in Question 10) the study covers (99) Unclear	
(12) Does the group cover urban or rural areas?	(1) Urban (2) Semi-urban (3) Rural (4) Both Urban, Semi-urban, and Rural (5) Both Semi-urban and Rural (6) Both Urban and Rural (99) Unclear	
<b>3. Group Characteristics</b>		
(13) What is the group type according to the authors? (more than one answer possible)	(1) Self-help groups (2) Savings groups (3) Microfinance groups (4) Livelihoods groups (5) Participatory learning and action groups (6) Health groups (7) Pregnant women's groups (8) Mothers' groups (9) Religious groups (10) Friends' groups (11) Adolescent girls' groups (12) Agricultural cooperatives (13) Other agricultural groups (14) Other: Define (99) Unclear	
(14) What is the gender of the target group?	(1) Women (2) Men (3) Both men and women (4) Unspecified (99) Unclear	
(15) What age group is targeted?	(1) Adolescents (2) Young women (3) Women of reproductive health (4) Elderly (5) No specific age group (6) Other: Define	

Item	Multiple-Choice Option	Response
	(99) Unclear	
(16) Does the group target any women with specific characteristics (other than age)?	(1) Yes, women with disabilities (2) Yes, pregnant women (3) Yes, married women (4) Yes, widowed women (5) Yes, poor women (6) Yes, other: Define (7) No (99) Unclear	
<b>Group Characteristics (Answer these questions for the main group type discussed in the study.)</b>		
(17) Primary activity: What is the group's main activity? (only one answer possible)	(1) Savings (2) Credit (3) Insurance (4) Cash grants (5) Livelihoods grants (6) Livelihoods training with a focus on farm activities (7) Livelihoods training with a focus on non-farm activities (8) Collective action for women's rights (9) Collective action for other purpose: Specify (10) Health education (11) Education (12) Social activity (13) Setting up federations or groups outside village (14) Bookkeeping training (15) Activity related to domestic violence (16) Other training: Define (17) Other: Define (99) Unclear	
(18) Secondary activity: What is the group's second most important activity? (only one answer possible)	(1) Savings (2) Credit (3) Insurance (4) Cash grants (5) Livelihoods grants (6) Livelihoods training with a focus on farm activities (7) Livelihoods training with a focus on non-farm activities (8) Collective action for women's rights (9) Collective action for other purpose: Specify (10) Health education (11) Education (12) Social activity (13) Setting up federations or groups outside village	

Item	Multiple-Choice Option	Response
	(14) Bookkeeping training (15) Activity related to domestic violence (16) Other training: Define (17) Other: Define (18) No secondary activity → Skip 19 (99) Unclear	
(19) What other activities does the group engage in? (more than one answer possible)	(1) Savings (2) Credit (3) Insurance (4) Cash grants (5) Livelihoods grants (6) Livelihoods training with a focus on farm activities (7) Livelihoods training with a focus on non-farm activities (8) Collective action for women's rights (9) Collective action for other purpose: specify (10) Health education (11) Education (12) Social activity (13) Setting up federations or groups outside village (14) Bookkeeping training (15) Activity related to domestic violence (16) Other training: Define (17) Other: Define (18) No other activity (99): Unclear	
	Provide other relevant information on group activities.	
(20) Who funded the start of the group?	(1) Government (2) NGO (3) International donor (4) Other funder: Define (5) No outside funding initially, but since the start, the group has started receiving funding. (6) Never received outside funding. (99) Unclear	
(21) Who brought the group together initially?	(1) Women group members themselves (2) Community mobilizers (3) NGO (4) Governmental agency (5) Other organization: Define (99) Unclear	
(22) Who runs the group?	(1) Group members themselves without support	

