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# Tracking International Funding to Women's Empowerment Collectives in **Bangladesh**

**Publish** WhatYouFund

Women's  
Economic  
Empowerment  
Building evidence for  
better investments

# About us

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Publish What You Fund is the global campaign for aid and development transparency. We envisage a world where aid and development information is transparent, available, and used for effective decision-making, public accountability, and lasting change for all citizens.

## About this project

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In October 2020, Publish What You Fund embarked on a multi-year project to improve the transparency of funding for women's economic empowerment (WEE), women's financial inclusion (WFI), women's empowerment collectives (WECs), and gender integration (GI).

We are tracking national and international funding to WEE, WFI, and WECs as well as assessing which funders have a GI approach. We have three focus countries for this phase of the work: Bangladesh, Kenya, and Nigeria.

This report is based on research funded by the Bill & Melinda Gates Foundation. Its findings and conclusions are those of the authors and do not necessarily reflect the positions or policies of the Bill & Melinda Gates Foundation.

## Navigating the report series

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This report is part of the Tracking Funding to Women's Economic Empowerment in Bangladesh report series. This series includes the following reports:

- Tracking International Funding to Women's Economic Empowerment in Bangladesh: [Full report](#) and [summary](#)
- Tracking International Funding to Women's Financial Inclusion in Bangladesh: [Full report](#) and [summary](#)
- Tracking International Funding to Women's Empowerment Collectives in Bangladesh: [Full report](#) and [summary](#)
- Assessing National Funding for Women's Economic Empowerment in Bangladesh: [Full report](#)

Findings for Kenya and Nigeria are also available. To access our latest findings, please visit our [project page](#).

## About this report

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This report focuses on international funding to WECs in Bangladesh. The intended audience for this report is the international funder community, policymakers, and advocates working to advance WECs and gender equality in Bangladesh.

The report was researched and written by Dorcas Mutheu, Chelsie Loveder, Sally Paxton, and Alex Farley-Kiwanuka.

The report was reviewed by Vidhya Sriram, Iris Caluag, and Nazmus Sayeed Sharon.

The report was copy-edited by Catherine Ginty and designed by Steve Green and Trevor Lauder.

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Please note that participation in our project advisory committee does not necessarily equate to an endorsement of our findings or outputs.

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# ACRONYMS

ECWG	The Evidence Consortium on Women's Groups
CBSG	Community-based savings group
CGAP	Consultative Group to Assist the Poor
CRS	Creditor Reporting System
DAC	Development Assistance Committee
DFI	Development finance institution
EC – International Partnerships	European Commission's Directorate General for International Partnerships
Finland MFA	Finland Ministry for Foreign Affairs
GAC	Global Affairs Canada
GBV	Gender-based violence
GI	Gender integration
GoB	Government of Bangladesh
IATI	International Aid Transparency Initiative
ICT	Information and communications technology
ILO	International Labour Organization
KII	Key informant interview
KOICA	Korea International Cooperation Agency
New Zealand MFA	New Zealand Ministry of Foreign Affairs and Trade
NGOs	Non-governmental organisations
NORAD	Norwegian Agency for Development Cooperation
ODA	Official development assistance
OECD	Organisation for Economic Co-operation and Development
OECD-DAC	Organisation for Economic Co-operation and Development's Development Assistance Committee
Oxfam NL	Oxfam Netherlands
PWYF	Publish What You Fund
SDG	Sustainable Development Goal
SHGs	Self-help groups
Switzerland FDFA	Switzerland Federal Department of Foreign Affairs
UK – Scottish Gov	UK Scottish Government
USAID	United States Agency for International Development
VSLAs	Village savings and loans associations
WECs	Women's empowerment collectives
WEE	Women's economic empowerment
WFI	Women's financial inclusion

# Executive summary

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Bangladesh has made notable progress on gender equality. In the 2021 Global Gender Gap Index, it is ranked 65<sup>th</sup> out of 156 countries, and is the highest performing South Asian country when it comes to closing the gender gap.<sup>1</sup> While Bangladesh has made advancements towards gender equality overall, outcomes for economic participation and opportunities lag behind.<sup>2</sup> The latest data from the International Labour Organization (ILO) estimates that the female labour participation rate in Bangladesh was only 35% in 2021, having declined 2% since 2019.<sup>3</sup> An estimated nine out of ten women are employed in the informal economy and have less savings and access to social protection than men.<sup>4</sup>

Evidence from Bangladesh reveals that social capital through women's groups plays a significant role in building women's asset portfolios which impact women's empowerment.<sup>5</sup> Self-help groups (SHGs) that incorporate finance have been platforms for fighting poverty and empowering women.<sup>6</sup>

A women's empowerment collective (WEC) is a women's group that features five critical elements: 1) group solidarity and networks, 2) pooled savings and shared risks, 3) participatory learning and life skills, 4) critical consciousness of gender, and 5) access to markets & services and collective bargaining. Together these elements build women's human, financial, and social capital. WECs are one approach for integrating and scaling positive financial, health, and livelihood outcomes for women and girls. Consequently, they have been identified as potential enablers for realising women's economic empowerment (WEE), alongside social and political empowerment.<sup>7</sup>

The Government of Bangladesh (GoB) and international funders increasingly recognise the importance of funding and advancing WECs and women's groups with WECs elements. However, a barrier to achieving progress on WECs is the limited understanding of what WECs activities are funded, who funds them, how, and with what results. Without this information, it remains difficult for policymakers, funders, and gender advocates to make decisions on and/or advocate for the best funding allocations and approaches.

## Building evidence

The objective of our research is to provide greater insight into the international funding landscape for WECs in Bangladesh between 2015–2019 and to pilot a replicable country-based approach to tracking WECs and women's groups with WECs elements that can be used in other country contexts. We also use this exercise to understand the state of transparency among funders supporting WECs and women's groups with WECs elements. We provide recommendations for how funders can better report and publish information that allows us to track funding and monitor progress against WECs objectives more sustainably.

Our report offers insights into international funding for WECs and women's groups with WECs elements, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. There are limitations to the data currently available to understand how international funders are supporting these programmes. We detail these limitations in our report and offer recommendations for funders on how they can improve the reporting and publication of financial and programmatic information that would enable a more comprehensive understanding of the funding landscape for WECs.

We hope our findings will be useful for funders, policy makers, and advocates to encourage more effective and coordinated funding for WECs.

**Key findings for Bangladesh include:**

- We identified 18 grant funded projects that supported women's groups with WECs elements but no projects that featured women's groups with all five WECs elements. We did not identify any non-grant funded projects (loans, guarantees, and equity) that supported women's groups with WECs elements.
- Grant funding for women's groups with WECs elements was a small proportion of funding for WEE between 2015–2019.
- The most common WECs element featured in the women's groups we identified was participatory learning and life skills. This was followed closely by the women's groups with activities that focused on access to markets & services and collective bargaining.
- When mapped against our typology, most women's groups fit into the non-financial category. These groups did not feature any financial activities such as savings, credit, or insurance, but still engaged in economic activities more broadly.
- The majority of women's groups with WECs elements were integrated into WEE/gender, or broader development projects (eight projects each). Only two projects were purely focused on women's groups with WECs elements.
- Funders did not publish results data for the majority of projects identified to the open data sources used for this analysis. Only one project had a project completion review that outlined their results. Results data is key for monitoring progress and understanding impact.

**Transparency recommendations:** International funders can improve information on funding to WECs and women's groups with WECs elements through publication of consistent, robust, timely, accessible, and comparable data across datasets and development finance institution (DFI) portals.

- Particular attention should be paid to key fields, such as consistent reporting of the OECD gender markers, sectors, implementers, and targeted groups, as well as publishing clear project titles and detailed project descriptions. All information should be harmonised across data platforms to ensure consistent information.
- Publish all evaluations in a timely way to ensure maximum learning. This includes projects with multiple objectives, which is especially relevant when WECs are a sub-component of larger programming.
- Publish data in accessible formats to allow all stakeholders better access.

Providing this information in a consistent and complete way will enhance the ability to understand where and how funding is being delivered at the country level, which in turn can inform more strategic decision-making. Our global transparency report (forthcoming 2022) will further unpack data challenges and include additional recommendations.

# 1. Introduction

## 1.1 Objective

The objective of our research is to provide greater insight into the international funding<sup>a</sup> landscape for women's empowerment collectives (WECs) in Bangladesh between 2015 and 2019<sup>b</sup> and to pilot a replicable country-based approach to tracking WECs that can be used in other country contexts.

Using Bangladesh as a case study example, our report offers insights into international funding trends for WECs, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. While our research objective primarily focused on mapping funding to WECs, this terminology is relatively new and there are limitations in the data currently reported to open data sources. As a result, our research also included women's groups which incorporated WECs elements in our review. The report closes with specific recommendations on how funders can improve the transparency of funding information towards WECs through improved reporting and publication.

We hope our findings will be useful for funders, policy makers, and advocates to encourage more effective investments for WECs.

## 1.2 Defining women's groups and WECs

Our analysis of international funding to Bangladesh examined projects that supported both WECs, as well as women's groups which featured defining characteristics or elements of WECs.

**Women's groups:** The Evidence Consortium on Women's Groups (ECWG) uses women's group as an umbrella term commonly used to refer to different types of economic, health, and community groups with a primarily female membership.<sup>8</sup> We use this definition when referring to women's groups in this report.

Around the world, women join groups to provide economic and social support to each other.<sup>9</sup> Groups vary widely in their design, implementation, purpose, governance, and financing.<sup>10</sup>

**Types of women's groups:** Women's groups can include a 'range of models—including small collectives and larger federations of women.'<sup>11</sup> These groups vary across country contexts and go by different names including savings groups, self-help groups (SHGs), and village savings and loan associations (VSLAs).<sup>c,12</sup> In the case of Bangladesh, we also find women-led cooperatives and *samities* (e.g. Somobay Somiti).

