

WEE-DiFine is an exciting research initiative aimed at generating a comprehensive body of evidence through funding rigorous research at the intersection of DFS on WEE.

PROBLEM STATEMENT



- Digital financial services (DFS) offer a route to women's financial inclusion in contexts where this is very low.
- DFS are often not designed with women or women's economic empowerment (WEE) in mind.
- A greater understanding of how DFS impact women is needed.
- Impact evaluations of programs can identify the positive effects of DFS and their influence on WEE, but there is little research on this intersection.

WHY EVALUATE?

- To make sure they work - Evaluations assess whether a program has its intended effect.
- To understand who benefits the most - Evaluations can determine to what extent women, and specific subgroups of women, benefit differently from a program.
- To demonstrate what works - Increasingly, donors are looking to evidence when making decisions about what programs to support.
- To scale impact - IEs generate evidence that can be harnessed to scale up programs.

WHAT HAVE COMPLETED IEs TAUGHT US?



Research shows that DFS has transformative effects on women in various ways:

- Overcoming systematic discrimination in lending practices
- Enhancing physical and occupational mobility
- Reducing safety concerns regarding handling and carrying cash
- Enhancing crisis coping abilities through informal transfers and savings



HOW TO EVALUATE?

When considering an IE, implementers should first consider:

- Target Population - *Who does your program serve?*
- Scale of the Program - *How many beneficiaries does your program reach?*
- Outcomes of interest - *What do you seek to measure?*
- Uniformity of the program - *Do all beneficiaries receive the same services?*



THE SOLUTION STATEMENT: YOU CAN DO IT TOO!

The WEE-DiFine initiative has the resources to help implementers with the following:

- Gain the right tools to design evaluatable programs
- Gain resources like funding to conduct evaluations
- Use the WEE-DiFine network to match with research teams
- Use the WEE-DiFine network to disseminate their findings and highlight successes about their programs that can help to promote existing programs and scale up future activities.