Item	Multiple-Choice Option	Response
	(2) Group members in collaboration with external agency (NGO or government) (3) Facilitators (4) Community mobilizers (5) NGO (6) Governmental agency (7) Other organization: Define (99) Unclear	
(22a)	Extract other relevant information on group formation from the study.	
(23) Group size: What is the average number of members in each group?	Average group size (preferred) Range of group size (if average group size not reported) (999) Unclear	
(24) Does the group have a bank account?	(1) Yes (2) No (99) Unclear	
(25) Does the group have any linkages with any other formal institutions (other than the funder, implementer, and bank where the group has a bank account)?	(1) Yes, microfinance institution (2) Yes, schools (3) Yes, health centers (4) Yes, health insurance program (5) Yes, other insurance program (6) Yes, farmer cooperative or another farmer organization (7) Yes, buyers of products (8) Legal institution (9) Religious institution (10) Yes, other: Define (11) No (99) Unclear	
<b>Group Membership</b>		
(26) Does the group have any eligibility criteria?	(1) Yes: Specify (2) No (99) Unclear	
(27) What are the eligibility criteria?	Open question (Please describe eligibility criteria as described in paper.)	
(28) Gender composition of group	(1) Only women → Skip 29 (2) Women and men  Please note that papers should be excluded if women do not make up most (> 50%) of the members.	

Item	Multiple-Choice Option	Response
	(99) Unclear, but women do make up the majority.	
(29) Percentage of women members	Percentage (999) Unclear	
(30) Average age of women members	Average age of women group members (preferred) Range of age of women group members (if average age of group members not reported) Average age of full sample of women (if average age or range of ages of group members is not reported) (999) Unclear	
	Extract any other information on group characteristics from the study.	
<b>Group Meetings and Governance</b>		
(31) Self-governed?	(1) Yes (2) No (99) Unclear	
(32) Meetings (yes/no)	(1) Yes (2) No → Skip 33–39 99: (Unclear) → Skip 33–39	
(33) Frequency of meetings	(1) Weekly (2) Biweekly (3) Monthly (4) Quarterly (5) Other: Specify	
(34) Duration of meetings	Minutes (999 = Unclear)	
	Hours (999 = Unclear)	
(35) Place of meeting	Open question (99) Unclear	
(36) Does the group have meeting facilitators	(1) Yes (2) No → Skip 37 (99) Unclear → Skip 37	
(37) Who provides the facilitators?	(1) The group itself (2) NGO (3) Government (4) Community (but not group members) (5) Other community in same district (6) Other community in different district	
(38) Primary purpose of meeting (only one answer possible)	(1) Discuss savings (2) Discuss credit	

Item	Multiple-Choice Option	Response
	<ul style="list-style-type: none"> <li>(3) Discuss insurance</li> <li>(4) Discuss cash grants</li> <li>(5) Discuss livelihoods grants</li> <li>(6) Livelihoods training with a focus on farm activities</li> <li>(7) Livelihoods training with a focus on non-farm activities</li> <li>(8) Collective action for women's rights</li> <li>(9) Collective action for other purpose: Specify</li> <li>(10) Health education</li> <li>(11) Education</li> <li>(12) Social activity</li> <li>(13) Setting up federations or groups outside village</li> <li>(14) Bookkeeping</li> <li>(15) Bookkeeping training</li> <li>(16) Activity related to domestic violence</li> <li>(17) Other training: Define</li> <li>(18) Other: Define</li> <li>(99) Unclear</li> </ul>	
(39) Other purpose of meetings (more than one answer possible)	<ul style="list-style-type: none"> <li>(1) Discuss savings</li> <li>(2) Discuss credit</li> <li>(3) Discuss insurance</li> <li>(4) Discuss cash grants</li> <li>(5) Discuss livelihoods grants</li> <li>(6) Livelihoods training with a focus on farm activities</li> <li>(7) Livelihoods training with a focus on non-farm activities</li> <li>(8) Collective action for women's rights</li> <li>(9) Collective action for other purpose: Specify</li> <li>(10) Health education</li> <li>(11) Education</li> <li>(12) Social activity</li> <li>(13) Setting up federations or groups outside village</li> <li>(14) Bookkeeping</li> <li>(15) Bookkeeping training</li> <li>(16) Activity related to domestic violence</li> <li>(17) Other training: Define</li> <li>(18) Other: Define</li> <li>(19) No other purpose</li> <li>(99) Unclear</li> </ul>	
(39a)	Provide any other relevant information on group operations.	

