



People for development

WINGS+ Model for Economic Strengthening of Low-Resource Women
and Households: an overview of the model and compendium of related
resources

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Introduction

AVSI Foundation has a long experience working alongside low-resource women and families, seeking to help them to identify income generating opportunities that will enable them to meet their most sacred duties of protecting themselves and providing for their families and strengthen their innate resiliency in front of the inevitable shocks and stresses of life. AVSI has long been convinced of the value of investing in the skills and assets of women as the best way to support the most vulnerable members of society including children, the disabled and the elderly. Across the world, but most acutely in East Africa and countries such as Uganda, AVSI staff have lived through serious crises including war and civil conflict in addition to health pandemics including HIV/AIDS, Ebola and now the novel coronavirus COVID-19. Resiliency of a person, family and community is our goal, and we know that this will be achieved only through a combination of economic, social, personal and relational assets and capacities. AVSI has delivered such integrated support at an impressive scale: 6,700 young women through DREAMS, 7,000 youth under SKY, 208,000 people under SCORE, and 6,600 households currently within Graduating to Resilience, with well over 80% of these being girls and women.

When seeking to serve low resource and at-risk adolescent girls and young women (AGYW) specifically, we can appreciate their vulnerability to HIV/AIDS and many forms of violence.

Any economic empowerment model targeting young women needs to have some essential features:

- 1) Effectively deliver useful skills and knowledge that can transfer from one industry or job to another;
- 2) Have a reasonable cost structure for sustainability and scale;
- 3) Link to real market opportunities that do not put women into greater risk of harm or violate any child labor laws;
- 4) Cannot exclude men to the detriment of women's health including mental health, well-being and economic success;
- 5) Involve adults from the community who have the training and the heart to mentor young women; and
- 6) Pay attention to the needs of young mothers and to child well-being both in terms of the services offered as well as monitoring of outcomes.

Background and Evidence Base

In 2009, AVSI Foundation launched an innovative project to help improve the well-being of the most vulnerable women in Northern Uganda through private funding, with additional funds provided later by the World Bank. The project, Women's Income Generating Support (WINGS), was an opportunity to critically assess the effectiveness of AVSI's approach to economic strengthening for women and children within a post-conflict setting. WINGS had 1,800 participants in 120 villages over two districts, Gulu and Kitgum districts. The main goal of WINGS was to promote holistic empowerment of women and children, also contributing to the understanding of what works, why and for whom.

The **core WINGS program** had three components:

1. 4 days of business skills training (BST) delivered by AVSI Community Based Trainers (CBT);
2. An individual start-up grant of roughly \$150 once a business plan had been prepared and vetted by the CBT; and
3. Regular follow-up by CBT for a total of 12 months.

According to the **cross-cutting design** of the research, participants might have also participated in:

4. Group formation, training and self-support; and
5. Spousal inclusion, communications training and support.

To test whether the hypothesis was true and to track the positive impact of the activities, AVSI partnered with researchers at **Innovations for Poverty Action (IPA)** to conduct a randomized impact evaluation of the activities and results. The research study and program were financed by a private donor. IPA researchers studied whether the most vulnerable women could start and sustain small businesses. Despite the vulnerability of the participants and stark context, 16 months after the start-up grants were received, **WINGS participants doubled their rates of microenterprise ownership and earnings. Income gains were about five times the cost of the program.**

However, despite these economic gains, **WINGS had less measurable effect on social integration, health, or empowerment** after 16 months. AVSI learned that empowerment was not simply economic empowerment. Results from involving male partners or other family members in the household in the program were promising. Including male partners and training the couples on communication and joint problem solving led to more partner involvement and support for the business, both direct and indirect, and had a lasting positive impact on household interactions.

