2023 CLA CASE COMPETITION

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Case Title:

Generating Evidence for better Informed Decision:Women ' s Financial

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Organization:

USAID/Egypt and Pathfinder

Summary:

The Women ' s Economic and Social Empowerment Program is a five-year program funded by USAID and implemented by Pathfinder International. The Program is designed to engage, leverage, and partner with the private sector as well as public social service initiatives to encourage women ' s participation in the workforce; generate demand for financial services; promote tailored, market-based solutions to women ' s economic empowerment; and strengthen Violence Against Women (VAW) prevention such that women become more economically and socially resilient.

Financial inclusion is one of the main pillars within the WESEP project. In order to enhance the awareness of financial inclusion and financial services among female workers, the project has implemented a peer-to-peer knowledge transfer model.

To evaluate the effectiveness of the Peer-to-Peer FL approach, a comprehensive study was conducted to assess its success rate in achieving the desired outcome of increasing financial literacy knowledge among female workers. The findings are crucial for the project's team as they serve as a guide for determining the next steps. Based on the results, the team can decide whether to expand the model or to suspend its implementation and propose alterations.

The assessment revealed that the peer-to-peer model did not effectively instate the desired financial literacy knowledge. This mandated the necessity of exploring an alternative modality to improve the impact of the program. The Program team utilized these results to reassess the approach and make informed decisions on how to proceed, to ensure that the objectives of increasing financial literacy among female workers are met effectively and efficiently.

1. **WHAT: What is the general context in which the case takes place? What organizational or development challenge(s) or opportunities prompted you to collaborate, learn, and/or adapt?**

The program defines women's economic empowerment based on two key factors. Firstly, it emphasizes the importance of women being able to make informed decisions regarding the utilization of their income. Secondly, it highlights the significance of women having improved access to digital and financial services, enabling them to effectively manage their personal finances and navigate unforeseen financial risks with resilience. This definition aligns with the vision outlined in the Egyptian Women Strategy 2030, where women's financial inclusion is closely linked to the increased participation and usage of financial services by women. The program firmly believes that true "inclusion" and "economic empowerment" cannot be achieved without providing targeted women with the necessary financial literacy as an initial step. It recognizes that empowering women in financial matters is fundamental to their overall economic empowerment and aligns with the program's objectives.
The program targets industries with a high density of female workers, exemplified in this case study by the Ready-Made Garments (RMG) sector in Port Said, a prominent governorate in this industry where women constitute 60% of the labor force. The primary design of the program's financial literacy intervention involves structured training sessions for groups of women employed in the targeted firms. These training sessions typically last for three hours and cover various aspects of financial literacy. The content includes practical guidance on efficient personal budgeting, emphasizing the distinction between needs and wants. Moreover, the training provides insights into optimizing financial performance, encompassing topics such as credit facilities, benefits, savings strategies, and wealth accumulation. Additionally, the content aims to raise awareness among the beneficiaries about accessible and affordable financial products and services that can support effective personal financial management. This encompasses digital payments, micro-insurance schemes, savings products, and Buy-Now-Pay-Later (BNPL) facilities.

2. **What two CLA Sub-Components are most clearly reflected in your case?**

Technical Evidence Base

Decision-Making

3. **HOW: What steps did you take to apply CLA approaches to address the challenge or opportunity described above?**

The Women's Economic and Social Empowerment Program initially assumed that by signing Memorandums of Understanding with firms, the implementation of comprehensive interventions could be smoothly executed. These interventions included providing three-hour financial literacy training and establishing connections between women and financial services providers to facilitate immediate access to and adoption of financial services.

However, the program encountered challenges due to the nature of work dynamics within the targeted private sector firms. The traditional approach of conducting structured training sessions, where the financial literacy trainer would educate multiple groups of workers in consecutive rounds, proved unfeasible. The women working in these firms were unable to leave their production lines for three hours at a time. As a result, the Peer-to-Peer knowledge transfer model emerged as a promising alternative. This model facilitated accelerated learning and the dissemination of financial literacy messages without relying on structured training settings. To implement this model, the program provided Financial Literacy Training of Trainers (ToT) for a select group of proactive workers/employees, referred to as " Ambassadors," within each firm. These chosen ambassadors were then responsible for cascading the knowledge they acquired to their peers and colleagues.

The Program ’ s MEL team, along with the CLA advisor acknowledged the challenge received from technical team regarding the difficulty of implementing activities inside PS firms. To this point, it became apparent that providing literacy messages in a structured training setting is not a possibility. Consequently, it was agreed to roll out the peer-to-peer model in one industrial zone as a pilot for four months. Nevertheless, traditional peer-to-peer methods are usually subjected to a wide range of challenges in efficiently transferring the exact amount of knowledge with its envisioned goals. Moreover, this intervention is tied with indicators that measure the knowledge level obtained post the intervention, which poses another challenge subsequent to how the program can trace the knowledge cascading process, to determine the model ’ s efficiency.