Item	Multiple-Choice Option	Response
<b>Study Type and Methods</b>		
(40) Quantitative or qualitative approach	(1) Quantitative → Skip 42 (2) Qualitative → Skip 41, 44 (3) Both quantitative and qualitative	
(41) What sampling strategy was used for the quantitative research?	(1) Census (2) Simple random sampling (3) Multistage random sampling (4) Purposive sampling (5) Snowball sampling (6) Other convenience sampling: Define (7) Other: Define (99) Unclear	
(42) What sampling strategy was used for the qualitative research?	(1) Simple random sampling (2) Multistage random sampling (3) Purposive sampling (4) Snowball sampling (5) Other convenience sampling: Define (6) Other: Define (7) Not defined	
(43) Did the quantitative study use a comparison group?	(1) Yes → Skip 51 (2) No → Skip 44–50	
<b>Quantitative or Mixed-Methods Studies With a Comparison Group</b>		
(44) What was the intervention studied through the experimental or quasi-experimental design? (more than one answer possible)	(1) Full group intervention (2) Savings Intervention (3) Credit Intervention (4) Livelihoods Intervention with a focus on farm activities (5) Livelihoods intervention with a focus on non-farm activities (6) Health education (7) Other health intervention (8) Intervention with a focus on collective action for women's rights (9) Intervention with a focus on collective action for other purpose (10) Setting up federation or groups outside village (11) Bookkeeping training (12) Other training (13) Activity related to domestic violence (14) Request a fee for participation in group (15) Other: Define	
(45) Provide a narrative description of the	Open question (describe intervention as discussed in study)	

Item	Multiple-Choice Option	Response
intervention in line with the paper		
(46) How was comparison group selected? (If applicable)	Open question (define selection of control or comparison group as discussed in study)	
(47) What quantitative study design was used for studies with a comparison group? (more than one answer possible)	<ul style="list-style-type: none"> <li>(1) Randomized controlled trial</li> <li>(2) Instrumental variables</li> <li>(3) Propensity score matching</li> <li>(4) Regression discontinuity design</li> <li>(5) Natural experiment</li> <li>(6) Other case control study</li> <li>(7) Cohort study</li> <li>(8) Other difference-in-difference analysis</li> <li>(9) Other quasi-experimental design</li> <li>(10) Interrupted time series with a comparison group</li> <li>(11) Other univariate correlational or regression analysis</li> <li>(12) Other multivariate correlational or regression analysis</li> </ul>	
(48) What methods of data collection were used? (more than one answer possible)	<ul style="list-style-type: none"> <li>(1) Survey</li> <li>(2) Administrative data</li> <li>(3) Direct observations (including lab experiments, and field experiments to measure behavior as well as group meeting observations)</li> <li>(4) Focus group discussions</li> <li>(5) Diary studies</li> <li>(6) Other: Specify</li> </ul>	
(49) Outcome measures (more than one answer possible)	<ul style="list-style-type: none"> <li>(1) Women's economic and social empowerment (decision-making power, mobility, autonomy, networks, social support, etc.)</li> <li>(2) Women's political empowerment, political participation, and ability to engage in collective action</li> <li>(3) Women's psychological well-being, psychological empowerment, and/or self-confidence</li> <li>(4) Women's and household's credit, savings, and other outcomes related to financial inclusion</li> <li>(5) Household's and women's asset ownership</li> <li>(6) Household's and women's consumption, income, income, and consumption smoothing, including agricultural productivity, sales, and profits</li> <li>(7) Women's labor force participation and time use</li> </ul>	