The IPA team, composed of Principal Investigators Christopher Blattman, Eric Green, Jeannie Annan and Julian Jamison, wrote multiple papers documenting their findings. These papers were published in respected peer-reviewed journals, a list of which is available below. IPA found that there was a **dramatic increase in business and reductions in poverty** of participants compared to the control. One year after the intervention, **monthly cash earnings doubled, cash savings tripled, and assets increased by 20 percentage points** relative to the control group. The researchers also found **large economic spillover effects** in the communities as most participants became traders and importers. This led to an increase in major trading centers and decrease in the prices of consumer goods. The study used a locally adapted checklist for anxiety and depression symptoms and found **general reduction in psychological stress** attributed to the WINGS program. But evidence did not conclusively support the conclusion of improved social integration and empowerment across all measures.¹

¹ <http://documents1.worldbank.org/curated/en/927131468316473189/pdf/860590NWP0Box30ySeriesNo10Uganda0hr.pdf>

One issue explored deeply by the program and IPA team was whether **social capital** could be fostered through specific program elements, and if doing so would lead to an increase in return. Results showed that the cross-cutting design of group formation and training increased social interactions among participants inspired more cooperation which led to enhanced social capital, economic returns, and increased risk-pooling, leading to increased incomes. These relatively short trainings show the **impact of an external intervention to overcome credit and social capital constraints with a collective action approach**, but no direct benefit was found in participants' well-being.²

In addition to these publications, IPA's policy memo³ and study summary⁴ also highlight the transformative economic gains of WINGS. The **average monthly cash income for WINGS participants increased by 98%** over the control group. Consumption, assets, and savings also improved; participants saw a **33% increase in household spending** and increased their wealth substantially.

Other papers explore the impact of the WINGS model on **Intimate Partner Violence (IPV)** in post-conflict Northern Uganda. As published in 2019 by the Prevention Collaborative, researchers explored what the data say about whether increased economic security, communication and support between intimate partners and less constricting attitudes about gender roles could reduce IPV. This paper confirmed that the standard model increased earnings and business ownership among women. However, it also found that **the economic benefits were much lower for women with poor partner relations** and that engaging male partners (as was done in the cross-cutting design element referred to as WINGS Plus (W+)) showed improved relationship quality. It is also important to note that WINGS Plus showed some decrease in autonomy and business success. **Neither models showed a significant reduction in IPV over a year of intervention.** Overall, the results of the study show the importance of quality relationships as a key determinant for economic success. It also states the importance of engaging men to improve household relationships.⁵

Similarly, an article published by the World Bank, titled "Healing Invisible Wounds and Rebuilding Livelihoods: Emerging Lessons for Combining Livelihood and Psychosocial Support in Fragile and Conflict-Affected Settings" reviewed findings from WINGS together with other impact evaluations of programs that provided (1) psychosocial support, (2) livelihoods support, and (3) combination of both to assess the impact of economic empowerment. The article found that programs with combined interventions resulted in enhanced well-being of participants especially when support was sustained over time: "Shorter-term interventions, such as cash transfers, may be insufficient to boost participants out of the adverse conditions that contribute to stress and chronic poverty while short-term loans, like microfinance programs, may create stress from the pressure for loan repayment. In addition, drawing upon community support structures was important."⁶

In addition, another paper focused on the psychological impact of WINGS, centering on the question of **whether poverty alleviation decreases depression symptoms in post-conflict settings.** Authors

² <https://www.poverty-action.org/sites/default/files/publications/The>Returns-to-Microenterprise-Support-among-the-Ultrapoorest.pdf>

³ <https://www.poverty-action.org/sites/default/files/publications/building-womens-economic-and-social-empowerment.pdf>

⁴ <https://www.poverty-action.org/printpdf/6541>

⁵ https://prevention-collaborative.org/wp-content/uploads/2019/07/STUDY-SUMMARY-WINGS_NOTHERN-UGANDA.pdf

⁶ https://www.who.int/violenceprevention/project_groups/3_JPHP_VPA_Special_Issue_Kumar_and_Willman.pdf?ua=1

acknowledged the economic gains of WINGS participants and note, “While these effects are small in absolute terms, they are large and meaningful relative to where the participants start, moving the study participants from the bottom of the local income distribution to the middle.”⁷ While participants demonstrated **improvements in depressive symptoms**, so did members of the control group. Authors explored possible explanations for this finding which contradicts other research results. Among the interesting points of learning made, authors suggest that “the program led to a large economic impact that was not moderated by preexisting symptoms of depression, thus supporting the view that **mental illness should not be presumed to be a barrier** to helping the most vulnerable to secure small amounts of capital and training to support.”⁸

Multiple studies have shown that there is ‘value for money’ in investing in adolescent girls and young women and that they will play a distinctive role in driving economic growth. The above-mentioned findings show a strong link between economic strengthening and psychosocial well-being interventions, and as a result the WINGS Plus model evolved to integrate social asset activities to mitigate the lack of gains in health and empowerment. The WINGS Plus model sees AGYWAs change agents but also recognizes the enormous impact that engaging members of their households can make in the women’s economic and social capital development.

