

Center for Community-Based Resource Management (CBRM)

Natural Resources Institute, University of Manitoba

CBRM Database

Date:	02/21/2010	Entry Number:	1077
Case Study Name:	Female Empowerment, Impact of a Commitment Savings Product in the Philippines		
Authors:	Ashraf, N., Karlan, D., and Yin, W.		
Document Type:	paper in scientific journal		
Year:	2010		
Language:	English		
Document Location:	World Development 38 (3) 333–344		
Full Citation:	Ashraf, N., Karlan, D., and Yin, W. 2010. Female Empowerment, Impact of a Commitment Savings Product in the Philippines. World Development 38 (3) 333–344		
Region:	Southeast Asia		
Country:	Philippines		
Ecosystem Type:	coastal marine		
Social Characteristics:	remote community, other (women)		
Scale of Study:	household		
Resource Type:	other (microcredit)		
Type of Initiative:	research-driven project		
Community- Based Work:	development planning, other (women empowerment)		
Keywords:	savings, microfinance, female empowerment, household decision making, commitment		
Summary:	Female “empowerment” has increasingly become a policy goal, both as an end to itself and as a means to achieving other development goals. Microfinance in particular has often been argued, but not without		

	<p>controversy, to be a tool for empowering women. Here, using a randomized controlled trial, we examine whether access to and marketing of an individually held commitment savings product lead to an increase in female decision-making power within the household. We find positive impacts, particularly for women who have below median decision-making power in the baseline, and we find this leads to a shift toward female-oriented durables goods purchased in the household.</p>
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