Item	Multiple-Choice Option	Response
	(8) Use of agricultural inputs (seeds, fertilizers) and crops grown (9) Group-level outcomes (10) Children's and women's health and nutrition outcomes, including food security and dietary diversity (11) Health behaviors (12) Gender-based violence (13) Education outcomes (14) Other: Define	
(50) What is the study sample size for the quantitative study?	Total sample size	
	Treatment group	
	Comparison group 1	
	Comparison group 2 (if applicable)	
(51) What other quantitative study design was used? (more than one answer possible)	(1) Before/after study (2) Time series analysis (3) Social network analysis (4) Study to explain determinants of participation in women's groups (e.g., using regression analysis, logit model, or bivariate comparison) (5) Study on descriptive characteristics of women's group members (6) Descriptive study on savings in groups (7) Descriptive study on credit in groups (8) Experimental economics study on behavior of group members (9) Other: Define	
(52) Provide a narrative description of the quantitative study design	Open question	
<b>Cost and Cost-Effectiveness Data</b>		
(53) Does the study provide any information on costs and/or cost-effectiveness?	(1) Yes (2) No	
(54) Provide a description of the information about costs/cost-effectiveness.	Open question	
<b>Qualitative and Mixed-Methods Studies</b>		
(55) What activity/project or activities/projects does the study focus on?	(1) All activities in the group (2) Savings project/activity (3) Credit project/activity (4) Livelihoods project/activity with a focus on farm activities	

Item	Multiple-Choice Option	Response
	<ul style="list-style-type: none"> <li>(5) Livelihoods project/activity with a focus on non-farm activities</li> <li>(6) Health education project/activity</li> <li>(7) Other health project/activity</li> <li>(8) Project/Activity with a focus on collective action for women's rights</li> <li>(9) Project/Activity with a focus on collective action for other purpose</li> <li>(10) Project/Activity to set up federation or groups outside village</li> <li>(11) Project/Activity focusing on bookkeeping training</li> <li>(12) Project/Activity focusing on other training</li> <li>(13) Project/Activity related to domestic violence</li> <li>(14) Project/Activity requesting a fee for participation in group</li> <li>(15) Other project/activity: Define</li> <li>(99) Unclear</li> </ul>	
(56) What qualitative study design was used? (more than one answer possible)	<ul style="list-style-type: none"> <li>(1) Comparative qualitative analysis</li> <li>(2) Ethnography</li> <li>(3) Rapid appraisal</li> <li>(4) Process evaluation</li> <li>(5) Formative evaluation</li> <li>(6) Needs assessments</li> <li>(7) Formative study</li> <li>(8) Other: Define</li> <li>(99) Unclear</li> </ul>	
(57) What methods of data collection were used? (more than one answer possible)	<ul style="list-style-type: none"> <li>(1) Survey</li> <li>(2) Interviews (structured and unstructured)</li> <li>(3) Panel discussions</li> <li>(4) Focus group discussion</li> <li>(5) Most significant change stories</li> <li>(6) Life histories</li> <li>(7) Narratives</li> <li>(8) Photo voice</li> <li>(9) Diary studies</li> <li>(10) Social mapping</li> <li>(11) Ripple mapping</li> <li>(99) Unclear</li> </ul>	
<b>For Qualitative or Mixed-Methods Studies</b>		

	Options for Qualitative Themes	Response	Extract More Details About Your Response
(58) Themes as reported in the paper	<ul style="list-style-type: none"> <li>(1) Pooling saving and sharing risks or nonpayment and embezzlement undermine economic sustainability of the group.</li> <li>(2) Group solidarity and networks or distrust of group members or women outside the group</li> <li>(3) New or shared experiences or knowledge or limited learning in groups</li> <li>(4) Critical consciousness around gender, agency, and norms or men continue to dominate decision making</li> <li>(5) New or additional access to markets, services, or limited access to markets</li> <li>(6) Political/social bargaining power through numbers and collective action or group members have no say in community decisions</li> <li>(7) Group is inclusive of all women, or exclusion of women with certain characteristics.</li> <li>(8) Participation of men in groups</li> <li>(9) Barriers and facilitators to participation in groups</li> <li>(10) External agency supports groups, or groups are not sustainable after support ends</li> <li>(11) Women's groups provide social protection or links to social protection programs, or groups are not able to gain access to social protection</li> <li>(12) Formalization of groups through registration or other means, or groups largely remain informal</li> <li>(13) Groups are formed and united against their social exclusion and subordination to their male counterparts, e.g., gender-based violence groups, and groups to promote women's property rights</li> <li>(14) Individuals and groups benefit from training and other capacity-building programs, or groups have too little access to training</li> </ul>		

