



# BEYOND MONEY

Savings Groups as a Platform for Addressing Root Causes of Gender Inequality



The impact of savings groups goes far beyond money. CARE's [Village Savings and Loan Associations](#) (VSLAs) have proven successful in **addressing root causes of gender inequality** while simultaneously **increasing economic stability** for women, their families and communities.<sup>1</sup> A recent study highlighted the role of VSLAs in advancing the Sustainable Development Goals (SDGs).<sup>2</sup>

For many years, the focus has been on the positive impact of savings groups on women's individual agency – by strengthening vital attributes such as confidence, negotiation and communication skills, and self-efficacy. But the potential of savings groups goes beyond even this. We see **savings groups as an effective platform for greater gender equality beyond women as individuals.**

**We want to start a conversation about the role of savings groups in addressing systemic gender inequities.**

At CARE, we've seen the impact of projects layering activities focused on gender equality alongside basic engagement on savings. These have led to **increased economic and productive gains, improved resilience to shocks and stresses** and long-term change which creates **greater gender equality for all.**

This work has never been more important – the latest findings from the SDG Gender Index show global progress on gender equality is stalling or backsliding.<sup>3</sup> With this learning report, we highlight what we know is working to address **the unequal power dynamics and harmful norms in households and communities** which are limiting women's ability to gain financial autonomy and economic power. We share the insights that are emerging from efforts to create **systems-level impact.**

**We aim to inform and inspire those working with savings groups around the globe with examples of how community savings programs can be a platform for women to build power in all areas of their lives and lead their communities to prosperity.**

## Can Savings Groups be a Platform for Economic & Gender Equality Impact Beyond Women as Individuals?

**YES!**

In **Bangladesh**, women used the savings, loans, or interest-based profits from VSLAs to invest in alternative livelihood activities to **increase their income** *AND* there was a 2.5x increase in the percentage of married women whose **husbands participated in household tasks**.<sup>4</sup>

In **Vietnam**, the average household **income increased by 120%** from baseline to the mid-term review *AND* women **reduced their time spent on unpaid domestic and care work by 1/6**.<sup>6</sup>

In **Tanzania**, VSLA members in a smallholder cooperative **increased their income by 546%** through collective investment in processing *AND* 82% women reported active engagement in **economic decision-making in their households, cooperatives and communities**.<sup>5</sup>

In **Cote D'Ivoire**, 63% of VSLA members report **improvements in their income** compared to the past year *AND* 82% of VSLA members report **joint financial decision-making**.<sup>7</sup>

### CARE'S VSLAS IN NUMBERS

**1991**

*First savings groups in Niger*

**64**

*countries have since used the VSLA model*

**19.4m**

*people have been member of VSLAs*

**322**

*projects included VSLAs in 2023*

**75%**

*of VSLA projects in 2023 were actively addressing gender inequality\**

\* Projects scoring Gender Responsive or higher on CARE's [Gender Marker](#).

This report draws on in-depth review of 10 projects covering 10 countries across 4 regions. Collectively these projects have positively impacted nearly 1.8 Million people.<sup>i</sup>



## What works to address the barriers to gender equality in homes and communities which prevent women from fulfilling their full potential?

Interlinked actions which together:



### Address gender-based violence

All but 2 projects intentionally addressed GBV.



### Shift harmful & discriminatory social norms

All projects identified harmful and discriminatory social norms and/or modelled positive norms.



### Engage men & boys for gender equality

All projects engaged men as supporters and champions of gender equality.



### Enable gender dialogue at household or community level

All projects enabled structured dialogue between couples, within communities or with power-holders.

## What are we seeing which creates system-level change for women beyond households and communities?



### Strengthened networks & collective action

8 out of 10 projects used VSLAs as a platform to have their voices heard or take action as a group.



### Building market engagement for women

6 out of 10 projects built connections with markets or strengthened women's ability to navigate processes.



### Advocating with government and financial systems

5 out of 10 projects engaged government or private sector partners on changes which remove barriers and create opportunities for women.

## About the Projects Reviewed

### – 4 projects reviewed in 2022

Project completed in the previous 5 years with rigorous evidence of gender equality impact. All were located in East & Central Africa.

### – 6 projects reviewed in 2024

36 potential VSLA projects were identified which had the highest score on CARE's Gender Marker, were located across the rest of Africa or in Asia and had some form of evaluation or impact measurement in 2022-24. 6 projects were selected based on the depth of their focus on the VSLA model and the extent to which they build upon long-term VSLA programming in the country.

### – All 10 projects analyzed in 2024

Together, these create a picture of what works to address gender equality through savings groups with examples of how programs are currently putting this into practice in different contexts around the globe.

### – Moving forward

We aim to continue building this evidence base to strengthen collective understanding of the most effective approaches to addressing systemic market inequities.

[Learn more about the projects reviewed >](#)

<sup>i</sup> Based on cumulative impact data for the 10 projects as reported in CARE's Project Information & Impact Reporting System (PIIRS). See the end of this report for a list of the 10 projects.

# Unlocking Potential by Removing Barriers to Women Saving, Earning & Investing

CARE's goal is for *all* savings group activities to take place alongside intentional efforts to address the barriers women face to improving their economic situation.

Why? We know that solely increasing access to financial assets and services doesn't always increase women's control over finances or their ability to make financial decisions and could potentially lead to negative outcomes such as increased experiences of gender-based violence (GBV).<sup>8</sup>

But beyond this, CARE believes savings groups offer a powerful opportunity to support lasting change in women's power and choices over their own lives, with positive impacts reaching far beyond financial gains.