Bangladesh has a long tradition of women's groups that are diverse in nature and are established in different ways. There are smaller SHGs, some initiated by microfinance institutions where the groups incorporate microfinance.<sup>13,14</sup> There are also larger women's organisations such as women's wings of political parties, professional bodies, student organisations, and trade unions,<sup>15</sup> such as the Bangladesh National Women Lawyers Association. Another common model in Bangladesh are cooperative associations which empower groups in productive sectors, although women often face added social and cultural barriers to joining and taking advantage of cooperative or group benefits.<sup>16</sup>

<sup>a</sup> We examined funding from bilateral, multilateral, DFI, and philanthropic funders.

<sup>b</sup> Data from our four main data sources covers the period 2015–2019 which reflects the most up-to-date and completed publicly available reporting information by international funders.

<sup>c</sup> In this report we also consider CARE's definition of collectives to include "economically oriented groups such as village savings and loan associations (VSLAs), producer groups and agricultural cooperatives as well as identify-oriented groups such as self-help associations." For more information, visit:

[https://www.care.org/wp-content/uploads/2020/10/care\\_crossproject\\_wee\\_revisedformat\\_june\\_2016.pdf](https://www.care.org/wp-content/uploads/2020/10/care_crossproject_wee_revisedformat_june_2016.pdf).



In recent years, the microfinance models have taken a different approach, moving from a sole emphasis on internal savings to now include holistic training on areas that influence women's empowerment such as literacy, health, law, and leadership.<sup>17</sup> There has been evidence that savings groups also had an impact on women's aspirations and fertility behaviour.<sup>18</sup>

Apart from size and purpose, women's groups differ in terms of membership. Membership may be women-only or mixed gender where majority of the members are women.<sup>19</sup> Women-only groups are essential in creating safe spaces where women can nurture their leadership skills, agency, and collective capacity to challenge issues they face such as violence and abuse and to gain knowledge in various economic areas.<sup>20</sup>

**WECs:** As defined by the Bill & Melinda Gates Foundation, a WEC is a women's group that possesses five critical elements: 1) group solidarity and networks, 2) pooled savings and shared risks, 3) participatory learning and life skills, 4) critical consciousness of gender, 5) access to markets & services and collective bargaining (Table 1). These elements offer pathways to women's human, financial, and social capital.

These groups share some common defining features including voluntary membership, self-governance, regular engagement, and contribution of time, resources, and/or money. While the nature of the group could be financial, economic, or social, there is also a focus on empowering and improving the lives of individual members.<sup>21</sup>

Because of the presence of the five elements below, WECs have been classed as a distinct sub-type of women's group.<sup>22</sup>

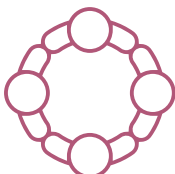




Element	Description		
<p><b>Element 1*</b> Group solidarity and networks</p> <p><b>Description</b> Building individuals' social networks, fostering trust and group cohesion</p>  <p><i>*This element was a prerequisite for a project to be considered as targeting a WEC or a women's group</i></p>	 <p><b>Element 2</b> Pooled savings and shared risks</p>	<p>Opportunities for saving and lending, links to financial institutions, pooled risk, and resources to build group equity</p>	
	 <p><b>Element 3</b> Participatory learning and life skills</p>	<p>Practical and relevant learnings on financial literacy, health practices and services, and business-related problem-solving</p>	
	 <p><b>Element 4</b> Critical consciousness of gender<sup>d</sup></p>	<p>Empower a sense of personhood: identify and question inequalities and power,<sup>23</sup> dialogue and peer-to-peer sharing, collective problem solving, greater control, decision-making, and negotiating power</p>	
	 <p><b>Element 5</b> Access to markets &amp; services and collective bargaining</p>	<p>Reduce transaction costs, connect to local government and service providers, political or social bargaining power through numbers and collective action</p>	

Table 1: Elements of WECs (Source: Bill & Melinda Gates Foundation)

<sup>d</sup> Referencing a 2014 special issue perspective written by Melinda French Gates, women and girls gain critical consciousness when they identify and question how inequalities and power operate in their lives and affirm their sense of self and their rights. For more information, read: "Putting Women and Girls at the Center of Development." *Science* 345 (6202): 1273–75. <https://doi.org/10.1126/science.1258882>.

WECs as an accelerator for WEE: A growing body of literature identifies WECs as a potential accelerator of WEE, alongside social, and political empowerment.<sup>24</sup> WEE is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power. Some evidence suggests that WECs are one approach for integrating and scaling positive financial, health, and livelihood outcomes for women and girls.<sup>25</sup>

Although evidence on the pathways to empowerment is mixed, some positive effects of WECs include empowering women financially by offering access to savings and credit facilities. The group structure enables WECs to access markets with greater collective bargaining power. WECs also offer learning opportunities where members can acquire knowledge and skills in various areas affecting their overall lives, such as financial inclusion, livelihoods, health, and agency.<sup>26,27</sup>

While there is growing literature on the potential of WECs as an enabler of WEE, there is a lack of systematic and measured approach to assessing the impact of different group models. ECWG has developed a learning agenda,<sup>e</sup> in addition to comprehensively analysing evidence gaps on the impact, cost-effectiveness, and the implementation of women's groups at scale.<sup>28</sup> ECWG's research on women's groups has offered invaluable insights into what is working and what is needed to move the WECs and women's group agenda forward.

<sup>e</sup> A learning agenda includes: 1) a set of questions addressing critical knowledge gaps, 2) a set of associated activities to answer them, 3) products aimed at disseminating findings and designed with usage and application in mind.  
<https://usaidlearninglab.org/qrg/learning-agenda>.

## 2. Methodology

### 2.1 What did we track?

The framework below details the scope of what was included in our efforts to map international funding to WECs in Bangladesh. WECs is a relatively new terminology and concept thus there are few examples to analyse. As a result, our research also focused on women's groups which have incorporated WECs elements. We did this to gain an understanding on how funders target WECs elements. Funding and programmatic insights can help inform coordinated support for WECs.

We adopted the framework ([Table 1](#)) established by the Bill & Melinda Gates Foundation to identify WECs, as well as women's groups with WECs elements. Group solidarity and networks was a prerequisite element for any group to be included as a WEC or women's group. As such, a group had to contain at least two elements outlined in [Table 1](#) to be included in our sample of projects.

We developed a typology ([Table 2](#)) to categorise women's groups with WECs elements into four types of models. This helped us distinguish between WECs and women's groups with particular WECs elements. WECs must feature all five elements and are referred to as 'comprehensive WECs' in the table below. Women's groups with WECs elements can be sorted into 1) traditional savings groups, 2) layered financial groups, 3) non-financial groups, based upon the WECs elements that they demonstrate.<sup>f</sup> Given that 'comprehensive WECs' are still rare, this categorisation of different models supports our understanding of how WECs elements feature in women's groups in Bangladesh.

Model	Elements	Definition
1. Traditional savings group	<ul style="list-style-type: none"> <li>Group solidarity and networks</li> <li>Pooled savings and shared risks</li> </ul>	These groups focus on savings and lending activities that aim to achieve financial empowerment for their members
2. Layered financial	<ul style="list-style-type: none"> <li>Group solidarity and networks</li> <li>Pooled savings and shared risks</li> </ul> plus, one or two of the following: <ul style="list-style-type: none"> <li>Participatory learning and life skills</li> <li>Critical consciousness of gender</li> <li>Access to markets &amp; services and collective bargaining</li> </ul>	These groups focus on financial activities such as savings and lending, and have socio-political, health and/or livelihood programming
3. Non-financial	<ul style="list-style-type: none"> <li>Group solidarity and networks</li> </ul> plus, any of the following: <ul style="list-style-type: none"> <li>Participatory learning and life skills</li> <li>Critical consciousness of gender</li> <li>Access to markets &amp; services and collective bargaining</li> </ul> without pooled savings and shared risks.	These groups have social-political, health and/or livelihood programming, and do not engage in any financial activities
4. Comprehensive WECs	All five elements	These groups address economic and socio-political empowerment issues by layering all five WECs elements

Table 2: Publish What You Fund typology for categorising WECs and women's groups with WECs elements

<sup>f</sup> Our research offers one suggestion for categorising women's groups with WECs elements. There are other typologies, most notably a recent approach offered by the ECWG that considers membership, primary organising purpose, and secondary activities. Please read more: <https://womensgroupevidence.org/improving-evidence-womens-groups-proposed-typology-and-reporting-checklist>.

## 2.2 How did we track funding to WECs and women's groups with WECs elements?

**Literature reviews, surveys, and interviews:** We applied a mixed methods approach to track international funding for WECs and women's groups with WECs elements in Bangladesh. We used a literature review and, using an open and closed question format, we undertook 20 key informant interviews (KIIs) and reviewed survey responses from 18 organisations.

### Data sources for tracking funding to WECs and women's groups with WECs elements:

We carried out desk research using two publicly available data sources: International Aid Transparency Initiative (IATI) and the Organisation for Economic Co-operation and Development (OECD) Creditor Reporting System (CRS). We also used two data sources that are not publicly available: Candid and Consultative Group to Assist the Poor (GCAP) funder survey data. We examined data from 2015–2019.<sup>g</sup> These four data sources contain financial and programmatic information on projects from bilateral, multilateral, DFI, and philanthropic funders.

We split our findings by grant funding<sup>h</sup> and non-grant funding.<sup>i</sup> These two types of international funding are fundamentally different which means that we cannot compare or combine them. As such, when talking about international funding to Bangladesh, we analysed these two funding flows separately.<sup>j</sup>

**Desk research and review:** Our approach to identifying projects<sup>k</sup> that supported WECs and women's groups with WECs elements consisted of a systematic step by step process which was applied to the data collected from our four data sources.

