

## Compendium of External Resources

### Women's Economic Empowerment and Digital Financial Inclusion (WEE-DiFine) Research Initiative

*WEE-DiFine has compiled a list of open-access resources that explore the intersection of digital financial services (DFS) and women's economic empowerment (WEE). This list is designed to serve as a reference point for researchers to identify ongoing gaps in the empirical record as additional research is generated. Please note that this is by no means an exhaustive list, nor an assertion by WEE-DiFine that these are the best resources available. We also encourage researchers to consult other available resources.*

#### Academic Publications

- [“Consumer Protection for Financial Inclusion in Low and Middle Income Countries: Bridging Regulator and Academic Perspectives”](#) by [Seth Garz](#), [Xavier Giné](#), [Dean Karlan](#), [Rafe Mazer](#), [Caitlin Sanford](#), and [Jonathan Zinman](#) under [Innovations for Poverty Action's \(IPA\) Consumer Protection Research Initiative](#) explores how markets for consumer financial services can lead to privacy concerns for users. Additionally, the paper outlines key areas for future research for evidence-based consumer financial protection.
- [IFPRI Discussion Paper "Exploring Gendered Experiences of Time-Use Agency in Benin, Malawi, and Nigeria as a New Concept to Measure Women's Empowerment"](#) by [Sarah Eissler](#), [Jessica Heckert](#), [Emily Myers](#), [Greg Seymour](#), [Sheela Sinharoy](#), and [Kathryn M. Yount](#) is a qualitative study which explores the concept of time-use agency in women's empowerment. The paper identifies the gendered dynamics and barriers that women face when determining how to use their time.
- [“Measuring Women's Agency”](#) by [Aletheia Donald](#), [Gayatri Koolwal](#), [Jeannie Annan](#), [Kathryn Falb](#), and [Markus Goldstein](#) under the [World Bank Group](#) proposes a multidisciplinary framework to measure women's agency. The paper examines existing measurement approaches, presents new evidence, and highlights areas for future research.
- [“No Household Left Behind: Afghanistan Targeting the Ultra Poor Impact Evaluation”](#) by [Guadalupe Bedoya](#), [Aidan Coville](#), [Johannes Haushofer](#), [Mohammad Isaqzadeh](#), and [Jeremy P. Shapiro](#) investigates whether an ultra-poor graduation program can lift households out of poverty in Afghanistan. The team presents two measures of women's economic empowerment.

The first, which focused on household finances and expenditures, failed to detect statistically significant impacts. However the second, which included additional dimensions, detected large and statistically significant impacts. This example highlights the importance of rigorous WEE measurement.

- [Social Indicators Research's "Organising Concepts of 'Women's Empowerment'" for Measurement: A Typology](#) by [Lu Gram](#), [Joanna Morrison](#), and [Jolene Skordis-Worrall](#) utilizes feminist and political philosophy to develop a concept of empowerment to guide WEE measurement and evaluation.
- ["Towards Inclusive Digital Finance in Indonesia"](#) by [Lolita Moorena](#), [Mikaela Rabb](#), [Aliyyah Rusdinar](#), [Simone Schaner](#), [Caroline Tangoren](#), and [Natalie Theys](#) is a white paper under the [Abdul Latif Jameel Poverty Action Lab \(J-PAL\) SEA Inclusive Financial Innovation Initiative](#) that reviews recent global evidence on digital finance, including a deep dive on the opportunities and roadblocks in the Indonesian context, and identifies areas for further research.
- ["Using Machine Learning and Qualitative Interviews to Design a Five-Question Women's Agency Index"](#) by [Seema Jayachandran](#), [Monica Biradavolu](#), and [Jan Cooper](#) utilizes a new survey methodology which combines mixed-methods data collection and machine learning to measure women's agency.
- [World Development's "Development of the Project-Level Women's Empowerment in Agriculture Index \(pro-WEAI\)"](#) by [Hazel Malapit](#), [Agnes Quisumbing](#), [Ruth Meinzen-Dick](#), [Greg Seymour](#), [Elena M. Martinez](#), [Jessica Heckert](#), [Deborah Rubin](#), [Ana Vaz](#), [Kathryn M. Yount](#), and [the Gender Agriculture Assets Project Phase 2 \(GAAP2\) Study Team](#) proposes and tests ways to adapt a project-level Women's Empowerment in Agriculture Index (pro-WEAI) for further development of WEE metrics.
- [World Development's "Measuring Women's Decision-Making: Indicator Choice and Survey Design Experiments from Cash and Food Transfer Evaluations in Ecuador, Uganda and Yemen"](#) by [Amber Peterman](#), [Benjamin Schwab](#), [Shalini Roy](#), [Melissa Hidrobo](#), and [Daniel O. Gilligan](#) evaluates food and cash transfer programs provided to female heads of household to measure women's decision-making outcomes in Ecuador, Yemen, and Uganda.
- [J-PAL's "What Works to Enhance Women's Agency: Cross-Cutting Lessons from Experimental and Quasi-Experimental Studies"](#) by [Wei Chang](#), [Lucía Díaz-Martin](#), [Akshara Gopalan](#), [Eleonora Guarnieri](#), [Seema Jayachandran](#), and [Claire Walsh](#) uses a cross-cutting approach to understand mechanisms, both direct and indirect, through which interventions influence women's agency.