Links to published papers

- [Building women's economic and social empowerment through enterprise: an experimental assessment of the Women's Income Generating Support \(WINGS\) Program in Uganda \(English\)](#). Logica study series; no. 1 Washington, D.C.: World Bank Group.
- IPA – [Policy Memo: Building Women’s Economic and Social Empowerment](#)
- IPA – [Study Summary: Enterprises for Ultra Poor Women After War: The WINGS Program in Northern Uganda](#)
- [American Economic Journal: Applied Economics, The Returns to Microenterprise Support among the Ultrapoor: A Field Experiment in Postwar Uganda, 2016, 8\(2\): 35–64](#)
- [Does poverty alleviation decrease depression symptoms in post-conflict settings? A cluster-randomized trial of microenterprise assistance in Northern Uganda](#), Global Mental Health (2016), 3, e7, page 1 of 9
- [The Prevention Collaborative \(2019\) Study Summary: Impact of a Microenterprise Assistance Programme \(WINGS\) on IPV Reduction in Post-Conflict Northern Uganda](#)
- [Healing Invisible Wounds and Rebuilding Livelihoods: Emerging Lessons for Combining Livelihood and Psychosocial Support in Fragile and Conflict-Affected Settings](#)

⁷ https://www.poverty-action.org/sites/default/files/publications/2016.PovertyAlleviationDecreaseDepression.GMH_.pdf

⁸ Ibid.

WINGS+ Model

Description of how the model has evolved over time and key changes

The WINGS model has evolved over the past decade through evidence based adaptive learning. Since 2009, the WINGS model has been implemented in some version in four different projects implemented by AVSI across Uganda. The original model focused on economic strengthening and results from the RCT showed positive outcomes in increased cash earnings, savings and consumption. However, these economic gains did not translate into other measures of well-being, empowerment, and improved mental health. Thus, to address this gap, the WINGS model was modified to include social asset strengthening. Below is a brief summary of the evolution of the model and cost.

1. WINGS – Northern Uganda, early recovery period, 2009-2012 (private funding)
 - Economic Strengthening package + other features tested
 - Cost: \$250 per participant for 1 year
2. SCORE – across 35 districts of Uganda, including Northern Uganda, development period, 2011-2018, USAID
 - Economic Strengthening package embedded within OVC care and support and linkage to HIV services + DREAMS add-on activities
 - Cost: average \$281 per HH per year over a period of at least 3 years, up to 5 years (\$76 per OVC per year)
3. SKY – across 30 districts of Uganda, including Northern Uganda, development period, December 2015- December 2020, Dutch Government Funded
 - Youth-focused, private sector-led model, focused exclusively on apprenticeship and entrepreneurship, including piloting and refining the “Earn as you learn” model
 - Cost: \$175 - \$810 per participant for entire project period (3-year average participation by each household)
4. Graduating to Resilience, in 1 district of Uganda, Western region, including refugee settlement, USAID (Bureau for Humanitarian Assistance)
 - Comprehensive resilience building package, including Economic Strengthening as core, embedded with nutrition and food security
 - Cost: average \$400 per HH per year over a fixed period of 2.5 years