## What do we mean by comprehensive VSLAs addressing gender equality?

Projects which engage **beyond the individual level** and **beyond specific sectors** with an intentional focus on addressing barriers to gender equality.

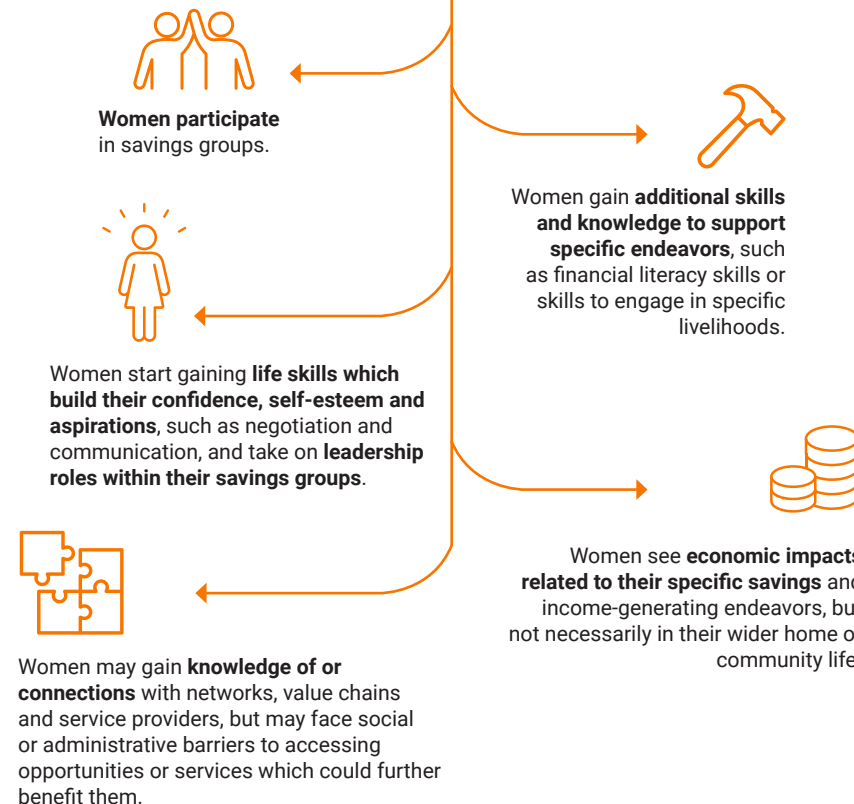
[Read more in this overview >](#)



## What Makes Comprehensive VSLAs Different to Traditional Savings Groups?

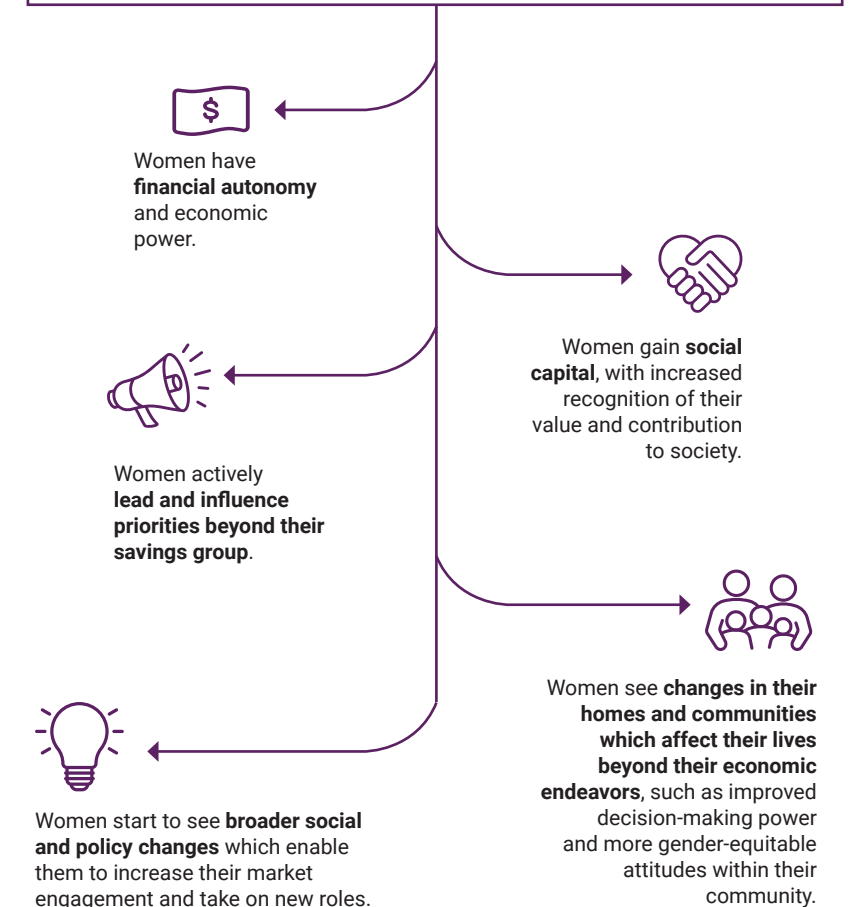
### Traditional VSLAs

- **Community groups** of 15-25 individuals, usually women, who gather weekly to save money depending on their capacity.
- **Loans and social fund** provide members with access to cash to meet their basic needs, for emergencies or for investing in income-generating activities.
- Engagement across CARE's Gender Equality Framework is often **aligned with broader goals in thematic areas**, such as livelihoods or health.



### Comprehensive VSLAs

- Layer additional elements alongside basic VSLA engagement to **intentionally address root causes of gender equality**.
- Deepen engagement for impact across all three components of the **Gender Equality Framework**, addressing barriers to gender equality identified in a **gender and power analysis**.