1. **Gender marker:** Funders can mark their projects using the OECD's Development Assistance Committee (DAC) gender marker in both CRS and IATI data. We searched our database for projects marked with the OECD-DAC gender marker ([Box 1](#)) to identify projects that were potentially addressing women's groups with WECs elements. Projects that explicitly did not intend to support women's empowerment through an OECD-DAC gender marker score of 0 were excluded from our review. This gave us an initial baseline of projects which had a clear gender intention.
2. **Gender search terms:** Not all data has an OECD-DAC gender marker. For this data, we used a set of predetermined gender inclusive search terms<sup>l</sup> to identify projects. This enabled us to capture a greater number of potential projects supporting women's groups with WECs elements in our baseline.
3. **Group search terms:** We used a set of commonly used group terms to further filter for projects whose titles and descriptions contained these terms. This allowed us to narrow down to projects that seemed to support women's groups. These terms were refined to the country context to include terms specific to Bangladesh.<sup>m</sup>

<sup>g</sup> Data from our four main data sources covers the period 2015–2019 which reflects the most up to date and completed publicly available reporting information by international funders. At the time of our analysis, this was the most up to date publicly available information.

<sup>h</sup> Grant funding refers to funders' reported disbursements for standard grants, cash grants, grants to individuals, reimbursable grants, and unspecified grants. All 18 identified projects were standard grants.

<sup>i</sup> In this report non-grant financial flows refers to funders' reported commitments for standard loans, aid loans excluding debt re-organisation, investment related loans, common equity, loan to private investor, and acquisition of equity in developing countries— not part of joint ventures.

<sup>j</sup> For more information concerning the key differences between grant and non-grant funding, please see our report on Tracking International Funding to Women's Economic Empowerment in Bangladesh ([Box 1](#) in the methodology section).

<sup>k</sup> When referring to the number of 'projects', this report refers to unique ('distinct') project titles. Our team has checked for slight variations of project titles by the same funders across platforms, such as different US/UK spelling or use of blank spaces but has accepted larger variations to be considered as separate projects, for instance when a funder adds 'phase 1' or 'phase 2' to a project title.

<sup>l</sup> To view all gender inclusive search terms, please refer to the 'Gender terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

<sup>m</sup> To view all groups terms, please refer to the 'WECs terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

- 4. Manual review for WECs elements:** We reviewed the titles and descriptions of resulting projects using a set of guiding questions<sup>n</sup> to determine whether the project targeted a women's group that contained WECs elements. We also reviewed projects to identify those with a majority women membership. We identified 18 grant projects supporting women's groups with WECs elements. We did not identify any 'comprehensive WECs' or non-grant funding supporting these programmes in our review.
- 5. Categorised into our WECs framework:** Once the projects were determined to support women's groups with WECs elements, they were sorted into the four models as outlined in [Table 2](#).

By necessity, we accepted funders' designations in their reported data. For example, we accepted at face value the designation of sector codes and the OECD-DAC gender marker. We are aware that funders may interpret and apply codes and scores differently, or even revisit coding in the later years of a project.

To produce a replicable approach to tracking funding at a country level our approach relied on project titles and descriptions for key word searches where there was not an OECD gender marker in the data. A lack of detail or explicit mention of WECs elements related objectives in these fields can result in projects not being captured in our search.

**Gender intentionality:** we conducted a further analysis to better understand how funders integrated gender intentionality into their projects.

We used the OECD-DAC gender marker (see [Box 1](#)) to help us understand gender intentionality among funders who applied the marker in our dataset.

**Box 1: The OECD-DAC approach to monitor policy intentions**

The OECD-DAC CRS is the standard for ODA reporting globally. Funders are encouraged to use codes and markers at the design stage of programmes and projects to indicate their intended support to various sectors and policy areas.

**Sector and purpose codes:** These codes can be used to map funding to different sector and thematic areas, for example, health, education, agriculture, banking, and financial services.

**OECD-DAC gender equality policy marker:** The OECD-DAC developed a gender marker to track funders' intended financial support to gender equality and the empowerment of women. Funders can use the marker to indicate to what degree their investments intend to target gender equality with a three-point scoring system:<sup>o</sup>

- Not targeted (0) = gender equality is not a goal
- Significant (1) = gender equality is a significant, but not primary, objective
- Principal (2) = gender equality is the primary and explicit objective

The OECD notes in their [2022 guidance](#) that a principal score is not by definition better than a significant score. Instead, they argue that development partners should apply a twin-track approach to combine dedicated interventions (usually score 2) with integrated aid or gender mainstreaming (usually score 1). [The OECD-DAC handbook](#) offers funders a comprehensive overview of the minimum criteria projects must meet to qualify for a score with clear project examples.

The latest guidance also underscores that the OECD gender marker scores indicate funders' intentions and inputs, not their gender equality impact and outputs. To create transformative change in gender equality, they recommend funders monitor and evaluate their gender equality results, for instance by investing in and using *ex post* or impact evaluations and meta-evaluations.<sup>29</sup>

Of the projects we identified in Bangladesh as supporting women's groups with WECs elements, 21% of grant funding was marked using the OECD-DAC gender marker score 1 or 2. Of that:

- Funding marked with an 'OECD principal' gender score was 35%
- Funding marked with an 'OECD significant' gender score was 65%

Given the number of projects for which the OECD gender marker was not applied in our dataset, we undertook an additional step to understand gender intentionality in projects where an OECD-DAC gender marker score had not been applied. Our team at Publish What You Fund (PWYF) reviewed the titles and descriptions of these projects to assess whether a project had an exclusive focus on women or a partial focus on women ([Box 2](#)).

<sup>o</sup> Please review the OECD-DAC Gender Equality Policy Marker Handbook: <https://www.oecd.org/dac/gender-development/Handbook-OECD-DAC-Gender-Equality-Policy-Marker.pdf>.

**Box 2: PWYF exclusive and PWYF partial focus on women**

After collecting data from our four different data sources (OECD CRS, IATI, CGAP, Candid), we went through a cleaning process to ensure we only counted funding reported by a funder once. To be able to conduct as granular analysis as possible, we prioritised the most descriptive and comprehensive data for each funder. Often times, this led to us keeping funders' IATI data.

We know from our previous work<sup>30</sup> that many funders do not yet report on the OECD-DAC gender equality policy marker in their IATI data. In addition, funders are unable to report on this marker in their CGAP or Candid data. To be able to give a rough indication of the gender intentionality of this funding not marked against the OECD-DAC gender marker, we conducted a search for key gender-related terms to project titles and descriptions. We then manually reviewed these projects to assign one of two scores:

- 'PWYF exclusive focus on women' = projects mention women and girls as their only target group
- 'PWYF partial focus on women' = projects mention women and girls among other target groups, such as men, boys, and children

It is important to note that assigning the OECD gender marker scores is a thorough process, and the PWYF marker scores are not an attempt to replicate them. Our analysis aims only to provide further insights into the gender intentionality of projects without an OECD gender score.

Of the projects we reviewed in Bangladesh for women's groups with WECs elements without an OECD gender marker score:

- Funding which had 'exclusive focus on women' was 1%
- Funding which had a 'partial focus on women' was 99%.

The OECD and PWYF breakdown both refer to funding that targets women's groups with WECs elements. We use the four-part distinction between 'OECD principal/significant' and 'PWYF exclusive/partial' focus on women to distinguish gender intentionality within WECs funding throughout our analysis. This four-part disaggregated distinction both avoids overestimating the amount of funding going to WECs and provides a more nuanced picture of funding. Especially for projects marked as 'OECD significant' and 'PWYF partial focus on women', aggregating funding amounts would overestimate WECs funding because these projects also address other objectives and target groups. Finally, it isn't possible to isolate just the funding amounts for WECs as that level of budgetary information is rarely provided.

### 2.3 COVID-19 and WECs funding

To understand how projects in Bangladesh that support women's groups with WECs elements also addressed the effects of the COVID-19 pandemic, we analysed IATI data for 2020–2021. We identified projects that addressed COVID-19 using a COVID marker<sup>p</sup> which funders can attach to their reporting in IATI. This was supplemented with a list of pre-determined COVID search terms to help us capture data where the marker had not been used.<sup>q</sup> At the time of this analysis, comprehensive reporting of international funding to COVID-19 was still in its early stages.

<sup>p</sup> For detailed methodology on the COVID marker, refer to IATI methodology: <https://iatistandard.org/en/guidance/standard-guidance/covid-19/>.

<sup>q</sup> To view all COVID search terms, please refer to the 'COVID terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

## 2.4 Data considerations

As with any methodology and dataset, there are considerations and issues that affect the analysis that readers should keep in mind. Please note the following (Box 3) to better contextualise our findings:

### Box 3: Data considerations

- We rely on international funders<sup>r</sup> to publish data that is comprehensive, timely, and comparable. The quality of this data is variable across publishers and our analysis is constrained by these data quality issues. For instance, lack of detailed reporting prevents us from providing a comprehensive analysis of which types of organisations implement projects, which groups of women are being targeted with projects, and project results.
- Poor reporting of results/impact data is a common issue beyond WEC/WEE/WFI project reporting. We use secondary literature to help contextualise the findings given limitations around impact data and do not make assessments on the effectiveness of interventions in this study.
- In merging data, where funders reported to more than one of our four data sources for a particular year, we defaulted to the data with the most project level detail. This preference for detailed information could be a partial explanation of why the OECD-DAC gender marker uptake appears low for some key funders, as the use of the marker is mandatory for OECD-DAC members in the CRS and voluntary in IATI. Inconsistent use of the OECD-DAC gender marker by funders across datasets has been highlighted in our previous report.<sup>31</sup>
- Non-grant financial flows typically have less detailed reporting than grants funding. DFIs, for example, do not routinely publish project level funding, at least to open data sources. There is sometimes more information available on DFIs' own portals but searching is time consuming and affects replicability. A deep dive into this topic<sup>32,33</sup> echoes our previous work that there is a broader underlying issue with the transparency of DFI funding. This report is a starting point to highlighting what this means for WECs reporting.<sup>34</sup> Our global transparency report (forthcoming 2022) will provide a more in-depth review of data challenges.
- We conducted our analysis up to 2019 to include the most up to date reporting for all four data sources. At the time of research, IATI had more complete reporting for 2020–2021, which was used to analyse COVID-19 funding.