After implementing the peer-to-peer methodology in private sector firms for four months, the Program's CLA and MEL team provided support by conducting an assessment exercise. The purpose of this exercise was to evaluate the uptake and retention of financial knowledge among beneficiaries who received information from deployed ambassadors. The assessment was conducted with the highest percentage of phone trials where 80+% of the beneficiaries were reached. The assessment exercise yielded less than satisfactory results, indicating a considerably low overall knowledge retention rate. Only 27% of the beneficiaries reported receiving financial literacy messages through the affiliated ambassadors in the targeted pilot firms.

The evidence supported by the results led the technical team to exert more collaborative efforts with the PS management to relay the importance of providing structured three-hour training. The communication successfully landed to midway agreements of providing the training sessions after working hours. Accordingly, the Program ’ s FI team took a decision to deviate from the peer-to-peer learning model and to replace it with the delivery of financial literacy and awareness to workers through the Program ’ s Financial Inclusion Senior Advisor. The adapted model came into effect in May 2023.

The new model is anticipated to deliver dependable outcomes by assessing the level of knowledge through a post-training survey of ten multiple-choice questions, completed by the trainees. By intertwining the training with the service provision, the program's MEL team were able to monitor the number of beneficiaries who subscribed to DFS (Digital Financial Services). This approach facilitated the recording of indicators in a more systematic and consistent manner.

4. RESULTS: Choose one of the following questions to answer.

We know you may have answers in mind for both questions; However please choose one to highlight as part of this case story

A. DEVELOPM ENT RESULTS

The seamless integration between MEL and CLA within the program proved invaluable in gaining a comprehensive understanding of the intervention's context. This integration provided a multidimensional perspective on how the program's interventions were perceived by the various targeted groups involved. CLA played a vital role in establishing effective feedback channels where concerns and assumptions could be collected and analyzed, leading to the development of operational and technical solutions. In this case, CLA yielded evidence-based findings indicating that the peer-to-peer model was not the most efficient methodology for the given context. This insight enabled the technical team to make an informed decision to replace the model with a structured "classroom" setting.

Furthermore, the utilization of the CLA approach to refine the Program's financial inclusion model had many benefits across various aspects:

- Cascading of literacy content is now facilitated by members of the Program's Financial Inclusion team, resulting in significantly higher awareness delivery skills compared to ambassadors selected from private sector firms' staff.
- Modifying the model to enable the cascading of awareness in a group setting has led to reaching a much larger pool of beneficiaries compared to the peer-to-peer cascading model.
- The model redesign has enhanced the MEL team's ability to track indicators associated with these interventions through a systematic methodology. This approach ensures that data collection is consistent, leading to reliable results.
- The assessment provided valuable insights into various aspects that need to be considered during implementation. This includes understanding the dynamics of high-density labor industries within private sector firms, the nature of their daily production commitments, and how any deviations in these commitments and targets impact costs and profits. Therefore, engaging with the management of private sector firms and gaining their full support is crucial for achieving the objectives of the WESEP Program

5. **ENABLING CONDITIONS: How have enabling conditions - resources (time/money/staff), organizational culture, or business/work processes - influenced your results? How would you advise others to navigate any challenges you may have faced?**

The inclusion of CLA approach as an integral element in the Program's design proves highly advantageous. It allows for the piloting of innovative models and subsequent assessment modalities to gather insights and make necessary adaptations. This approach supports the convergence of activity results to the Program ' s desired targets and outcomes.

CLA played a pivotal role in fostering effective communication and engagement among all stakeholders. By employing feedback loops, CLA facilitated a comprehensive understanding of the concerns and perspectives of various parties involved, including the project sponsors (PS), targeted groups, the technical team, and MEL team. This inclusive approach paved the way for establishing a shared understanding and consensus, which in turn led to the development of a clearer roadmap for future actions. Hence, allowing for a better-informed decision-making process that is technically evidence-based.

An essential factor contributing to this success is the generation of reliable data through the assessment, enabling the program to promptly respond and redesign the intervention as needed. This exercise exemplifies the importance of learning through testing assumptions and hypotheses, going beyond a narrow focus on program outputs or deliverables. It further promotes and encourages CLA practices across all program aspects.

Recognizing the significance of collaboration, the Women's Economic and Social Empowerment Program established a channel of communication with other USAID-funded projects in Egypt that share a focus on the private sector. Through this channel, the program can share lessons learned and best practices derived from the assessment. This collaborative approach aims to leverage collective efforts, enhance the design of intended interventions, and maximize the efficient use of resources.