# Moving Beyond Individual Agency: Intentionally Addressing Root Causes of Gender Inequality

Savings groups have long been associated with positive gains in women's individual agency and a [large proportion of CARE's gender equality impact](#) is on this. Impact on relations and structures – key aspects of CARE's [Gender Equality Framework](#) – is harder to achieve and document, but crucial for creating positive change that lasts.

**CARE's VSLA programming shows advancing gender equality through savings groups is possible.**

Our [program evidence](#) already shows that savings groups can lead to positive changes in the **power relations and structures** within which women live their lives.<sup>i</sup> With this more in-depth review of long-term programs with **evidence of economic and gender equality impact beyond women as individuals** we aim to further our collective understanding of *how* projects are using savings groups as a platform to push their gender equality impact further.<sup>ii</sup>

This shows two key themes:

## 1

### Addressing Barriers to Gender Equality in Households and Communities

These are intentional efforts to change relations by addressing unequal power dynamics and to shift informal structures within communities. Common approaches identified include **addressing GBV** risks, shifting harmful & discriminatory **social norms**, **engaging men & boys** for gender equality, and enabling **gender dialogue** at household or community level.

We know this works. CARE has examples from numerous countries of this leading to greater economic and gender equality impact.

## 2

### Creating Systems-level Change

Emerging insights highlight the diverse ways savings group programming is creating greater gender equality in formal structures. To achieve this, projects are promoting engagement with government and private sector at all levels by individuals, networks and partners. Common approaches to this include strengthening **networks & collective action**, building **market engagement** for women, and **advocating with government and financial systems** for changes which remove barriers and create opportunities for women.

Emerging insights from successful programs show this is deepening impact. We want to build further evidence of this over time.

### Building a Strong Foundation

Comprehensive savings groups which address root causes of gender inequality are underpinned by a strong foundation within the program team, including a **strong commitment to gender equality among staff** and a program design which truly **reflects the specific challenges faced by women and girls in the context**.

[Learn more about approaches to building a strong foundation for gender equality programming >](#)

**We want to inspire more savings group programs to create sustainable impact at scale through a focus on the root causes of gender inequality.**

The following sections explore *why* these approaches are particularly relevant for savings group programs and what makes them different to traditional savings groups, with examples of *how* successful programs have integrated these in their context to create greater gender equality.

<sup>i</sup> Drawn from analysis of VSLA projects with rigorous impact evaluations which comprehensively addressed barriers to gender equality. For further information see [Gender Equality through Savings Groups: Learning from East and Central Africa](#), March 2023.

<sup>ii</sup> See [Annex](#) for detail of projects reviewed.

# Addressing Barriers to Gender Equality in Households and Communities

**VSLA projects showing gender equality impact place a strong emphasis on the unequal power dynamics and prevailing norms which prohibit women from fulfilling their full potential within households and communities.**

Common approaches identified include **addressing GBV risks**, **engaging men & boys** for gender equality, shifting harmful & discriminatory **social norms**, and enabling **gender dialogue** at household or community level.

These key elements are all interlinked — projects do not address these in silos but consciously include models and approaches appropriate to the context which cover all these different aspects. For example, [Social Analysis & Action \(SAA\)](#) is a model which enables gender dialogue between men and women within communities and encourages collective action to shift harmful social norms, including norms which increase risk of GBV.



# Addressing Gender-based Violence

**Gender-based violence is both a cause and a consequence of gender inequality, with major implications for savings group programs.**

Where savings groups increase women's income or shift roles within their home or community, there is a risk of backlash which can place them at greater risk of violence. At minimum, it is important for all savings group programs to plan intentional actions to mitigate these risks, in line with CARE's [GBV Guidance for Development Programing](#).

Beyond this, a deep focus on **addressing the underlying causes of gender-based violence can lead to positive impacts beyond women's safety**. Reduced conflict in the home enables women to have greater say in household and financial decision-making. Increased mobility without fear of violence opens up opportunities to lead income-generating opportunities or advocate for change. All of these increase women's ability to save, earn and invest.

## Traditional VSLAs

### Engagement

- Basic engagement within community on the purpose of savings group activities to mitigate risks of increased gender-based violence.

### Outcome

- Women are not at risk of harm from participating in savings groups.

## How are CARE's VSLA projects addressing gender-based violence?

- Both the *Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO)* project in Bangladesh and the *Women for Change* project in Côte D'Ivoire intentionally included couple's dialogue for VSLA members and their partners as a strategy to reduce intimate partner violence.
- In Nepal, *Rupantaran* intentionally integrated gender-based violence into sessions with Social Analysis & Action groups, with a particular focus on the relevance of this for women farmers, how to recognize gender-based violence, and how social norms may deepen these issues within the community.

## Comprehensive VSLAs

### Engagement

- Intentional engagement with households or communities on specific social norms and power dynamics relevant to women in the context.

### Outcome

- Reduced conflict within households so women have greater control over income and expenditure.
- Reduced acceptance of violence within the community.



Carey Wagner/CARE

## GENDER APPROACHES IN ACTION



### Embedding GBV considerations across all community engagements

The *Her Money, Her Life* project in Tanzania included couples' dialogue at household level to mitigate the risk of backlash for women participating in economic activities and community dialogue within Social Analysis & Action (SAA) groups to explore social norms which increase women's risk of violence. This led to more open discussion of gender-based violence within communities.

To ensure survivors of violence were able to access relevant services, Community-Based Trainers were supported to provide appropriate reporting and referrals where they encounter cases.

As a result, communities showed increased awareness of GBV and a greater willingness to report incidents.