For more information, please see our full [methodology](#).



# 3. National policy and development priorities for women's groups in Bangladesh

## 3.1 National policy context

When examining the scope of international funding to Bangladesh it is important to recognise that funders' decisions are guided by various factors, including their own strategies as well as national priorities. This was highlighted through our KII process, where both were cited as factors influencing funding.<sup>5</sup>

The Government of Bangladesh (GoB) has established WEE as a national development priority.<sup>35</sup> In addition to the constitutional provisions for equal rights and opportunities to men and women, and the signing of international treaties, the GoB has adopted numerous policies, programmes, and laws to support women's groups. Key initiatives have included:

- The GoB includes cooperatives as an important part of the national strategy for development and poverty reduction. As such, these cooperatives have expanded across different sectors including agriculture, fishing, dairy, trade, and industry; all with the view to improving the socio-economic development of its members.<sup>36</sup> Among these cooperatives there are 27,490 women's cooperatives with 966,934 members reported by the Department of Cooperatives in 2018.<sup>37</sup>
- Promisingly, in 2019 the Honourable Prime Minister of Bangladesh signalled that attention was being directed to increasing the involvement of women in cooperatives.<sup>38</sup>
- The National Economic Council approved the 'Eight Five Year Plan (2020–2025)' on 29 December 2020 for the GoB. In that plan the Department of Cooperatives proposed cooperative-based rural employment creation through skill development of youth and women, and engaging women in dairy production.<sup>39</sup>
- The GoB recognises the importance that women's groups play in advancing gender equality outcomes. The Mohila Samity is a large women-led voluntary development organisation, with 16 branch offices all over Bangladesh. The Ministry of Social Welfare provided support to expand its premises which was inaugurated in 2016 by the Honourable Prime Minister.<sup>40</sup>
- Additionally, the 'National Action Plan to Prevent Violence Against Women and Children, 2013–2025', is an initiative that involves various forms of activities to prevent violence against women and girls and to form a safe and secure society.<sup>41</sup> Part of the activities to improve the socio-economic advancement of women and children is the establishment of a marketing centre for grassroots women, Sahamity, where they can market their products.<sup>42</sup>
- The '2011 National Women Development Policy' designates responsibility to the Ministry of Women and Children Affairs for coordination of women's organisations and registration and regulation of voluntary women's associations.<sup>43</sup> The policy motivates women's organisations to advocate for the active participation of women in politics. It also points out that women's organisations with programmes for the development of women and protection of women's rights will be supported from national to grassroots levels.

Taken together these reflect efforts to mainstream gender and provide equal opportunities to women in Bangladesh, including through women's groups.

## 3.2 National budget expenditure

We also attempted to track national funding to WECs and women's groups with WECs elements in Bangladesh. This research is outlined in a separate report.<sup>44</sup>

<sup>5</sup> KIIs, conducted 2021.

## 4. International funding to women's groups with WECs elements in Bangladesh

### 4.1 Overview of funding

Our review of international funding to Bangladesh revealed 18 grant projects supporting women's groups with WECs elements between 2015–2019. We did not identify any 'comprehensive WEC' projects or any such programmes that were funded through non-grant funding.

[Figure 1](#) demonstrates the contrast when comparing total WEE funding to funding for women's groups with WEC elements during the period 2015–2019. The proportion of grant funding to projects supporting women's groups is much lower and, in some cases, absent from some of the years. For this reason, the funding amount for women's groups was hard to visualise. The smaller decimal funding amounts visualised in [Figure 1](#) represent funding to women's groups with WECs elements in Bangladesh.

#### Funding to projects that support women's groups with WECs elements was a small portion of total WEE funding between 2015–2019

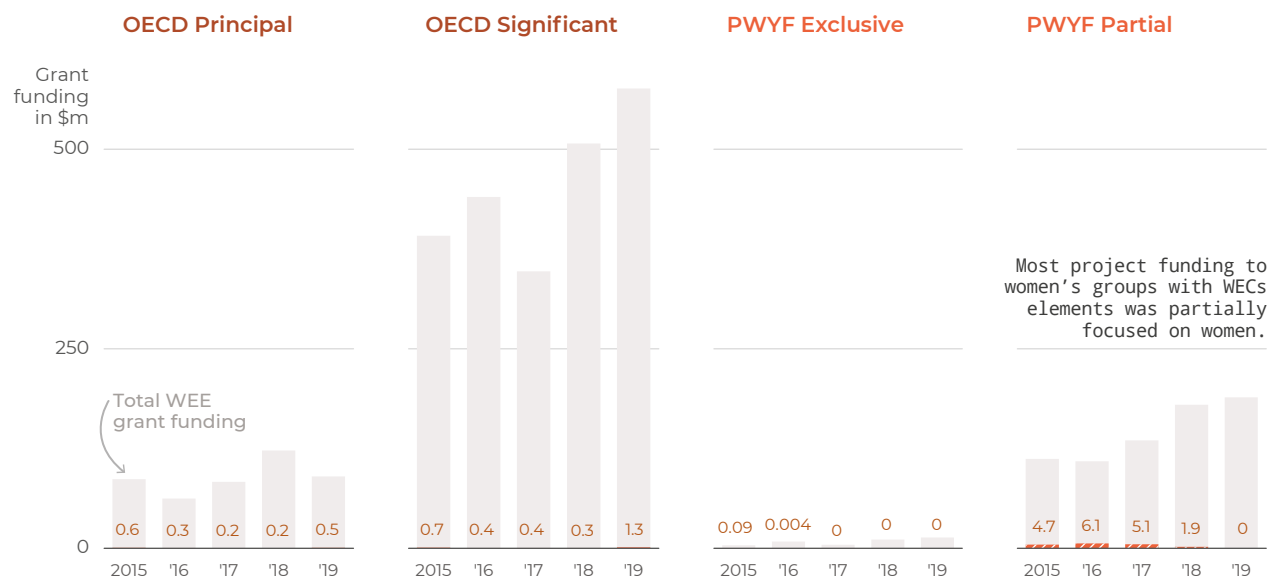


Figure 1: Grant funding trends for projects supporting women's groups with WECs elements compared to international grant funding to WEE, broken down by gender intentionality (2015–2019, \$m)

While grant funding to WEE increased overall between 2015–2019, the portion of funding for projects supporting women's groups with WECs elements remained limited ([Figure 1](#)). Most of the active multi-year projects identified in this time frame came to an end between 2017 and 2019. Notably, funding for those projects marked 'OECD principal' or 'PWYF exclusive focus on women' is lower than those marked 'OECD significant' or 'PWYF partial focus on women'.

In many cases, WEC activities are a sub-component of a larger project. Taking these totals at face value risks distorting our sense of the funding landscape for WECs (see [Figure 2](#)). For this reason, the rest of our report uses project numbers as the unit of analysis.

## Grant sizes varied widely among projects

### Projects sized by grant funding

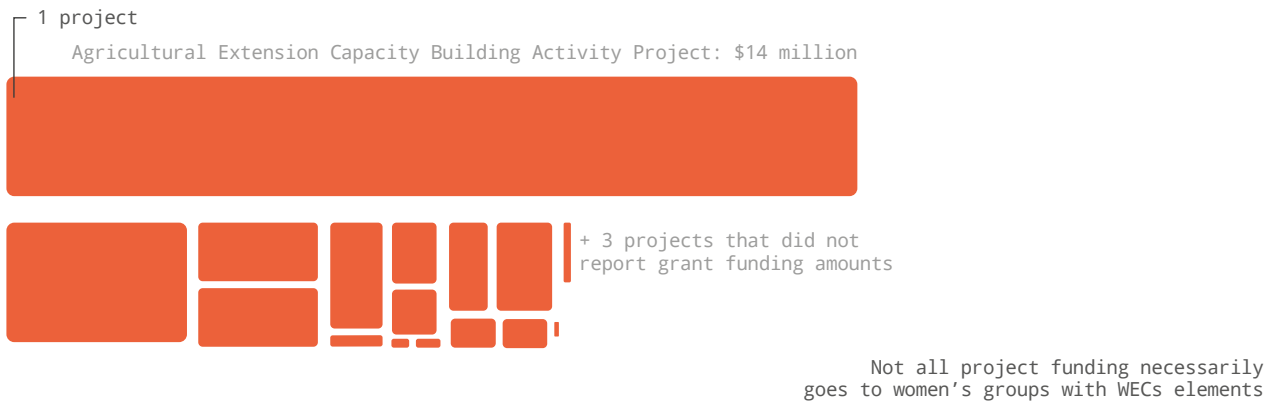


Figure 2: Projects sized by international grant funding (2015–2019, \$m)

The project that received the most funding was 'Agricultural Extension Capacity Building Activity', and is displayed in [Figure 2](#). This is an example of how one project risks distorting the funding picture. This project was funded by The United States Agency for International Development (USAID) through 2015–2018 and was worth \$14m.<sup>t</sup> This project focused on the capacity building of agriculture extension for increased agricultural productivity and farm incomes. This was done through the formation of women and small farmer groups, and facilitating linkages of these groups to extension services. It was marked as 'PWYF partial focus on women' with notably higher grant funding compared to the other projects we identified. As this project incorporated women's groups with WECs elements alongside other objectives, we cannot determine how much of the funding amount went to supporting activities directly related to women's groups.