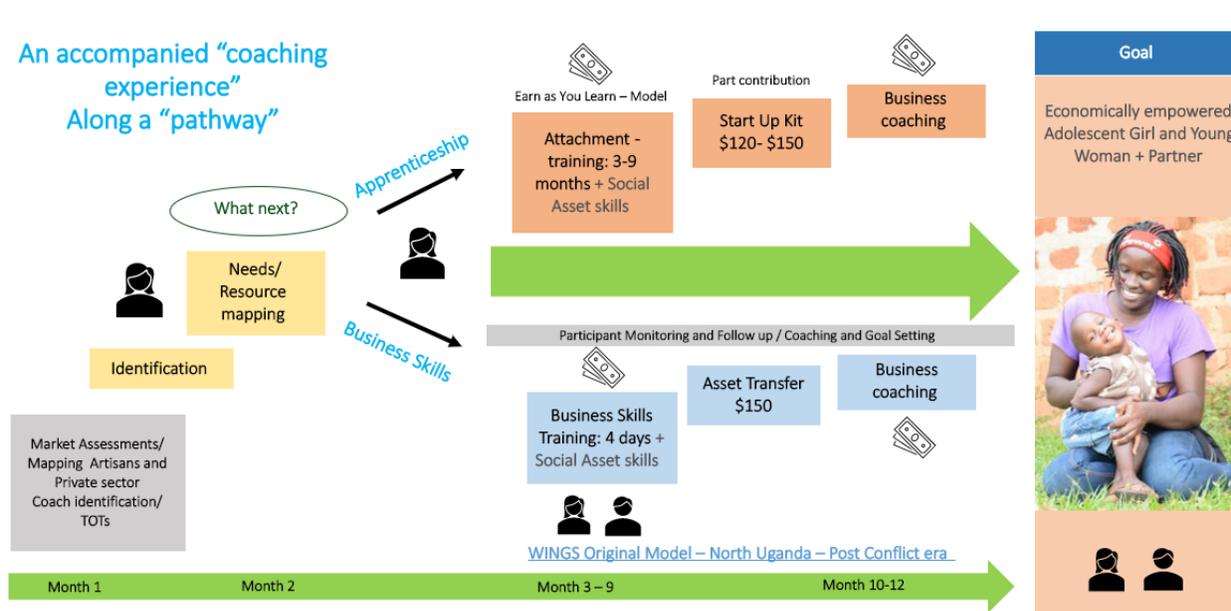
Summary results of the WINGS Plus model

The original WINGS model showed promising economic results where beneficiaries doubled earnings, savings tripled on average and a 33% increase in household spending. As mentioned above, these economic gains had no effect on non-economic measures such as health, empowerment, and child well-being. Consecutively, by adding a social assets intervention, the WINGS Plus Model has shown promising results reflected in overall well-being of AGYW and children. The table below shows some key results of the models.

Original WINGS Key RCT Findings	WINGS Plus Model Findings
<p>Monthly Cash Earnings doubled</p> <ul style="list-style-type: none"> ● USD \$5.7 to \$11.6 ● 98% above controls at \$6.50/ month) <p>Consumption, Assets, Savings</p> <ul style="list-style-type: none"> ● 33% increase in Household spending ● Increased durable/Productive assets ● Savings tripled \$16 to \$68 	<ul style="list-style-type: none"> ● 9,317 (80%) of 11,586 Youth complete skilling (Source: SKY, 2019) ● 6,289 (67%) self/wage employed earning average \$91 per month ● 75% of the youth own a business <p>Good child well-being outcomes</p> <ul style="list-style-type: none"> ● Education (78% to 88% enrolment and 44% to 9% absenteeism) (Source: SCORE, 2018) ● Protection (95% reduced corporal punishment) (Source: SCORE, 2018) ● Food security: consumption of balanced diet 3 times a week (48.2% to 92.0%) (Source: SCORE, 2018)

Description of the WINGS+ Model

Figure 1: WINGS Plus Pathways



Goal: economically empowered adolescent girls and young women and their partners

Start-up phase (Month 1-3)

As described visually in Figure 1, the model begins with start-up activities. Great care must be taken to not only understand the operating environment of the economy locally, but also to identify private sector actors including master artisans which are active in the proximity of the target population and can offer market-oriented safe training and work experience in line with the principles of the model. Coaches and community-based trainers (CBT) are carefully selected and trained.

Participants are identified and assessed for eligibility and willingness to participate, with details of the process determined by the preferences of the donor and parameters of the program design. From the start, male spouses and partners are included.

A needs and resource mapping exercise is carried out with the invited participants, with emphasis placed on identification of resources, including those invisible resources which can include interests, talents, and past experiences. This exercise is led by the coach or CBT.