# Shifting Harmful & Discriminatory Social Norms

**Intentional action to shift harmful or discriminatory social norms plays an important role in removing barriers to women improving their lives and livelihoods.**

Social norms can limit women's access to, control over and benefit from productive resources, services, and technologies. Financial inclusion activities such as savings groups have been identified as

an important entry point for social norms approaches. **Implementing savings or income-generating activities in conjunction with social norms approaches has proved particularly effective** in lessening poverty while shifting social norms in ways that supported women and girls to realize their new potential without backlash.<sup>i</sup>

Comprehensive savings group programs typically **engage men** and **promote dialogue** as key ways to identify and challenge prevailing norms which are limiting women's economic power. In many, men model positive norms within their families and communities while women take on new roles to shift perceptions of what they can achieve.

**The VSLA programs reviewed for this brief surfaced a wide (but not exhaustive!) range of social norms relating to women saving, earning and investing.** These include:

- Women and girls are expected to carry out all household tasks, including childcare.
- Men are expected to make financial decisions about how to spend income, whether to save and how much to save.
- Men are expected to make financial decisions about family farms, such as what materials to invest in and which produce to sell.
- Men are expected to make agricultural decisions such as which seeds to sow and when to sow them.
- Communities hold the view that light tasks should be allocated to women, so they should hold certain roles within agricultural value chains, such as cultivators or harvesters.
- Communities believe women are less capable of managing money.
- Men are expected to be the member of the household who has a bank account.
- Communities believe assets like land should be owned by men, not women.
- Communities believe men should have digital devices before women in the household; women with digital access may be viewed with suspicion by their partner or community.
- Communities expect economic opportunities should be led and accessed by men, not women.

## Traditional VSLAs

**No specific focus on social norms.**

## Comprehensive VSLAs

### Engagement

- Intentional action to identify harmful and discriminatory social norms or model positive norms.

### Outcome

- Women and men take on different roles within households and communities.
- Attitudes and beliefs which create barriers to women improving their lives and livelihoods are recognized and addressed.



<sup>i</sup> Further insight available in this [analysis of programs addressing social norms](#), October 2023.





### How are CARE's VSLA projects shifting social norms?

- In Vietnam, the *Advancing Women's Economic Empowerment in Vietnam (AWEEV)* project engages men on the burden of unpaid domestic and care work to challenge prevailing norms on the roles of women and men, leading to women reducing the time they spend on unpaid domestic and care work by 1/6.
- In Côte D'Ivoire, Gender Committees engage the wider community on the harmful and discriminatory social norms which might prevent women from starting their own businesses as part of the *Women for Change* project. Women report increased decision-making in their households and communities.
- The *Her Money, Her Life* project in Tanzania works with SAA groups to engage men and women in gender dialogue at community level to reflect on harmful and discriminatory social norms, agree what change they want to see and plan for how to achieve this. Evidence shows communities are slowly transforming; in Tanzania, there is growing recognition among community members that women need to have equal access to use and ownership of land.

## GENDER APPROACHES IN ACTION



### A deep focus on harmful social norms

The *Rupantaran* project in Nepal used the Social Analysis & Action (SAA) tools to identify harmful and discriminatory social norms within communities.

In each community, SAA groups engage in gender dialogue to reflect on the specific norms limiting women's potential and the impact of these on individuals, households and beyond. Each group then plans how to shift these in their community. Different locations focus on the norms most relevant to their community, ensuring actions are highly contextualized.

Women demonstration farmers challenge social norms around women's role and potential, while men act as role models in their communities for sharing power with women as equals. Beyond the community, *Rupantaran* also works to shift discriminatory norms within government and business procedures.

This approach proved successful in *SAMARTHYA*, the precursor to *Rupantaran*, with women reporting they have greater mobility within the community and increased financial decision-making.

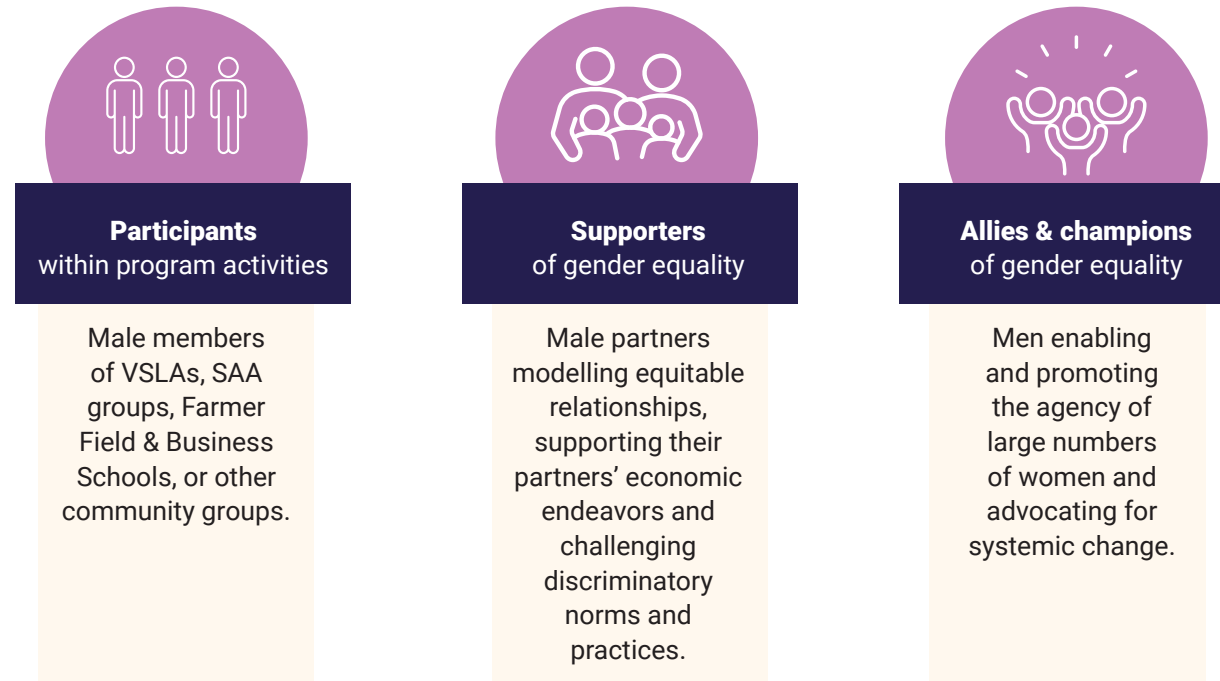
**"It is true that I earn money today but what I like the most is the consideration that I receive today. The gender training we received changed things here, our husbands are listening to us now."**