### 4.2 Understanding how funders support WEC activities

We screened projects for the five WECs elements highlighted earlier in the methodology section of our report ([Table 1](#)), noting that the group solidarity and networks is a required element for the project to be considered for the WECs research.

<sup>t</sup> All funding amounts in this report refer to USD currency in millions (\$m).

## Understanding how WECs elements map to women's groups

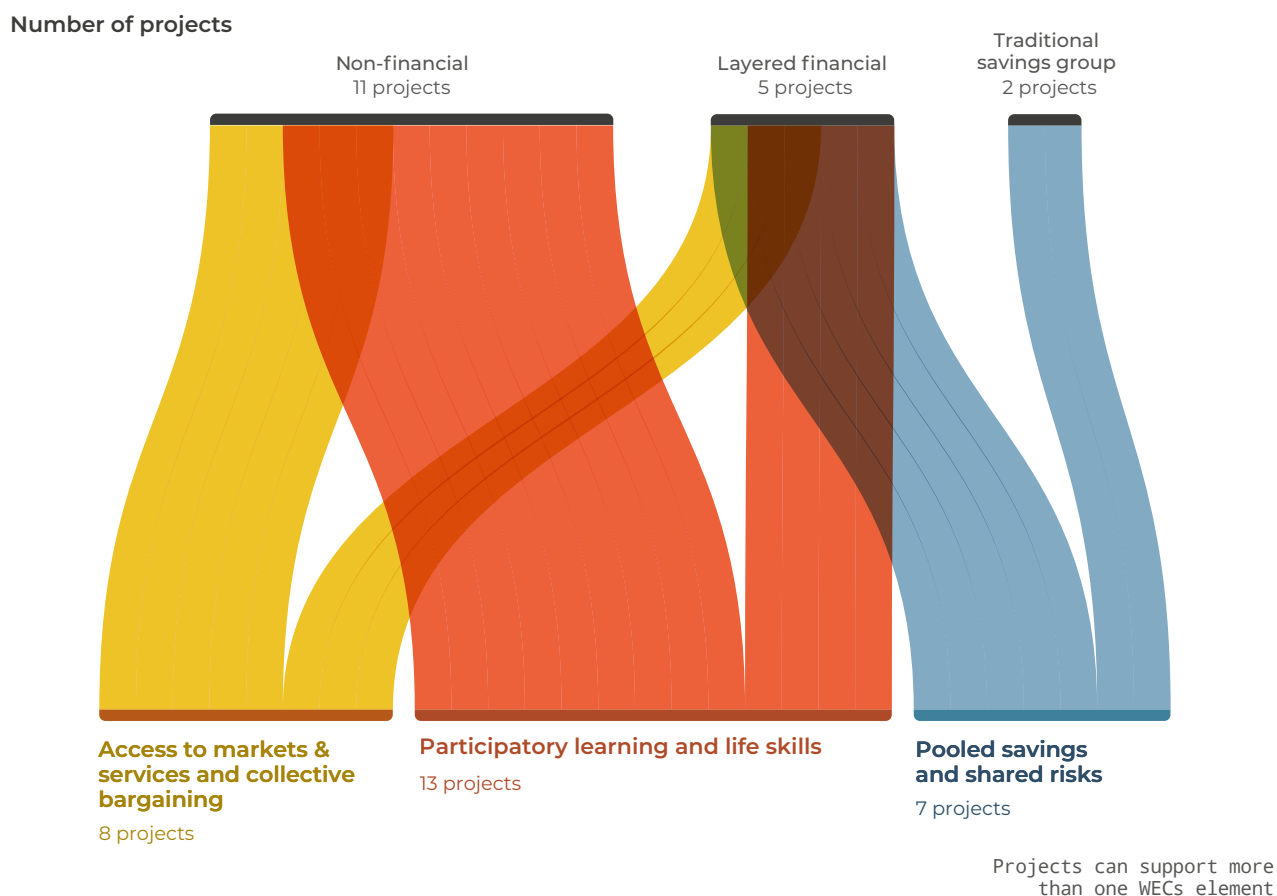


Figure 3: Relationship of women's group models to WECs elements, broken down by project numbers (2015–2019)

The most common WECs element across the 18 projects was participatory learning and life skills (Figure 3). These projects supported women's groups activities where members were engaged in learning new skills or sharing learning experiences. For participatory learning and life skills, activities included: training in livelihood, basic literacy and numeracy, employment, business, and agriculture. Examples include:

- A 2016 project funded by the Switzerland Federal Department of Foreign Affairs (FDFA), 'British Council: Empowering Girls: English and ICT for Adolescent Girls', aimed to empower adolescent girls by creating a network of non-formal, community-based English and information and communications technology (ICT) clubs for girls.
- A project funded by Oxfam Netherlands (Oxfam NL), 'CUP: Capacity Building of Ultra Poor', mobilised "ultra-poor women" into village level groups in 2015 and 2016. The project sought to increase awareness of various livelihood issues including primary health care, reproductive health, child and mother health, and nutrition. This extended to other issues such as domestic violence, girls' education, and early marriage.
- The USAID project, 'Agricultural Extension Capacity Building Activity', trained farmers and extension agents to create and share their own extension products such as videos, podcasts, power point presentations, and web pages, allowing them to reach larger numbers of farmers with site and crop-specific technical and commercial information.

Research has provided some insights into how participatory learning and action may lead to improved health outcomes for women and children.<sup>45,46,47</sup> One review found that in low resource settings, women's groups engaged in participatory learning and action could have an impact on clean birthing practices and uptake of antenatal services, which in turn could lead to improved maternal and neonatal health.<sup>48</sup> The study also noted that engaging and mobilising women's groups in participatory learning may complement professional maternal health related services for improved health.<sup>49</sup>

Many of the projects we found targeted multiple WEC elements, and it was not uncommon for projects to include participatory learning as well as other WECs elements. The second most common element of the women's groups was access to markets & services and collective bargaining, as illustrated in [Figure 3](#). Examples include:

- The USAID funded project, 'Agricultural Extension Capacity Building Activity', which also provided access to services by facilitating linkages between the women and small farmer producer groups, and extension services.
- A 2015–2016 project funded by the European Commission's Directorate General for International Partnerships (EC – International Partnerships), 'Strengthening women's collectives in Bangladesh, India and Nepal'. The objective of the project was to increase equal access to and control of economic resources as well as increased access to public services for poor rural women.

We identified seven projects that had the pooled savings and shared risks element. Examples include:

- Finland's Ministry for Foreign Affairs (Finland MFA) funded a project (reported in 2015–2016) 'Community Education and Development Project'. The overall objective of the project was to strengthen the rights of the poor and easily marginalised people, especially women and children, in villages in north-western Bangladesh. There was a particular focus on their rights to education and socio-economic rights. One of the project's components was creating women's development groups. These groups would participate in various types of training organised by the project including basic literacy, numeracy group management, and livelihood training. Group members also regularly saved money into a group fund for income generating activities.
- A Traidcraft Exchange funded project, titled 'Sustainable livelihoods for 1,500 smallholder farming households (7,500 people) in the extreme north of Bangladesh', reported for the years 2015–2018. It supported smallholder farming households to improve agricultural practices, cultivate tea, and adopt new income generating activities for income diversification. The project set up group savings and investment schemes to invest in new income generating activities.

Understanding exactly how these different elements or pathways lead to improved outcomes for women is challenging, complex, and context dependent. More data and measuring impact through rigorous impact evaluations is needed for a better understanding.<sup>50</sup> See also [Box 4](#).

**Box 4: Measuring impact of international funding for women's groups**

A barrier to measuring the impact of women's groups with WECs elements is the lack of in-depth programmatic information in the centralised data repositories which evaluate the impact on women's empowerment and improved livelihoods. Funders had not published the impact evaluations for any of the projects we identified. However, a project completion review expanded upon the results of one project.

This project was funded by Traidcraft Exchange and aimed to improve livelihoods and create new income generating activities through the practice of cultivating tea. This project employed the use of farmers groups to scale outcomes, with membership including one man and one woman from each household (60 farmer groups with 1500 men and 1500 women). The project notes a successful impact on livelihoods with an average 110% increase in annual household income and increased savings.<sup>51</sup>

The review of this project suggested that those women involved in the project benefited from a group dynamic, with female members becoming more vocal and actively participating in negotiations. Household decision-making responsibilities shifted with more women having an increased input into decision-making regarding the wellbeing of the family, as well as economic and business decisions, such as purchase of household assets and investment. The active inclusion of women alongside men allowed women to access resources and increase their knowledge and skills. Overall, the equal inclusion of women in farmers groups was reported as having positive outcomes for women in their families and community.<sup>52</sup>

The ECWG Learning Agenda notes four critical areas for improvement for measuring impact. This includes standardised measurement outcomes and cost effectiveness tools as well as the inclusion of mixed methods research approaches and the use of large-scale surveys.<sup>53</sup> All of these would allow for a more in-depth and standard approach to measuring the impact of WEC related projects.

We also sought to analyse how funders supported different WECs elements. Most of the funding to women's groups' projects came from bilateral government funders with USAID reporting the highest funding amounts. Other top funders included the ILO, Norwegian Agency for Development Cooperation (NORAD), Finland MFA, and Traidcraft Exchange. Funding from these funders was 92.7% of the total funding going to projects supporting women's groups with WECs elements.

[Figure 4](#) illustrates funders with the number of projects they supported. The visual shows that most projects targeted specific WECs elements.