A critical juncture is the support given to a participant to choose which pathway to follow, either apprenticeship or business skills, informed by his/her

Pathway 1: Apprenticeship (Month 3-10)

Informed by the results of the market assessment which is carried out by project staff, the project staff arrange apprenticeship opportunities with private sector actors, from artisans to small or medium sized businesses, paying great attention to safety considerations and the quality of the learning environment. All apprenticeship opportunities will meet standard criteria set by the project which include: length,

quality of technical training, earn-as-you-learn arrangements, built-in mentorship, and safety. Project staff remain in close contact with the business/artisan and with the participant including through regular site visits.

Nearing the end of the apprenticeship, the coaches or CBTs work with each participant to determine her way forward and, when appropriate, prepare a business plan. The project will then offer a contribution to a start-up kit, either through in-kind supply of materials or equipment or through a cash transfer (preferred method).

Business coaching (or job coaching for the participant who is incorporated as an employee at the conclusion of the apprenticeship) continues for as long as the project permits, ideally for 12 months. Either the coach or CBT, depending on the context, will continue to meet with the participant on a regular basis and offer both standard training and personalized support to confront challenges and respond to opportunities as they arise.

Pathway 2: Business Skills (Month 3-10)

Participants are offered Business Skills Training through a 4-5 day workshop and guidance on Enterprise Selection and Management as a follow-up training in small groups. Findings from the market assessment are shared with participants to orient their business planning to market realities and opportunities.

CBTs work with each participant one-on-one to develop a business plan and to assess the plans and offer feedback using a checklist tool. Once given the green light, each participant will receive a start-up grant to invest in the planned business.

Business coaching continues for as long as the project permits, ideally for 12 months. The CBT will continue to meet with the participant on a regular basis and offer both standard training and personalized support to confront challenges and respond to opportunities as they arise.

Core Support Services: Savings and Coaching (Month 3-12)

Two elements are considered “core” and common for all participants regardless of the pathway chosen.

Savings: All participants will be organized into savings groups of about 20 people each. CBTs provide training and support for the start-up of the savings groups (using Village Savings Association (VSLA) methodology) and monitor the weekly meetings. Once established and running, CBTs organize moments to deliver Financial Literacy training to the participants in conjunction with the weekly VSLA meetings. VSLA groups naturally play an important role creating opportunities for peer-to-peer support and relationships.

Coaching: Each participant will be assigned a coach who will visit the participant regularly. Coaches can be existing community workers such as community health workers or community-based trainers, or they could be social workers hired specifically for this role. Coaches receive training and tools to deliver psychosocial support and help participants set SMART goals and work steadily towards the accomplishment of those goals. Coaches ensure that participants follow their livelihoods pathway and participate actively in VSLA. In addition, coaches organize moments for Social Asset building workshops, informed by the needs assessment and bring in external resources as needed and available. These Social Asset building workshops can include: Life Skills, Sexual and Reproductive Health, GBV prevention, and Parenting Skills.

Final Step: Graduation (Month 12 or later)

Participants are monitored steadily throughout the project on a wide range of indicators that generally include: savings, income sources and amounts, ability to meet basic needs, food security, and protection. At the end of the intervention period a final assessment is carried out to assess the level of specific skills acquired, resilience capacities, behaviors and attitudes.

Available Resources

Table 1 provides a list of the programmatic materials that AVSI has available to guide implementation of the WINGS+ model. Major differences are noted between the original materials used in WINGS and the current versions of the materials which AVSI uses and recommends today. A brief summary of each material is offered as well as brief notes regarding how to use them most effectively.

