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& ΜΕΛΕΤΩΝ (ΙΣΕΜ)

### **Title of abstract**

Social networks of women in informal and formal financial groups: what do we learn from the networks?

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**Abstract :** (max. 300 words)

Social bonds and trust are important indicators of women's membership in informal groups (*chamas*) and formal cooperatives (SACCOs). Although more women participate in financial cooperatives compared to other cooperatives, within the financial groupings there are more women in *chamas* compared to SACCOs. Using data collected from three geographically and culturally diverse groups, we measure the strength networks between women within *chamas* and those within SACCOs. The differences are explained in terms of the effect of social bonds and trust as explanatory basis for observed differences. Policy implications in terms of development of strategies to bring more women in formal financial groups are discussed.

**Keywords:** (max. 5) Social networks, women, informal groups, SACCOs