## Funders most often targeted **participatory learning and life skills** when funding women's groups with WECs elements

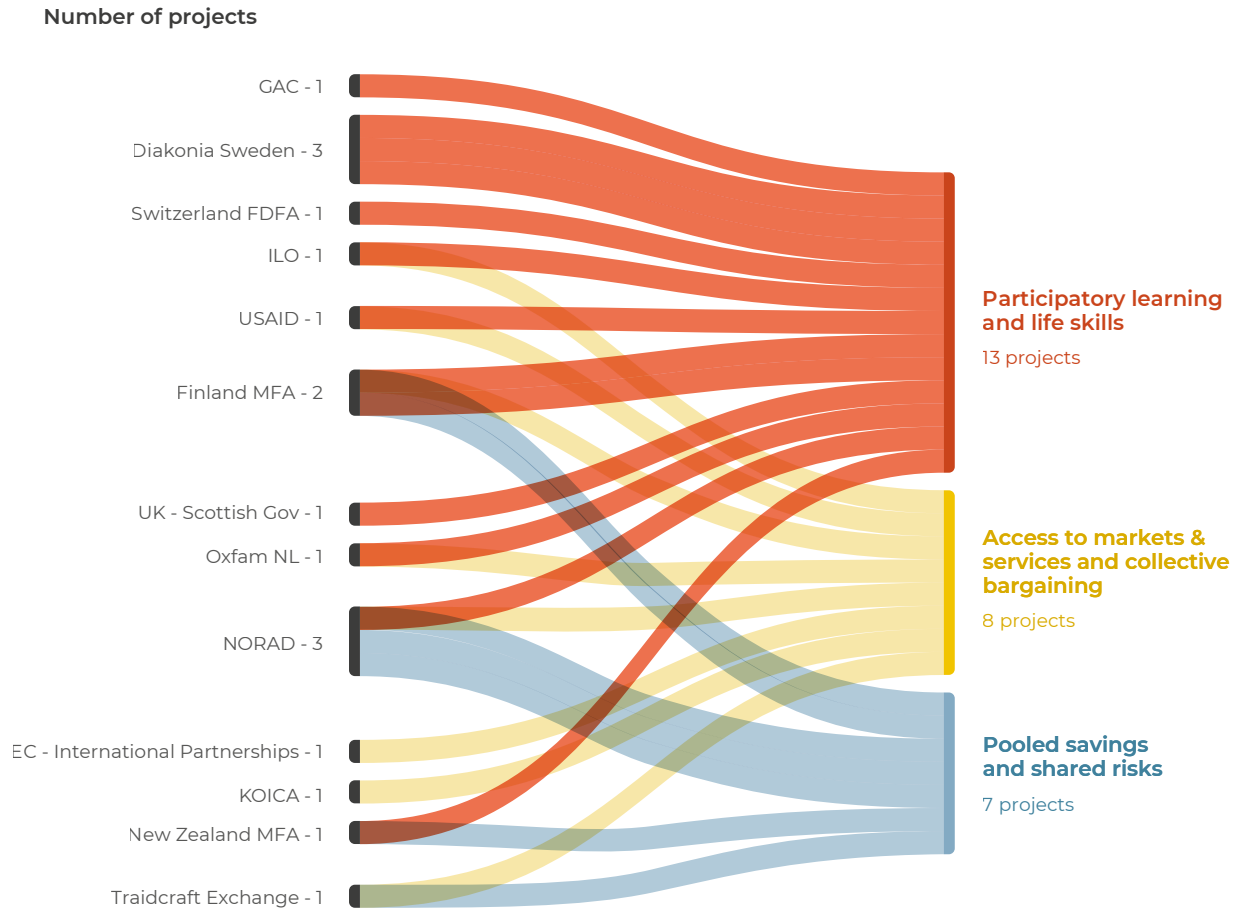


Figure 4: Grant funders (by number of projects) mapped to WECs elements (2015–2019)

Top funders by number of projects included Diakonia Sweden and NORAD with three projects each, and Finland MFA with two projects. All of these funders supported projects that included participatory learning and life skills activities. Overall, ten of the 13 funders had projects supporting women's groups that incorporated participatory learning and life skills.

### 4.3 Types of women's groups with WECs elements

Using our typology in [Table 2](#), we mapped projects into three models: traditional savings groups, layered financial groups, and non-financial groups.



Figure 5: Women's group model, broken down by number of projects (2015–2019)

The non-financial model was the most common group model identified. The highest number of projects and the highest funding amounts corresponded with non-financial groups. Women's groups captured under the non-financial model included groups for the protection of girls' rights, SHGs for persons with disabilities, English and ICT clubs for girls, farmers' associations, and women's social networks (offering psychosocial support). Project examples include:

- A Diakonia Sweden funded project, 'SARA CAJER (community action for justice, empowerment and rights) 2016–2020', reported in 2019. This project intended to ensure improved quality of life, gender equality, human rights, and democracy for the community. Major activities in the project focused on strengthening a watch group for human rights, a village development committee, a student forum, and a women's network.
- In 2019, the Korea International Cooperation Agency (KOICA) funded a project, 'Psychosocial Support Project for Rohingya Women Resilience Building Phase 2'. This project established a women's social network, and aimed to improve psychosocial stability by establishing a women's psychosocial support system.

The two projects categorised as traditional savings groups were both funded by NORAD, and included savings groups and microfinance groups. These included:

- A project, reported over 2015–2018, which enhanced access to sustainable income sources through microfinance and/or savings groups. The aim was to enable individuals to save and take out loans for sustainable income generation and improvements of their families' quality of life.
- A capacity building project reported in 2015, 2016, 2018, and 2019. This project offered capacity building for stronger communities through an integrated programme. It incorporated vocational training, management and leadership training, self-help groups, and saving groups.

One external research piece found that microfinance in combination with saving groups and support services, such as entrepreneurship training, were more successful at increasing financial access for Bangladeshi women than microfinance alone. The addition of social support increased awareness of rights and builds confidence which can impact social norms, such as shifting decision-making roles within the family household.<sup>54</sup>



Five projects were included in the layered financial model category of our typology. These projects included financial activities such as savings, credit, and insurance, as well as non-financial activities. All the layered women's groups in Bangladesh had savings or lending activities. However, altogether they received funding almost similar to the traditional savings groups, despite having more projects. Some project examples include:

- The 'Bangladesh-Chittagong People-Led Development Project - the final phase' funded by New Zealand Ministry of Foreign Affairs and Trade (New Zealand MFA) in 2015–2018. The project gave people affected by leprosy and disability, and other marginalised people in the target communities, the skills and support they needed to become financially independent, integrated, and productive members of their communities. It worked with people through self-help groups, providing skills training for employment and business, access to loans, and greater knowledge of their rights.
- 'Community Empowerment for Food Access and Savings', a project funded by Finland MFA 2017–2019, addressed food insecurity and malnutrition in target communities in Rajshahi Division. The project focused in particular on strengthening the food security of vulnerable groups such as women, children, and people with disabilities, and the socio-economic participation of women. They trained women's community-based savings groups (CBSGs) to plan their own income generating activities. The project also facilitated establishment of women's CBSG-based cooperatives and strengthened their capacity.

A review of economic SHG models which incorporated financial (for example: savings, loans, and/or insurance) and livelihood elements (for example: life skills training, business training, and financial education) improved women's economic and social empowerment. Although women can be economically empowered from increased access to savings, the review highlighted that training is a key component for improving the decision-making capability of women to control those resources.<sup>55</sup>

Despite most projects being categorised as non-financial, most still included economic activities. Our analysis distinguished between women's groups with financial elements (savings, credit, or other financial services) and those that are involved in other economic activities (production, commerce, or service provision). Just over half of the women's groups that didn't include a financial element (six out of 11) still reported economic activities incorporated into their programming. The economic activities included general income generating activities, farming activities, and/or enterprise building.

The remaining five non-financial projects without economic activities were focused on psychosocial support, collective bargaining, or women's rights.

We acknowledge that due to international funders' current lack of (quality) reporting on women's groups with WECs elements (see [Box 3](#)), our research does not offer a definitive picture of all types of women's groups with WECs elements receiving funding in Bangladesh. Additionally, traditional savings groups could be part of larger WEE programmes but have not been explicitly reported by funders, and as such have not been identified through our review. However, this breakdown does indicate that funders are investing in other group models that focus on more than just savings and include other financial activities and non-financial programming.

## 4.4 Women's groups with WECs elements are mostly integrated into larger projects

From our review we determined that women's groups with WECs elements were mostly integrated into larger projects in Bangladesh between 2015–2019. Funders supported women's groups with WECs elements through both broader development projects and WEE/gender projects (Figure 6). We only found two projects that were solely focused on supporting women's groups with WECs elements in Bangladesh.

### International grant funders mostly integrated projects that supported women's groups with WECs elements into larger programmes

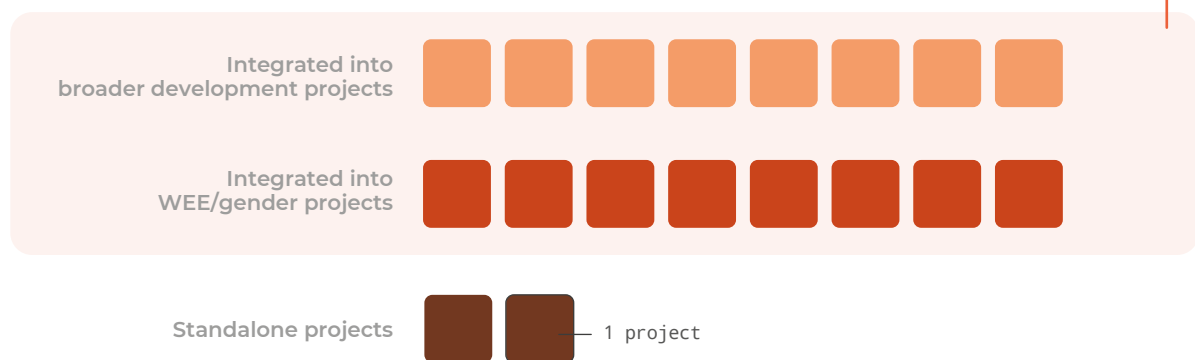


Figure 6: Women's group project types, broken down by number of projects (2015–2019)

Women's groups with WECs elements were integrated into broader development projects. These included health, agriculture and food-security, production, environmental, and rights-based programmes. Examples of projects that included women's group with WECs elements as one objective include:

- The Traidcraft Exchange funded project, whose overall objective was supporting sustainable livelihoods for smallholder farming households but had several project activities. Part of these included supporting farmer groups to negotiate with local government and local tea companies for better services, and to establish group savings and investment schemes. The project was funded from 2015–2018.
- The Finland MFA project, 'Community Education and Development project', set to strengthen the rights of the poor and easily marginalised people especially women and children in villages. It had two main components: establishing women's development groups and supporting education rights through continuance of community schools set up by earlier phases of the project.