## Research and Policy Briefs

- [“A Conceptual Model of Women and Girls’ Empowerment”](#) by the [Bill and Melinda Gates Foundation](#) develops a model of women’s empowerment and proposes practical applications for this model.
- J-PAL’s [“Designing Financial Services and Social Protection Programs to Enhance Women’s Economic Empowerment”](#) by [Mikaela Rabb](#) reviews evidence on the causal link between financial services and WEE. The piece asserts that interventions better advance WEE when they facilitate women’s control over their own finances.
- [“Impact of Mobile Money on Poverty”](#) by the [Bill and Melinda Gates Foundation](#) presents rigorous evidence on the impacts of mobile money on alleviating poverty.

## Reference Guides

- J-PAL’s [“A Practical Guide to Measuring Women’s and Girls’ Empowerment in Impact Evaluations”](#) by [Rachel Glennerster](#), [Claire Walsh](#), and [Lucia Diaz-Martin](#) presents guidance for designing effective strategies to measure women’s and girls’ empowerment in impact evaluations.
- [Center for Global Development \(CGD\)](#) and [Data2X](#)’s [“Measuring Women’s Economic Empowerment A Compendium of Selected Tools”](#) by [Mayra Buvinic](#), [Megan O’Donnell](#), James C. Knowles, and [Shelby Bourgault](#) reviews multiple WEE measurement tools to help readers select the most appropriate tools for their needs.
- IPA’S [“Women’s Economic Empowerment Through Financial Inclusion”](#) by [Kyle Holloway](#), [Rebecca Rouse](#), and [Zahra Niazi](#) reviews evidence on the causal relationship between financial inclusion and WEE and highlights knowledge gaps that require further investigation.
- [“Measuring Women’s Economic Empowerment in Financial Inclusion”](#), a [FinEquity publication](#), is a reference guide that aims to assist financial inclusion stakeholders in their efforts to effectively measure WEE.
- UCSD’s [EMERGE](#) Report, [“A Roadmap for Measuring Agency and Social Norms in Women’s Economic Empowerment”](#) offers guidance on the measurement of women’s agency and social norms in the context of WEE. This publication features a heat map that identifies where various measures of agency have been explored.

- [UKAid's "Measurement of Women's Economic Empowerment"](#) by [Rebecca Calder](#), [Sophie Rickard](#), and [Kavita Kalsi](#) examines best practices and proposes recommendations for effective WEE measurement.
- [FinDev Gateway](#), a project of CGAP, has launched the [FinEquity Knowledge Guides](#), a curated directory of practical resources – case studies, tools, publications, and more – for advancing women's financial inclusion.