	Options for Qualitative Themes	Response	Extract More Details About Your Response
	<p>(15) Groups go beyond financial literacy and financial inclusion; such activities could include social campaigns; securing safe water, food, fodder, medicine, shelter, clothing; etc.</p> <p>(16) Groups integrate livelihoods activities or limited access to livelihoods training</p> <p>(17) Groups include health education or limited health benefits from groups</p> <p>(18) Other: Define</p>		
<b>Other Information</b>			
(59) Any other useful notes	Open question		

## Appendix G: Analyses of Coding Sheet

**Table G-1: Researcher Characteristics**

Q6: Lead author  Code	Q7: Co-author's or institution(s) of affiliation					
	All Ugandan Institution	All Non-Ugandan Institution	Mix of Ugandan and Non-Ugandan Institution	No co-authors	Total	Percentage
Ugandan institution	9	0	3	14	26	33.8
Non-Ugandan institution	1	28	7	12	47	61.0
Joint affiliation of Ugandan and Non-Ugandan institution	0	0	1	1	2	2.6
Author not reported	0	0	0	1	2	2.6
<b>Total</b>	<b>10</b>	<b>28</b>	<b>11</b>	<b>28</b>	<b>77</b>	<b>100</b>
<b>Percentage</b>	<b>13.0%</b>	<b>36.4%</b>	<b>14.3%</b>	<b>36.4%</b>	<b>100%</b>	

**Table G-2: Quantitative or Qualitative Research**

Quantitative or Qualitative Research	Count	%
Quantitative	17	22
Qualitative	34	44
Both Quantitative and Qualitative	26	34
Total	77	100

**Table G-3: Coverage of Uganda**

Code: (8) Does the study cover all of Uganda?	Count	%
Yes	5	6
No	71	92
Unclear	1	1
Total	77	100

**Table G-4: Districts covered by Study**

Code: (11) Which districts does the study cover?	Count	%
Kampala	14	18.2
Gulu	12	15.6
Lira	7	9.1
Mbale	7	9.1
Jinja	6	7.8
None of the codes above	6	7.8
Kamuli	5	6.5

Code: (11) Which districts does the study cover?	Count	%
Kitgum	5	6.5
Manafwa	5	6.5
Mukono	5	6.5
Wakiso	5	6.5
Bukedea	4	5.2
Busia	4	5.2
Mpigi	4	5.2
Mbarara	4	5.2
Pallisa	4	5.2
Soroti	4	5.2
Unclear	4	5.2
Kabarole	3	3.9
Kasese	3	3.9
Luwero	3	3.9
Masaka	3	3.9
Moroto	3	3.9
Nebbi	3	3.9
Oyam	3	3.9
Apac	2	2.6
Bushenyi	2	2.6
Iganga	2	2.6
Kiboga	2	2.6
Kibuku	2	2.6
Masindi	2	2.6
Omoro	2	2.6
Serere	2	2.6
Rukungiri	2	2.6
Kyenjojo	2	2.6
Abim	1	1.3
Amuria	1	1.3
Arua	1	1.3
Budaka	1	1.3
Bugiri	1	1.3
Kaberamaido	1	1.3
Kalungu	1	1.3
Kayunga	1	1.3
Kotido	1	1.3
Kween	1	1.3

Code: (11) Which districts does the study cover?	Count	%
Lwengo	1	1.3
Rakai	1	1.3
Rubirizi	1	1.3
Sironko	1	1.3
Zombo	1	1.3
Kumi	1	1.3
Bulambuli	1	1.3
Kanungu	1	1.3
Kamwenge	1	1.3
Luuka	1	1.3
Butaleja	1	1.3
Kapchwora	1	1.3
Manwafa	1	1.3
Mayuge	1	1.3
<b>Total</b>	<b>170</b>	<b>220.8</b>

