



MONASH  
University

# Gender analysis of Oxfam- partnered savings and loans groups

IMPRESTA OSAN

Data	Impresta	Fulan Hira	Fo Fali Osan inan hira	Hela Restu	Funan ...% ..%	Multa ...% ..%	Ass Teseu Total
29-1-14	450	-	-	450	15.00		117.
29-2-14		-	50.00	400	15.00		132.
29-3-14			50.00	350	15.00		147.
29-4-14			50.00	300	15.00		162.
29-5-14			50.00	250	15.00		177.
29-6-14			50.00	200	15.00		192.
29-7-14			50.00	150	15.00		207.
29-8-14			50.00	100	15.00		222.
29-9-14			100	-	15.00		237.
29-9-14	1070	11	-	1070	-		-
29-10-14			100	970	32.10		269.10
29-11-14			100	870	32.10		301.20
29-12-14			100	770	32.10		333.30

RAI OSAN

Data	Rai Osan		Foti Fali	Hela Hamotuk	Funan .....%	Ass Teseu
	OB	VOL				
29-3-15	1	1		224,40		154

Dr. Sara Niner

# Theory

- ...it is believed that financial inclusion or microfinance programs (microcredit and savings) are a worthwhile development intervention to raise the status women, although methods and outcomes are greatly contested.
- Development agencies hope that women benefit not just economically, but through a ‘virtuous spiral’ to also develop greater decision-making power and leadership skills and upwards to social or personal empowerment (Mayoux 2005).
- Some argue that micro finance programs are the perfect grassroots networks with which to introduced new ways of thinking about gender to men and women (Mayoux 2005)
- ... potential negative impacts on women such as increased work burdens, or any kind of ‘backlash’ as recent research into economic empowerment programs has suggested (Mayoux 2005; Eves and

# Summary Oxfam-TL Savings Program

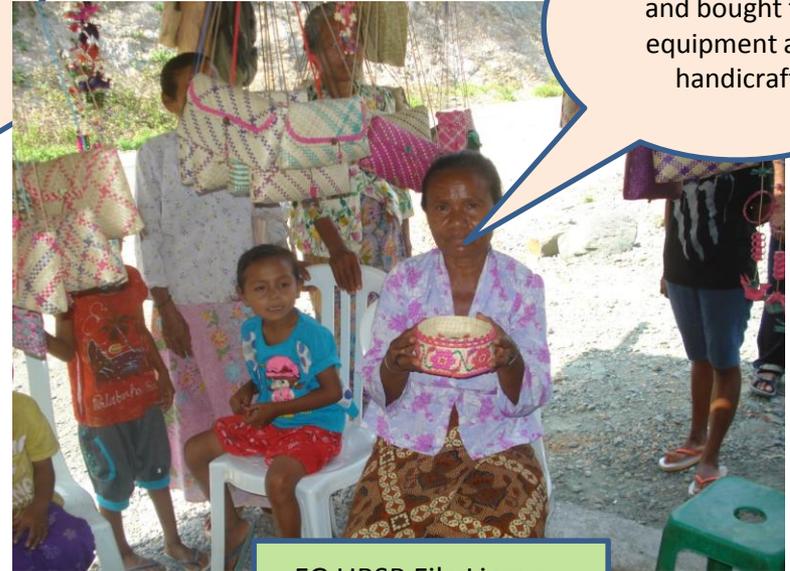
- Oxfam Program=100 savings and loans groups in 4 districts
- Through local NGO partnerships
- UBSP (*Usaha Bersama Simpan Pinjam*: ‘working together to save and borrow’) or GREO (*Grupus Rai no Empresta Osan*)
- composed of family members or local community wanting to improve household economies
- monthly meetings to collect regular savings contributions from each member (50 cent to \$2).
- Members (and sometimes external community) can borrow money from the group’s savings, and then repay with interest.
- Later, the group can decide to divide the money, so they each receive their share of savings and interest earned by the group.

# The Success of UBSP Group



I loaned money to set up my small kios business

FG UBSP Hametin  
Unidade – Zumalai,  
Covalima



We loaned money and bought the equipment and handicraft

FG UBSP Fila Liman –  
Maubara, Liquica

# RESEARCH OBJECTIVES

- *... the research will examine the potential for the UBSPs as a strategy for the empowerment of women. In doing so, it will seek to understand more about the social dynamics of these groups through a gendered lens to ensure that negative impacts - such as increased work burdens, or 'backlash' against women – are mitigated and positive benefits are maximized. The key questions Oxfam seeks to answer are:*
  - *Are these programs successful/unsuccessful and to what degree*
  - *What are the motivations for men and women to join these groups, and what do they perceive as the benefits of membership*
  - *What are the factors that enable and inhibit women and men to participate, lead and benefit from these groups and are there any related negative results?*

# STUDY DESIGN



Where was the research conducted?