—Irié Lou Séhi Félicité, VSLA member, Côte D'Ivoire.

# Engaging Men & Boys in Support of Gender Equality

Engaging men and boys is extremely important when addressing root causes of gender inequality, particularly for addressing risks of gender-based violence and shifting harmful or discriminatory social norms.

Men and boys can be engaged in different ways in savings group programming, in line with CARE's [Guidance Note on Engaging Men & Boys for Gender Equality](#).



Many programs may engage men as participants in their own right and to enable women's participation. However, to intentionally addressing root causes of gender inequality, comprehensive savings group programs specifically **engage men in their role as partners of women within savings groups**, encouraging them to support gender equality through their actions by modelling equitable relationships and challenging harmful social

norms. They also **engage men within the wider community** to build collective support for savings groups and highlight the role women can play in economic development. This addresses some of the relational and structural barriers women face when earning, saving and managing their money. In some cases, these men progress to become **allies and champions of gender equality**.

## Traditional VSLAs

### Engagement

- Basic engagement with men to enable women's participation.
- May engage men as participants.
- May engage men in their roles within specific sectors, such as local authorities or service providers.

### Outcome

- Women are able to participate in savings groups.

## Comprehensive VSLAs

### Engagement

- Intentional engagement of men on their role in helping or hindering women's economic endeavors.

### Outcome

- Male partners model equitable relationships.
- Men challenge discriminatory norms and practices.
- Men champion changes which benefit women.







Laura Noe / CARE

### How are CARE's VSLA projects engaging men & boys?

- In Nepal, male champions within groups in the *Rupantaran* project consciously shared power to enable women's participation and flatten power imbalances. They raised their voices within the community to shift norms and build trust in women managing money.
- In Côte D'Ivoire, designated male champions within communities raise awareness of the benefits of women's economic participation and model positive norms, meaning women face positive rather than negative reactions when expanding their business initiatives.
- In Vietnam, men's networks engage in dialogue within the community and lead events on unpaid domestic and care work to challenge prevailing norms on the roles of women and men. As a result, women reduced their time spent on unpaid domestic and care work by 1/6.
- In Bangladesh, the *SHOUHARDO* project used [story-telling from a male perspective](#) and other community engagement actions to shift [social norms and reduce gender-based violence](#).

## GENDER APPROACHES IN ACTION



### Engaging men to enable increased impact

One of CARE's projects in a highly sensitive context put male engagement at the center of all economic empowerment activities to increase overall impact.

Extensive engagement of male community members, religious leaders and local authorities was a key part of the project's risk mitigation strategy to ensure acceptance and support before any project activities were undertaken.

Male support groups were trained on the role women can play in economic development, with male champions playing a key role in obtaining commitment and support of male community members and district level authorities.

These male champions led dialogue between men in the community to shift social norms and gain support for home-based enterprises which bring income to homes and communities. This approach has enabled vulnerable households to access \$134,000 in microloans and 70% of surveyed men agreed women have a place in household financial decision-making, despite prevalent restrictive norms.

# Enabling Gender Dialogue at Household or Community Level

Gender dialogue is one of the primary ways savings group programs are addressing gender-based violence, engaging men as supporters of gender equality, and shifting harmful or discriminatory social norms.

Gender dialogue can take place at different levels. Many programs engage in **couples' dialogue** as a core way to mitigate the risk of intimate partner violence and promote gender equality within households.

Within **communities**, gender dialogue raises awareness of unequal power relations

## How are CARE's VSLA projects engaging in gender dialogue?

- In Bangladesh, *SHOUHARDO* intentionally included dialogue between couples as a strategy to reduce gender-based violence. The process enabled women, particularly adolescent wives, to speak with their husbands about their needs and aspirations, address issues around childcare, and talk about their own healthcare and essential needs.
- In Côte D'Ivoire, *Women for Change* included couples' dialogue for all members as a core VSLA activity. Couples which joined [Family Business Management Training](#) then engaged in deeper reflection on power dynamics within their relationships, resulting in VSLA members reporting they have increased decision-making power at the household level.
- In Nepal, *Rupantaran* formed mixed SAA groups with Farmer Field and Business School members. These engaged in regular gender dialogue at community level, with a focus on social norms and how these can exacerbate risk of gender-based violence.
- In Tanzania, *Her Money Her Life* conducted couples' dialogue for all VSLA members with their partners and SAA groups engaged in dialogue at community level. Most VSLA members growing tea products join a broader tea cooperative; members of this engage in more informal dialogue with other stakeholders in the tea value chain.

and harmful social norms which can be barriers to women participating in savings groups and improving their economic prospects. In many cases this takes the form of group dialogue involving both men and women. There are also examples of **men leading dialogue** with their peers to encourage broader shifts in attitudes and behavior.