\*Total percentage (%) exceeds 100, as several studies were conducted in multiple districts

**Table G-5: Year of Publication**

Publication period of studies (years)	Count	%
2016-2019	32	42
1996-2015	45	58
<b>Total</b>	<b>77</b>	<b>100</b>

**Table G-1: Group Size**

Group size	Count	%
Very small: <10 Members	4	5
Small: 10-20 Members	9	12
Medium: 21-30 Members	16	21
Large: 31-49 Members	7	9
Very large: >50 Members	6	8
Unclear	35	45
<b>Total</b>	<b>77</b>	<b>100</b>

**Table G-7: Primary and Secondary Group Activities**

Q17: Primary activity (group's main activity)	Q18: Secondary activity (groups' second most important activity)														Total
	Code	Savings	Credit	Cash grants	Livelihood grants	Livelihoods training with a focus on farm activities	Livelihoods training with a focus on non-farm activities	Collective action for women's rights	Collective action for other	Health education and services	Social activity	Book keeping training and enterprise development	Activity related to domestic violence	Other training	
Savings	0	27	1	0	1	0	0	0	3	1	0	0	0	0	<b>33</b>
Credit	6	1	0	0	0	0	0	0	0	0	1	0	0	0	<b>8</b>
Cash grants	1	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>1</b>
Livelihoods training with a focus on farm activities	0	0	0	0	0	7	0	1	0	1	0	0	1	1	<b>11</b>
Livelihoods training with a focus on non-farm activities	0	0	0	1	1	0	1	0	0	1	0	0	1	0	<b>5</b>
Collective action for other purpose: specify	0	0	0	0	2	1	0	0	0	0	0	0	0	0	<b>3</b>
Health education and services	1	0	0	0	0	1	0	0	1	0	0	1	0	0	<b>4</b>

Q17: Primary activity (group's main activity)	Q18: Secondary activity (groups' second most important activity)														Total
	Code	Savings	Credit	Cash grants	Livelihood grants	Livelihoods training with a focus on farm activities	Livelihoods training with a focus on non-farm activities	Collective action for women's rights	Collective action for other	Health education and services	Social activity	Book keeping training and enterprise development	Activity related to domestic violence	Other training	
Social activity	2	0	0	0	1	0	0	0	0	0	0	0	0	0	3
Vocational Training	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Skills activity	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
<b>Total</b>	<b>10</b>	<b>28</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>9</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>70</b>

**Table G-8: Group Type and Gender-Composition**

Q13: Group type Code	Q14: Gender composition			
	100% Women	80-99% Women	<80% Women	More women but no specifics provided
Financial groups (Self-help groups, savings groups and microfinance groups)	14	4	22	8
Agricultural cooperatives	4	0	6	4
Livelihoods groups	8	1	3	2
Health groups	7	0	3	2
Adolescent girl's groups	7	0	1	0
Mother's groups	5	0	1	0
Pregnant women's groups	0	0	1	0

**Table G-9: Funding for Group Initiation**

Code: (20) Who funded the start of the group?	Count	%
NGO	29	37
International Donor	15	19
Government	4	5
Never received outside funding	17	22
Unclear	13	17
Total	78*	100

\*One group was founded as a collaboration involving an International donor, Government agencies and a local University, to conduct collaborative research.

**Table G-10: Group Initiation**

Code: (21) Who brought the group together initially?	Count	%
NGO	36	46
Women's group members themselves	20	25
Governmental Agency	6	8
Community mobilizers	1	1
Other organization: define	7	9
Unclear	9	11
Total	79*	100

\*Two groups were brought together initially by different actors: (1) Government agencies and an NGO, and (2) NGO and community mobilizers.