WINGS COMPONENT	MATERIALS USED in WINGS	CURRENT VERSIONS	SUMMARY	NOTES
4 day business skills training (BST) for young women	BST Manual (included financial literacy, selection, planning and management) – customized for illiterate users, adapted to Northern Uganda	Comprehensive training delivered by Community Based Trainers (CBTs) in conjunction with savings group meetings 1) Financial Literacy Training Manual – SCORE 2) Enterprise Selection Planning and Management Manual - SCORE	SCORE’s Financial Literacy Training enabled participants to understand better how to manage their money and plan better for it. It also helped participants understand and verify before subscribing to different financial products from formal and informal institutions. This is a manual to guide the training of community-based trainers (CBTs) to be equipped to deliver Financial Literacy to program participants through the VSLA structure. Enterprise Selection, Planning and Management	VSLA groups are seen as the best forum for providing this training; can be youth-only or integrated depending on context.
Start-up grant and review of business plan	Business Plan template	3) Business Plan template – G2R 4) Asset Transfer SOP – G2R 5) Business Coaching SOP – G2R	Business Plan template from Graduating to Resilience, is a simple format to guide participants to think through the essential elements of their business. It can be used by literate or illiterate participants with the proper support offered by a coach or CBT. The Asset Transfer SOP and Business Coaching SOP , both from Graduating to Resilience, detail the step-by-step process of engaging in regular and structured conversation with a primary participant and engaged household members about their	Business coaching has evolved, become more structured and coaches more prepared. When possible, business coaches should be able to relate well with younger women.

			<p>business plan(s) and asset transfer they will receive, both in a mentorship capacity and technical capacity.</p> <p>The intention of the business coaching mentorship and continued technical support is to best support participants in the current cycle of their businesses, both on and off-farm enterprises. The process of business coaching will utilize the existing household coaching structure and coaching human resources to leverage the existing rapport with coaches and primary participants and household members. After participants complete the technical skills training, coaches work with households to develop a business plan using the business plan template. The asset transfer is disbursed after to kickstart participants' business.</p> <p>See Annex 3, 4, 5 for the business plan template and Asset Transfer and Business Coaching SOPs.</p>	
Group facilitation	Group Dynamics Facilitation guide – for female self-help groups	<p>6) Village Savings and Loan Association Manual – G2R</p> <p>7) Group Facilitation Guide – G2R</p>	<p>The Village Savings and Loan Associations (VSLAs) manual is a guide that describes how to identify, train, and supervise Village Agents. The manual provides detailed guidance for the training of a VSLA. It was adopted from the CARE and SCORE project VSLA manuals. The methodology was revised from 12 months training to 9 months training, after which participants became independent and sustainable. A minimum of 15 visits are required during that period: starting out with frequent</p>	<p>While WINGS didn't include support for savings, all of AVSI's later projects have done so, and this is considered a strength and best practice</p>

			<p>visits which are steadily reduced over the entire cycle. This contributes to increased productivity of Field Officers and Village Agents. See Annex 6 for the VSLA Manual.</p> <p>Group Facilitation Guide is intended to enhance facilitator’s techniques and skills needed to generate participants’ understanding, engage them in planning and monitoring of households’ progress towards achieving their goals. The guide is also intended to help facilitators effectively communicate messages of Nutrition, WASH, Business, Savings, Preventive Health, Life skills, Gender and Gender Based Violence while maintaining participant’s energy, attentiveness, and motivation when participating in the coaching sessions. See Annex 7 for Group Facilitation Guide.</p>	
Couples communication skills training	Communication skills training guide – targeting young women and their male companions			Some elements have been incorporated into the Coaching Curriculum of G2R (see below).
OTHER RELATED MATERIALS (SOCIAL ASSET BUILDING)				
Life Skills Training	8) Life Skills training manual for adolescents and young adults – SCORE and DREAMS		Life Skills Training Manual	Not included in WINGS given the limited time with participants but highly recommended for DREAMS contexts. This training can be provided as a workshop to coincide with the VSLA group meetings.

Parenting skills training	9) Parenting skills training manual for parents of all ages, including adolescents and young adults – SCORE and DREAMS		Parenting Skills Training Manual	Not included in WINGS given the limited time with participants but highly recommended for DREAMS contexts, especially for young mothers. This training can be offered for DREAMS participants who are already mothers, or for parents of DREAMS students.
Goal setting for integrated well-being	10) Coaching curriculum to guide SMART goal setting of women and their households – G2R		The Goal Setting Coaching Modules are excerpts from the individual and group coaching curriculums used in Graduating to Resilience which provide a step-by-step guide on how to set a SMART goal. It guides coaches on how to guide participants to set their goals through sets of questions and exploring household opportunities and making action plans. See Annex 10a & 10b for Coaching curriculum to guide SMART goal setting.	Not used in WINGS but very useful, practical tools to support effective goal setting, including household well-being and business goals