Beyond communities, dialogue with **government authorities** or **private sector** actors plays an important role in creating systems-level change, particularly when this is women-led.

## Traditional VSLAs

No specific focus on gender dialogue.

## Comprehensive VSLAs

### Engagement

- Structured dialogue between couples, within communities or with power-holders.

### Outcome

- Power dynamics within households are more equitable.
- Women's voices are heard and respected in homes and communities.
- Community-level barriers to women improving their lives and livelihoods are recognized and addressed.



## GENDER APPROACHES IN ACTION



### Dialogue at every level in Vietnam

The *AWEEV* project in Vietnam centered dialogue across all activities.

- At household level, couples engage in dialogue on division of labor and their roles in agriculture production & planning.
- Within communities, Social Analysis & Action (SAA) groups engage men and women in dialogue on harmful and discriminatory social norms.
- Male champions engage other men in the community in dialogue about the social norms affecting women.
- Women leaders and women's groups engage local authorities in dialogue on their specific needs as women farmers.



# Addressing Systems-level Change

**Beyond households and communities, savings group programming is starting to influence market systems, shape government policies and practices, and contribute to broader social and policy changes which benefit women and girls.**

This involves using savings groups as a platform for addressing gender inequity in markets and government service delivery. It requires honestly identifying the differential challenges women have in access to markets, each other, information and services, and taking action for positive change.

As more projects focus on how to generate systems-level impact, insights into how programs are achieving this are starting to emerge. The solidarity and leadership skills instilled by participation in savings groups is encouraging **women-led action**; engagement with private sector companies and structures is increasing **access to markets**; and advocacy is addressing some of the **deep-rooted policies and structures** which limit women's ability to earn, save and invest as equals.

In addition to focused efforts to shift social norms in households and communities, intentional efforts to **shift social norms at scale** can play a key role in many areas of engagement to address systems-level change.



## Strengthened Networks & Collective Action

**Savings groups have strong potential for enabling collective action which is grounded in the needs and priorities of women and girls.**

Many savings group programs, particularly those with a strong focus on addressing harmful and discriminatory social norms, **support women and girls to take action** on issues within their community which prevent them from earning, saving and investing.

Particularly within specific value chains such as tea, coffee or cocoa, savings group members are joining together to make collective investments which improve their production and forming cooperatives to engage with markets together. This solidarity increases women's ability to raise their collective voice for investment or policy changes needed by local and national authorities and private sector actors.

Savings group members are becoming advocates for women rights and policies which promote gender equality. Networks formed of multiple savings groups are also coming together across communities to build momentum for change across broader geographies and at regional or national levels.

Greater leadership and confidence as a result of savings group engagement can also lead to increased participation of women in national movements and women becoming leaders in their communities.

### Traditional VSLAs

No specific focus on strengthening networks and collective action.

### Comprehensive VSLAs

#### Engagement

- Support for VSLAs to engage in collective investment or action which aggregates their voice and creates economies of scale.
- Intentional action to promote women's voice & leadership in broader CSO networks and social movements, or to develop informal structures within communities and beyond which enable women's voices to be heard.

#### Outcome

- Collective actions enable women to overcome barriers to women improving their lives and livelihoods.
- VSLA members have clear avenues for ensuring women's voices are heard beyond their group.

**“I have learnt that a small amount of money can make a large difference. The loan from the VSLA has not only improved my family's livelihood –it has given me exposure to opportunities and respect.”**

—Parita, VSLA member, Nepal

## GENDER APPROACHES IN ACTION



### A national network of women's voices built from VSLAs

The Matu Masa Dubara (MMD) model is one of CARE's most recognized examples of a network structure, grounded in VSLAs, which spans multiple locations and levels of engagement. Groups come together in formal MMD Networks and Federations with similar governance principles.

The MMD model acts on all systems (social, economic and political) and at all levels (village, commune, department, region and national). Several studies have shown the model has contributed to strengthening the economic, social and political power of women in Niger.





## How are CARE's VSLA projects promoting strengthened networks & collective action?

- In Nepal, increased confidence and social capital among women in the *Rupantaran* project is resulting in more women participating in the National Farmers Groups Federation (NFGF), while efforts of the previous *SAMARTHYA* project ensured this network has policies on women's representation in leadership roles.
- In Tanzania, VSLA members producing tea join together in cooperatives to collectively invest in agricultural improvements as part of the *Her Money, Her Life* project. Members of the Sakare cooperative – formed of VSLA members – are elected to the board of the Sakare Specialty Tea Company to inform direction of the company's tea processing factory.
- In Vietnam, VSLA members under the *AWEEV* project who cultivate similar crops, such as tea or peanut, are developing joint business plans so they have a collective voice to negotiate with others in the value chain.
- In Côte D'Ivoire, women known as Amazons from VSLAs across numerous projects, including *Women for Change*, have built a network of leaders rooted in communities but with connections to Regional Directors of the Ministry of National Cohesion, Solidarity and Poverty Eradication. In just two years they have created nearly 2,000 VSLA groups with over 45,000 members; their network now actively works together to reduce harmful practices affecting women and enables women to have their voices heard by government.

### GENDER APPROACHES IN ACTION



#### VSLAs as a strong foundation for women's leadership in emergencies

CARE's *Women Lead in Emergencies (WLiE)* approach builds on existing community-based women's groups to promote women's participation and leadership in humanitarian settings. In Uganda, the Women Lead in Emergencies approach was used alongside VSLA groups. An [impact study](#) showed women 83% of women in

these groups were more likely to speak in public meetings.