**Table G-11: Group Meetings**

Code: (32) Meetings (Yes/No)	Count	%
Yes	72	94
Unclear	5	6
Total	77	100

**Table G-12: Frequency of Group Meetings**

Code: (33) Frequency of meetings	Count	%
Bi-weekly	1	1
Weekly	34	47
Bi-monthly	2	3
Monthly	1	1
Unclear	34	47
Total	72	100

**Table G-13: Group Facilitators**

Code: (36) Does the group have meeting facilitators	Count	%
Yes	57	78
No	3	4
Unclear	13	18
Total	73	100

**Table G-14: Who provides the Facilitators**

Code: (37) Who provides the facilitators?	Count	%
The group itself	17	27
NGO	36	58
Government	4	6
Community (but not group members)	5	8
Total	62	100

**Table G-15: Bank Account**

Code: (24) Does the group have a bank account?	Count	%
Yes	16	21
No	45	58
Unclear	16	21
Total	77	100

**Table G-16: Linkages with Other Formal Institutions**

Code: (25) Does the group have any linkages with any other formal institutions (other than the funder, implementer and bank where the group has a bank account)	Count	%
Yes, Financial institution	21	21
Yes, Education and schools	1	1
Yes, health centers	4	4
Yes, farmer cooperative, or another farmer organization	6	6
Yes, buyers of products	7	7
Religious institution	1	1
International or local NGO	5	5
Government agricultural institution	3	3
No	29	29
Unclear	7	7
Total	84*	100

\*Some groups were linked to more than one formal institution: Financial institution and religious institution (Corsi 2013); Financial institution and buyers of products (Nuwakora 2017) and; Farmer cooperative or another farmer organization and, buyers of products (McNiven 2016).

**Table G-17: Impact Evaluation Designs**

Code: (47) What quantitative study design was used for studies with a comparison group? (more than one answer possible)	Count	%
Randomized controlled trial	9	12
Propensity score matching	1	1
Other quasi-experimental design	2	3
None of the codes above	65	84
Total	77	100

**Table G-18: Impact Evaluation Designs for Different Group Types**

Q49 Impacts	Q47	
	Randomized controlled trial	Quasi-experimental design
Economic/Livelihoods (Income, asset ownership, consumption, labour force participation, agricultural outcomes)	6	3
Financial inclusion (Savings and Credit)	6	1
Women's Empowerment	4	2
Health and social welfare (Including GBV)	6	3
Education	3	1
Group-level outcomes	3	0

**Table G-19: Group size (for 42 studies that reported group size)**

Group size (n=42)	Count	%
Very small: <10 Members	4	10
Small: 10-20 Members	9	21
Medium: 21-30 Members	16	38
Large: 31-49 Members	7	17
Very large: >50 Members	6	14
Total	42	100

**Table G-20: Frequency of meetings (for 38 studies that reported frequency of meetings)**

Code: Frequency of meetings (n=38)	Count	%
Bi-weekly	1	3
Weekly	34	89
Bi-monthly	2	5
Monthly	1	3
Total	38	100

**Table G-21: Duration of meetings (for 72 studies that reported on existence of meetings)**

Duration of meetings	Count	%
Minutes	1	1
Hours	12	17
Unclear	59	82
None of the codes above	72	100

**Table G-22: Gender composition in financial groups**

Gender composition in financial groups	Count	%	Women and men (%)
<80% women	22	47	47
80-99% women	4	9	9
100% women	13	28	0
Non-specific (more women)	8	17	17
Total	47	100	72

**Table G-23: Group members Age**

Group members Age	Count	%
<18 years	11	13
19-35 years	23	27
>35 years	16	19
Unclear	35	41
Total	0	100









# ECWG

EVIDENCE CONSORTIUM ON WOMEN'S GROUPS



The Evidence Consortium on Women's Groups (ECWG) is funded by the Bill & Melinda Gates Foundation and aims to address evidence gaps on how groups and collectives can contribute to achieving women's empowerment and well-being as well as understand their implementation models and cost-effectiveness. The consortium is co-led by the American Institutes for Research and Population Council, with partners from the University of Washington, Stanford University, the Campbell Collaboration and Makerere University. To learn more, please visit <http://www.womensgroupevidence.org> or email [info@www.womensgroupevidence.org](mailto:info@www.womensgroupevidence.org).