Research covered 17 groups in:

- Liquisa (2)
- Ainaro (4)
- Covalima (Zumalai) (4)
- Oecusse (Pante Makasar, Bobometo and Nitibe) (7)

Types of groups

- Mixed-gender groups (male and female majority)
- Women-only groups

*Map of Timor: Research took place around Liquisa, Oecusse, Suai and Ainaro*

# STUDY DESIGN



- Ethics and informed consent (use of audio recording and some photography to capture methodology)
- Collection of demographic data in a survey form
- Focus Discussion Groups
- Interviews with Leaders (Xefes), Secretaries and Treasurers of groups and also with the partner NGOs
- Collaboration and validation method: checking data with informants and stakeholders through community consultation

# Results: Demographic Data

% With Some Education			
	Female	Male	Total
Ainaro	65%	86%	70%
Covalima	75%	78%	76%
Oecusse	53%	44%	49%
Total	60%	58%	59%

Education levels on average lower in Oecusse & higher in Covalima

# Results: Demographic Data

Average Loan Amount			
	Female	Male	Total
Ainaro	\$138	\$117	\$134
Covalima	\$403	\$550	\$457
Oecusse	\$76	\$84	\$80
Total	\$147	\$176	\$157

Loan amounts on average lower in Oecusse,  
higher in Covalima

# Findings & Recommendations

## Finding 1:

Groups based on prior networks and modes of sociality mixed with introduced methodologies.

*“men and women complete each other” /*

*“mane fetu kompleta malu”*

*“we sit together” / “tuur hamutuk”*

***Finding 5: Groups demonstrate women superior status as money managers, more trustworthy and transparent group administrators and calm and patient leaders.***

- Groups expressed commonly held Timorese beliefs that women are superior money managers and are best Treasurers. Some members also advocated women leaders, administrators or Secretaries because they were more trustworthy and transparent, calm and patient.
- In this way groups are a vehicle to build on women's perceived superior status & raise the status of women (different strategies for mixed-gender and women-only groups). Also assists in mitigating negative outcomes for women.

**Recommendation 5: Build on women's strengths for increased participation at all levels of group work**

***Finding 6: A barrier to women's participation in savings and loans groups was the added duties of group membership and the conflict caused between reproductive and productive roles.***

- conflict for women between their reproductive, productive and community work raised subtle ways in FGs and interviews. Little awareness about how much longer women work due to their household duties (referred to as women's 'light' or 'easy' work). This lack of awareness was a barrier for women's participation.
- potential harmful outcome for women: conflicts with husbands over their participation & increased mobility and a husband's sense of loss of control over a wife's activities. Several groups had mitigation strategies in place: briefing men and families to support their women in the home & 'participation agreements'. This prevented conflict, broke down a barrier to participation for women and created greater gender awareness amongst men.

**Recommendation 6: Acknowledge women's 'triple burden' and make this part of group planning and policy**

***Finding 7: Mixed gender groups can entrench gender discrimination or become vehicles for building gender equity and fostering female leadership.***

- Strategies to build gender equity: gender balance (critical mass of women), effective gender awareness and enabling environments in groups
- “Microfinance programmes also provide a potentially large and organised grassroots base for developing advocacy and lobbying strategies around gender issues.” (Mayoux 2002) : discuss the roles and relationships between men and women ;customary attributes and roles; men’s traditional privileges; decision-making and access to resources; barriers to women’s participation (done carefully i.e gender synchronisation techniques)

**Recommendation 7: Improve women’s participation and leadership in mixed-gender groups**

## ***Finding 8: Women-only groups can be avenues for empowerment but currently few have this agenda.***

Most ‘women’s-only’ groups are not so by design but circumstance. Their aim was to help their families and communities economically rather than increasing gender equality or raising women’s status in their communities. Nor do the groups espouse aims of women’s empowerment or raising women’s status and gender equality that micro-credit programs are known for promoting. There were only two women-only groups who did and they could become case studies and models for other women-only groups.

**Recommendation 8: Understand the difference that women’s groups have made in their communities and strengthen and share these stories**

## ***Finding 9: Partner organisations require further gender awareness training***

- Partner organisations demonstrated fairly typical attitudes reinforcing customary gender attributes, roles and relations.
- A greater awareness of gender as a concept and Oxfam's goal of gender justice is required if this aim is to be pursued in these programs.

**Recommendation 9: Partner organisations receive further gender awareness training and are encouraged to become participants in future gender strategies.**

# Research to Action

- Incorporation into Oxfam's overall gender strategy and work as an agency
- In-country adaptation of program model and gender capacity building and mainstreaming
- Opportunities to further explore the findings around kinship
- Reflection on meaningful timelines for gender transformative work
- Reinforcement of the need to understand VAW and economic empowerment approaches