For projects where women's groups with WECs elements were integrated into WEE/gender projects, they often related to rights-based, health, education, and agriculture programmes.

- The 'Psychosocial Support Project for Rohingya Women Resilience Building Phase 2' project funded by KOICA aimed to provide psychosocial support and also established women's social networks as part of this support.
- The Switzerland FDFP funded project, 'British Council: Empowering Girls: English and ICT for Adolescent Girls', focused on the prevention of early and forced marriage by means of education and economic empowerment of girls. Part of this aimed to reduce the gender digital divide through providing access to English language and ICT skills for adolescent girls by creating a network of informal community-based English ICT clubs for girls.

Of the two projects solely focused on supporting women's groups with WECs elements:

- One was the 2015–2016 EC - International Partnerships funded project which included strengthening women's collectives.
- The other project was a Diakonia Sweden funded project, 'ADESH POWER (Participation-Oriented Women Empowerment for Rights) 2016–2020' reported in 2019. It mainly "contributed to results within combating gender-based violence." Its major activities included forming various school and community-based groups, such as girls' rights protector groups and adolescent groups.

To further understand how women's groups are being integrated into larger programming and with what results, detailed evaluation and impact reporting across all programming objectives or components is essential.

## 4.5 Sector analysis

A sectoral analysis further indicates the ways in which funders are supporting women's groups with WECs elements through integrated programmes. We looked at the most common four sectors which were reported by funders (Figure 7).

### The Government & Civil Society sector had the highest number of projects that supported women's groups with WECs elements

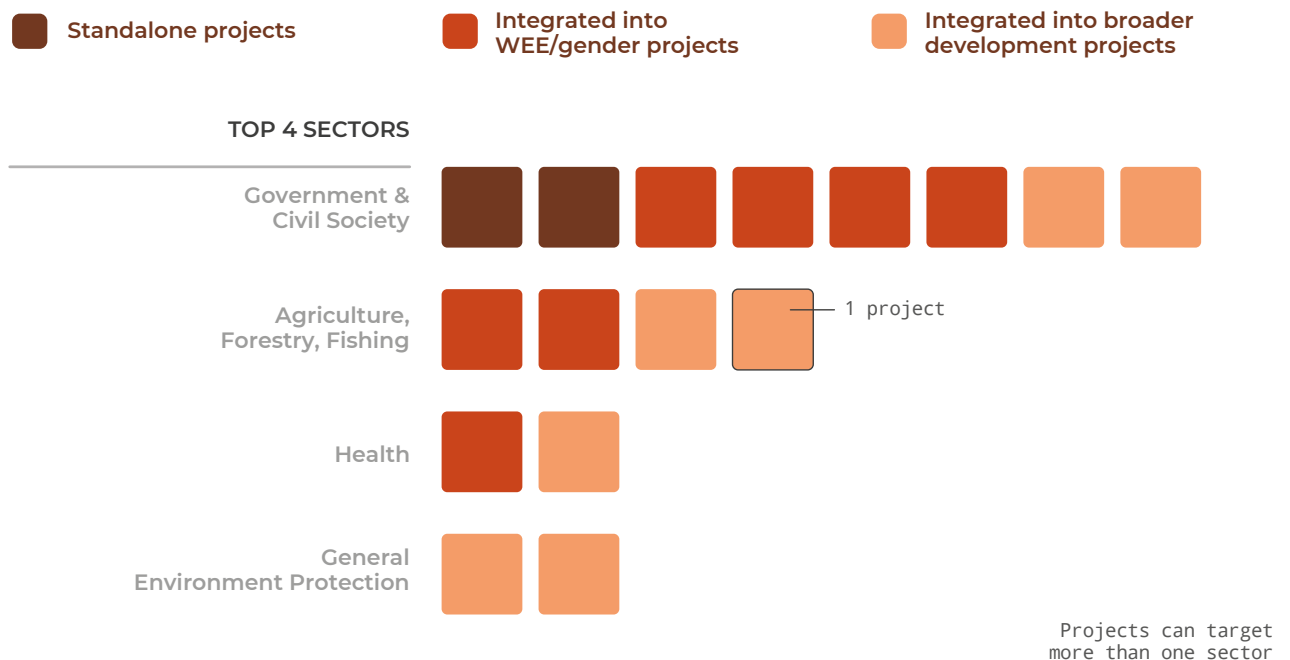


Figure 7: Top four sectors by number and type of projects (2015–2019)

The government and civil society sector reported the highest number of projects (eight projects). Of these projects, two focused purely on women's groups with WECs elements.

One such programme funded by EC - International Partnerships aimed to strengthen WECs by creating "equal access to and control of economic resources as well as increased access to public services for poor rural women in Bangladesh."

The agriculture, forestry, and fishing sector included four projects. The agricultural sector is the highest sector for women's employment in Bangladesh. The World Bank estimates that women represented 57% of the agricultural workforce in Bangladesh in 2019.<sup>56</sup> Examples of projects we identified under this sector include:

- The USAID 'Agricultural Extension Capacity Building Activity' project which aspired to increase agricultural productivity and farm incomes through the formation of women and small farmer producer groups, and by facilitating the linkage between those groups and extension services.
- A 2015 Global Affairs Canada (GAC) funded project which sought to contribute to enhanced food security, nutrition, and resilience to climate change through agro-ecological practices and seed improvements. The project's activities included strengthening the capacity of farmers' and women's associations. This project was also reported under the general environment protection sector.

The projects targeting the general environment protection sector included:

- A 2015 NORAD funded project, 'Youth and women work towards environmental justice in Bangladesh', targeting youth and women in savings groups to start small enterprises based on green technologies.

There were two projects focused on the health sector:

- A 2015 Scottish Government (UK - Scottish Gov) funded project, 'Leprosy Mission: Dhaka Community based rehabilitation', working with SHGs for people with leprosy related disabilities and provided training on income generating activities.
- The Finland MFA project, 'Community Empowerment for Food Access and Savings', which sought to address food insecurity and malnutrition. Part of its activities included training women CBSGs on planning their own income generating activities and setting up women's CBSG-based cooperatives.

In total, the 18 projects fell across 12 OECD sector/purpose codes.

- One project was reported under the banking and financial services sector.<sup>u</sup> This project used microfinance and/or savings groups to "enable individuals to save and take out loans for sustainable income generation". The project was funded by NORAD between 2015–2018.

#### **4.6 Many projects established new women's groups with WECs elements**

To understand how international funders are approaching WECs in Bangladesh, we reviewed project descriptions to determine whether funding went to establishing new women's groups with WECs elements or supporting existing groups.

<sup>u</sup> The other sectors that had projects supporting women's groups with WECs elements were: Other social infrastructure & services, other multisector, education, population policies/programmes & reproductive health, banking & financial services, basic education, and industry, mining, construction. One project did not specify the sector, but was contributing to food security, nutrition, and resilience to climate change.

## Many projects established new women's groups with WECs elements

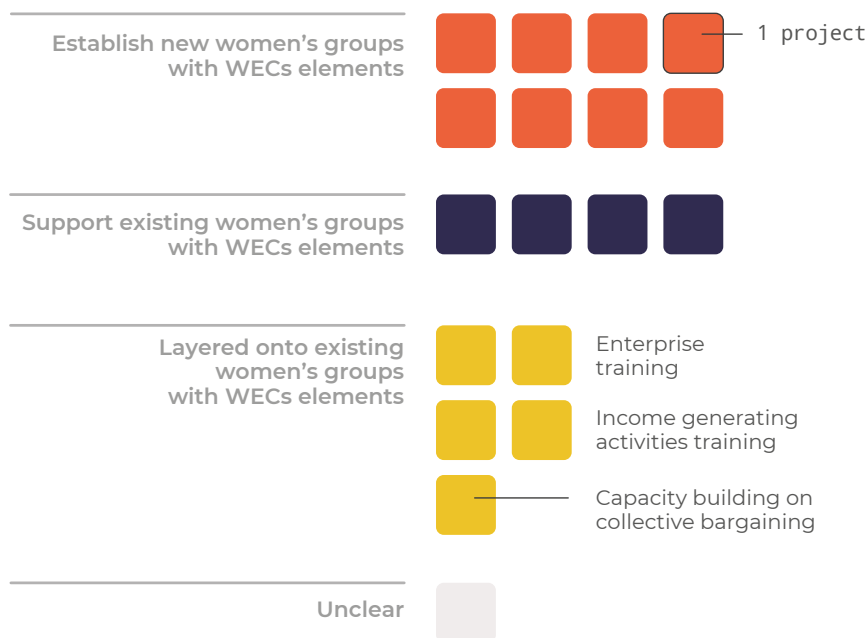


Figure 8: Number of projects establishing new women's groups with WECs elements, supporting existing or layering new programming onto women's groups with WECs elements (2015–2019)

Eight of the 18 projects we identified provided funding to establish new women's groups. Five projects layered new programming onto existing groups. The new programming included training on enterprises and income generating activities, as well as building capacity for collective bargaining. Four projects supported existing groups' activities. For the one 'unclear' project, there was insufficient detail in the project description to determine if this project was establishing a new women's group or supporting an existing one.