CARE is now conducting a further pilot in Mozambique which combines the two models. This aims to deepen understanding of how savings and women's collective action create positive impact for women in emergencies.





Vu Ngoc Dung/CARE

**For women in savings groups to experience gender equality as they grow their enterprises, shifts are needed in the attitudes, policies and ways of working within value chains.**

Many programs harness the great potential of women in savings groups to add value for private sector actors. Established groups with access to financial resources enable companies to source reliable quality and quantity of products. They are also a powerful market themselves for inputs and other services which add value to women's enterprises.

Women in value chains may face challenges in accessing official recognition of their role or support to which they are entitled, such as training or subsidies. To ensure women's equitable access to markets, savings group programs are building connections, strengthening women's ability to navigate these processes and ensuring their efforts are officially recognized.

Market engagement often requires a shift in social norms around women's role within their community and within specific value chains. Creating spaces for women to show leadership at all levels is a key first step.

### Traditional VSLAs

#### Engagement

- New or strengthened linkages between VSLAs and value chain actors.
- Connection of VSLA members with support services such as further agriculture training or financial products.

#### Outcome

- VSLA members are aware of market opportunities or services which could benefit them, but still may face barriers to access.
- Products or services from government or private sector actors are available to VSLA members, but may not consider the specific realities faced by women.

### Comprehensive VSLAs

#### Engagement

- Identification of systemic barriers which limit women's ability to make the most of market opportunities.
- Engagement with market actors on potential gaps and opportunities relevant to women.
- Intentional action to shift social norms around women's role as earners, savers and investors in the community and the wider economy.

#### Outcome

- Women do not face barriers to accessing further support and services in their efforts to save, earn and invest.
- Women take on new roles within value chains and their contributions are recognized.



## GENDER APPROACHES IN ACTION



### Changing the face of tea in Tanzania

The *Her Money, Her Life* project engaged with many different stakeholders to address barriers to women's participation at all levels of the tea value chain.

CARE acted as a convener, using VSLAs as an entry point for private sector companies to engage with communities so they can ensure quality standards and sufficient supply to meet their needs. This opened up opportunities for women to access further training, value addition and connect with reliable buyers.

A partnership with women-led enterprise Kazi Yetu enabled formation of the Sakare Specialty Tea Company. As well as women from a smallholder cooperative being elected to the company's board, the new tea factory offered opportunities for women to engage in roles beyond tea plucking. Combined with radio campaigns, this challenged nation-wide norms about the role of women in the tea value chain.



**Partnership with women-led enterprise Kazi Yetu to add value and promote market linkages for women tea farmers yielded an 82% Return on Investment.<sup>9</sup>**

### How are CARE's VSLA projects building market engagement for women?

- *Her Money, Her Life* developed strategic partnerships with private sector companies in Tanzania to create more market opportunities for VSLAs to sell their products. An organic agri-business pilot with Viridium, a spice company in Tanzania, led to additional training opportunities for women farmers and a reliable buyer for their cardamon.
- In Vietnam, the *AWEEV* project helped build connections between women from VSLA groups and companies such as a tea factory. Women used their collective voice and negotiation skills to and ensure they receive a fair price, while building this relationship directly enabled them to gain understanding of the factory's quality standards so they could ensure they could supply consistent quality and quantity of product.
- In Nepal, the Agriculture Act enables women to be identified as farmers by local government. *Rupantaran* supports women VSLA members to access farmer ID cards so they can receive subsidies for production and access agricultural services.
- In Bangladesh, women in the *SHOUHARDO III* project's Local Service Provider (LSP) network are building their own small enterprises offering services such as livestock vaccination to VSLA members, increasing members' access to services which add value at an affordable price while shifting norms around women's roles.
- When women entrepreneurs in Tanzania wish to expand their businesses, *Her Money, Her Life* supports them to navigate formal structures, such as connecting them with the Government Training Officer to be registered as a business, to ensure they can access additional training and incentives.



## Advocating with Government and Financial Systems for Changes which Remove Barriers and Create Opportunities for Women

**Some of the barriers faced by women and girls require advocacy with government and private sector actors, often at national level beyond individual savings groups, to create systemic change.**

Savings groups offer an opportunity for members to raise their voices with policymakers on women's specific needs – the experiences, priorities and successes of women in savings groups can be powerful in shifting mindsets among key stakeholders.

Savings groups also represent a powerful potential market for financial institutions, encouraging more tailored services for women savers and entrepreneurs.

In many countries, CARE is playing an important role in bringing together government and private sector actors to find solutions for the systemic barriers women and girls face.

### How are CARE's VSLA projects advocating with government and financial systems?

- In Tanzania, registering as a tea farmer requires owning a plot of land but most land is owned by men, so the *Her Money, Her Life* project is engaging with numerous government departments to find an administrative solution which enables women to be named and recognized in official figures.
- In Bangladesh, collaboration between CARE and the Bangladesh Central Bank under *SHOUHARDO* resulted in [formal](#)

[recognition of VSLA groups](#). This helps overcome barriers women face in opening bank accounts and facilitates access to low-interest loans.

- In Nepal, the *Rupantaran* project worked with a national commercial bank to promote access to finance based on the needs raised by rural women farmers. They are now piloting a QR code credit system.
- In Tanzania, the *Her Money, Her Life* project constructed a demonstration tea processing factory, co-owned by a women-led enterprise and smallholder cooperative, to demonstrate the value women can add to the tea industry beyond plucking. The Tanzanian Government has committed to scale up this approach through construction of five additional factories.
- In Côte D'Ivoire, ongoing partnership between savings group implementers and the Ministry of National Cohesion, Solidarity and Poverty Eradication<sup>i</sup>, which draws on learning from multiple savings group projects across the country including CARE's, resulted in a national Savings Group Scaling Strategy and a draft legal framework which formally recognizes savings groups (currently with the Prime Minister's office for approval). This will provide an official entry point to for women to access and benefit from formal financial, economic, social and other government services.



