



Savings Groups and Economic Empowerment Among Senegalese Smallholder Women Farmers: A Two-Year Impact Evaluation

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Abstract

Savings groups have been recognised as effective mechanisms for promoting economic empowerment among marginalized populations in Africa, particularly smallholder women farmers who often face significant financial constraints and limited access to formal credit and markets. The evaluation employs a mixed-methods approach, combining quantitative data from surveys with qualitative insights gathered through in-depth interviews. Data collection took place at baseline () and follow-up points (), utilising structured questionnaires to assess group members' financial outcomes and perceptions of group activities. Findings indicate that participation in savings groups has significantly improved women farmers' financial literacy, with a notable increase in the average proportion of savings allocated towards investment opportunities from baseline to follow-up (from 35% to 48%). Savings groups have demonstrated their efficacy as a tool for enhancing economic empowerment among Senegalese smallholder women farmers. The findings suggest that structured financial support and community-based initiatives can play a crucial role in addressing persistent socioeconomic challenges. Based on the study's results, it is recommended that policymakers consider expanding access to savings groups, possibly integrating them with other social protection programmes designed for vulnerable populations like smallholder women farmers.

Keywords: *African Development, Empowerment Economics, Gender Studies, Microfinance, Participatory Research, Savings Groups, Smallholder Agriculture*

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