- An example of a project setting up new women's groups: the Oxfam NL funded project, 'CUP: Capacity Building of Ultra Poor', was a capacity building project of "ultra-poor women" in certain charlands of Shariatpur, with the aim of improving the livelihood situation of families. This was the third phase of the project where they formed 65 new groups for facilitation of livelihood information and awareness raising of various livelihood and gender issues. Notably, in the first and second phases of the project, they had mobilised women through the formation of 120 groups.
- An example of a project layering new programming onto existing women's groups: The NORAD funded project focused on savings groups to support youth and women starting small enterprises based on green technologies.
- An example of a project supporting existing women's groups: The EC - International Partnerships funded a project that sought to strengthen women's collectives to ultimately increase equal access to and control of economic resources, as well as increase poor rural women's access to public services.

Understanding which models of women's groups with WECs elements are being established in Bangladesh can provide insights into funder priorities. From our review, out of the projects establishing new women's groups with WECs elements, two of the projects were layered-financial models of our typology and six projects were non-financial. The two traditional savings groups received funding to support existing activities.

## 4.7 Which women does WECs funding target?

Not all international funders identified the groups of women being targeted within their WECs programmes. We found that 13 of the 18 projects specified certain groups of women. Of those, farmers, persons with disabilities, and girls were the most commonly specified target groups of women. In Bangladesh, women with disabilities face additional barriers to accessing essential services such as education, health, and community resources.<sup>57</sup>

The other groups of women mentioned in our review included poor women and garment workers. The ready-made garment industry is a large source of formal employment for many women in Bangladesh,<sup>58,59</sup> with approximately 80% of the four million employees comprised of women.<sup>60</sup>

Gender-based violence (GBV) survivors, Rohingya, pregnant and nursing mothers, and youth and adolescents were also part of the mentioned groups of women in project descriptions. The Rohingya emergency is a large-scale ongoing humanitarian crisis. Bangladesh is the host country for many Rohingya refugees who have fled violence and persecution in Myanmar.<sup>61</sup> It is estimated that 85% of the total refugee population are women and children, and 16% of households are female-headed.<sup>62</sup>

Identifying the specific groups of women that funding is intended to support greatly enables the ability to identify gaps in funding. Further, addressing the differential needs of women is complex given that economic empowerment and access to resources are shaped by intersecting discriminations. Experiences and opportunities differ based on gender identity, race, ethnicity, nationality, migration status, sexuality, class, and caste.<sup>63</sup> Knowing which groups of women are targeted through international funding provides a starting point for better coordination amongst international funders and helps to ensure that those groups on the margins also receive appropriate attention.

## 4.8 NGOs received the most funding as implementers supporting women's groups with WECs elements

Identifying the implementers of WEC projects was challenging due to gaps in funder reporting. Eleven of the 18 projects we identified reported the type of organisation receiving the funds. Of these, non-governmental organisations (NGOs) received the highest amount of funding. The highest funded project by USAID was channelled to one regional NGO, the Dhaka Ahsania Mission.

Our KII respondents also mentioned NGOs as being the main implementers of WEE, WFI, and WECs programmes.<sup>v</sup>

Funding going towards the OECD purpose code for women's rights organisations and movements, and government institutions was \$0.7m of the total funding captured to women's groups with WECs elements. There were four projects, of which three were marked either 'OECD principal' or 'PWYF exclusive focus on women'. These projects included:

- The EC - International Partnerships funded project strengthening women's collectives to increase equal access to and control of economic resources.
- The Diakonia Sweden funded project, 'ADESH POWER 2016–2020', which aimed to sensitise, organise, and raise collective action for gender and development. Its major activities involved forming and organising different groups such as school and community-based girls' rights protector groups and adolescent groups.

<sup>v</sup> KIIs, conducted 2021.

## 4.9 COVID-19 and WECs funding

Research has shown that the COVID-19 pandemic has had disproportionate social and economic impacts on women.<sup>64</sup> This is especially true for poor and marginalised women who are at a higher risk of loss of livelihood, economic opportunities, and increased risk of violence.<sup>65</sup> The effects of global lockdowns have led to a loss of income and reduced earnings for women.<sup>66</sup> School closures and reduced care services have led to an increase in unpaid care work, for which women already bear the large share.<sup>67</sup> Additional social and economic stress due to increased responsibilities, along with reduced mobility and social isolation have also led to an increase in GBV.<sup>68</sup> The existing inequalities between groups of women have also been brought to light with impact and spread of the virus being experienced differently based on race, disability, income, and age.<sup>69</sup>

The disproportionate impact of the pandemic has renewed urgency for global stakeholders to commit to action and prevent a reversal of progress made for WEE and Sustainable Development Goal (SDG) 5.<sup>70</sup> The impacts of COVID-19 have been noted as a concern by the GoB, potentially reversing its progress made towards gender equality including girls' school enrolment, maternal mortality, and child marriage.<sup>71</sup>

Recent evidence suggests that savings groups have been helpful in coping with the economic fallout of COVID-19 in several country contexts.<sup>72</sup> At a household level, savings groups have helped mitigate income loss for members with small businesses and mitigating concerns about food security, while supporting community response during the pandemic. Savings groups have also, in some cases, demonstrated their resilience by adapting new ways of meeting digitally and finding alternative ways of generating income.<sup>73</sup>

While WEC type groups offer resilience in the face of the economic challenges of COVID-19, it is also clear that COVID-19 has created additional financial challenges for them. Evidence from savings groups research suggests that the increased disbursement of funds to group members has depleted savings in some cases, while the disruption to unemployment and income has impacted savings.<sup>74</sup>

To build on the growing research of how international funders are responding to the gendered impacts of the COVID-19 pandemic<sup>75</sup> in Bangladesh, we analysed our most recent data, collected from the IATI data source for 2020–2021.<sup>w</sup> Out of the 1,302 grants projects for 2020–2021, 155 projects were identified with a COVID marker or COVID search terms.<sup>x</sup> Out of these, one project was identified as having a WECs focus. This included:

- In 2020, the Netherlands MFA funded a project, 'DHA Rohingya Justice'. This project had built a network of women survivors in the Rohingya refugee camps and considered limitations imposed by the spread of COVID-19 when rolling out their project activities.

<sup>w</sup> 2020–2021 data was only available for IATI and CANDID. Thus, our analysis for COVID has been done on a different subset of our dataset that is not comparable to the rest of our analysis in the report for 2015–2019, where complete data from four different data sources were analysed.

<sup>x</sup> To view all COVID search terms, please refer to the 'COVID terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

# 5. Conclusion and recommendations

This report has provided insight into the ways that funders have integrated women's groups with WECs elements into their programmes in Bangladesh. Funding to the 18 women's groups identified was a small portion of total WEE grant funding to Bangladesh between 2015–2019. Our review suggests that participatory learning and life skills were the most featured WECs element among women's groups. Additionally, funders tended to integrate such projects into larger broader development or WEE/gender programming. The majority of these projects were reported as targeting the government and civil society, agriculture, forestry, and fishing sectors.

Our research has also outlined some of the limitations in tracking non-grant funding for WECs. A more comprehensive picture of the WECs international funding landscape is undermined by gaps in funder reporting of non-grant financial flows to publicly available sources.

The following recommendations would significantly improve the transparency of the international funding landscape for WECs through publication of consistent, robust, timely, accessible, and comparable data across datasets and DFI portals. Our global transparency report (forthcoming 2022) will further unpack data challenges and include additional recommendations.

## Transparency recommendations

**1) Publish key fields and harmonise where possible.** Ideally, all funders should create one dataset that can be used for reporting to various portals, including open databases and funders' own websites. At a minimum, funders should harmonise information across platforms. Data platforms should enable and encourage funders to report on key fields, and funders should consistently report on these. Fields include:

- **OECD gender marker scores.** This provides information on the gender intentionality of a project. Publish these scores both in OECD and IATI data and where applicable, alongside funders' unique gender scores.
- **Sectors and implementers.** Use the CRS code list, including sector/purpose codes and parent-channel (implementing organisations type) codes, and recipient organisation names, including for multi-year projects within datasets. Avoid "blank" reporting in these fields.
- **Targeted groups.** Specify which groups of women are targeted by funding, even where WECs is a sub-component of a broader project. This provides better insight into whom is included/excluded in WEE or other programmes and how this might be addressed, specifically for marginalised groups of women. For example, funders can mention age group, race/ethnicity, disability status, social class, and religious affiliation.
- **Titles and descriptions.** Funders should provide clear titles and detailed project descriptions and clearly indicate WEC objectives. This allows for more reliable and robust WECs identification and analysis.



**2) Publish more evaluations and results.** The sparse reporting of project evaluations and results significantly limits the ability to measure the impact and learn from investments in WECs and women's groups with WECs elements. To improve this:

- Funders should publish evaluations and results information where possible and as soon as they become available.
- Funders should publish on all aspects of programme activities. This is particularly relevant where WECs or women's groups with WECs elements are a component or objective of a much larger programme.
- Data platforms should enable and encourage funders to publish evaluations and results information where not already possible.

**3) Improve data accessibility:** Improving accessibility of programmatic and financial data is vital to track funding for individual projects. To improve this, funders should:

- Make project lists and the results of project searches exportable in CSV or other formats compatible with common software suites.
- Facilitate browsing and downloading of project documents.

Providing this information in a consistent and complete way will enhance the ability to understand where and how funding is being delivered at country level and with what results, which in turn can inform more strategic decision-making and improve coordination between in-country stakeholders and international funders.

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