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### GENDER APPROACHES IN ACTION



#### Strategic partners throughout government

The *Her Money, Her Life* project engaged extensively with the Tea Board of Tanzania, the Tanzania Smallholders Tea Development Agency and the Tea Research Institute of Tanzania, all part of the Ministry of Agriculture.

Collaboration with these strategic partners to set up the first tea auction in the country has reduced transport costs when selling tea to international buyers and enabled an increase in the official price for green leaf tea in Tanzania by 17%, a systemic change benefitting all women tea

farmers in Tanzania.

CARE continues to advocate the tea auction to create new opportunities for women, extending their role in the value chain beyond tea plucking. Progress is slow – at auction level representation from the mercantile system is still male dominated – but establishing a Tanzania-based tea auction opens doors for a wider range of tea processors, including women-led enterprises, to sell their tea directly at national level.

<sup>i</sup> Savings group implementers are all practitioners implementing VSLAs or other savings groups who are organized through a "Comité Scientifique", led by the Ministry of National Cohesion, Solidarity and Poverty Eradication.



# About This Learning Report

This learning report builds upon the **evidence base and learning** established in the brief [Gender Equality through Savings Groups: Learnings from East & Central Africa](#), which reviewed four VSLA projects with rigorous impact evaluations from 2018-21.

For this extended learning report, broader criteria for inclusion were used with the aim of sourcing promising examples from current or recent programs, refining and validating

approaches identified from the previous analysis, and highlighting the impact of VSLA programming across wider range of geographical locations.

	Addressing barriers to gender equality in households and communities				Addressing systems-level change			
	Addressing GBV	Shifting social norms	Engaging men & boys	Enabling gender dialogue	Strengthening networks & collective action	Building market engagement for women	Advocating with government & financial systems	
<b>WIN WIN</b> Burundi	✓	✓	✓	✓	✓			Read further insights from these projects in the brief <a href="#">Gender Equality through Savings Groups: Learnings from East &amp; Central Africa</a>
<b>Livelihoods for Resilience</b> Ethiopia		✓	✓	✓		✓		
<b>Indashyikirwa</b> Rwanda	✓	✓	✓	✓				
<b>Digital Sub-Wallets</b> Uganda	✓	✓	✓	✓	✓		✓	
<b>SHOUHARDO</b> Bangladesh	✓	✓	✓	✓	✓	✓	✓	Learn more about the impacts of the further projects across Africa and Asia which were reviewed for this learning report in the <a href="#">Annex</a> to this report.
<b>Women for Change</b> Côte D'Ivoire	✓	✓	✓	✓	✓	✓	✓	
<b>Rupantaran /SAMARTHYA</b> Nepal	✓	✓	✓	✓	✓	✓	✓	
<b>Her Money, Her Life</b> Tanzania	✓	✓	✓	✓	✓	✓	✓	
<b>AWEEV</b> Vietnam		✓	✓	✓	✓	✓		
<b>Undisclosed project location</b>	✓	✓	✓	✓	✓			

## How were additional projects for review identified?

**36 potential projects identified** through PIIRS data analysis, filtered by:

- Include the VSLA model
- Highest score on CARE's Gender Marker
- Located in Western Africa, Southern Africa or Asia regions
- Some form of evaluation or impact measurement in 2022-23.

**6 projects reviewed in-depth**, focusing on:

- Projects with **VSLAs as a core focus**, rather than a complementary economic component.
- Projects which **build upon long-term VSLA programming** in the country.

[Learn more in the Annex to this report >](#)

These VSLA projects are underpinned by a strong foundation for gender equality programming within their teams. [Learn more](#) about approaches which enable this.

## Endnotes

- 1 CARE: [Gender Equality through Savings Groups: Learning from East and Central Africa](#), March 2023.
- 2 CARE: [How Can Approaches that Achieve Gender Equality Help Advance all the SDGs: Impact Evaluations Evidence from CARE Programs](#), July 2024.
- 3 Equal Measures 2030: [A gender equal future in crisis? Findings from the 2024 SDG Gender Index](#), 2024.
- 4 [SHOUHARDO III Performance and Impact Evaluation](#), October 2023.
- 5 [Impact Study and Documentation of the Tea, Herbs and Spices Farmer's Situation and Experiences in the Phase I of Her Money, Her Life Project Implementation](#), November 2023.
- 6 [Advancing Women's Economic Empowerment in Vietnam \(AWEEV\) Project Mid-term Review](#), April 2023.
- 7 In Côte D'Ivoire, CARE and Mars Women for Change's project impact has been assessed through range of complementary studies and assessments, including semi-annual surveys, a study to assess the use of how benefits from income-generating activities are being used, an [assessment of the Family Business Management Training \(FBMT\) approach](#), and a forthcoming Social Impact Assessment on the VSLA approach in Côte D'Ivoire (draft). These figures are from the most recent survey. Further details and impacts are detailed in the Annex with a full list of projects and impacts.
- 8 Eckhoff, S., Majara Kibombo, G., Natukunda M., Pennotti, C. & Vandergaag, K. 2019. [What works to increase financial inclusion and women's financial autonomy? Intentional designs showing promise](#). Development in Practice, 29(8): 974-987.
- 9 [Impact Study and Documentation of the Tea, Herbs and Spices Farmer's Situation and Experiences in the Phase I of Her Money, Her Life Project Implementation](#), November 2023.

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