

Savings Groups Respond Tanzania

CARE's global [Women Respond](#) initiative was launched at the onset of the COVID-19 pandemic to put women's voices and experiences at the center of the COVID-19 response. After two years of implementation, the Women Respond initiative expanded to continue to listen to women's voices in any crisis that communities are experiencing, including market inflation, climate change, food insecurity, food insecurity and many others. In Tanzania, CARE integrated key Women Respond questions in a recent assessment conducted with participants of [Her Money, Her Life \(HMHL\)](#) project. The assessment aimed to understand the opinions, beliefs, practices, and attitude of women on gender and leadership. The assessment also aimed to learning from women on HMHL two-year implementation to assess what worked well to support women farmers and their recommendations for scale-up. As part the survey, CARE assessed the main shocks and crises women VSLA members are facing, its impact, their actions to respond or cope with existing shocks and crises and their priority needs.

The team mapped VSLA groups in four regions from 'Her Money, Her Life' project in Tanzania. CARE used random sampling techniques to select 111 women VSLA members from Iringa, Mbeya, Njombe and Tanga regions. CARE Tanzania conducted in-person survey from June 26th to July 30th, 2024.

Why Women Respond?

Women Respond aims to improve interventions to shocks and crises at all levels by putting women's voices and experiences at the center of the response. The initiative provides unique insights into women's experiences leading responses through crisis, the evolving challenges they face, and the support they advocate for from leaders at local and global levels. CARE is sharing results with women and girls themselves to help groups make connections to others, understand common needs, and use the data to support their own advocacy and community action goals. CARE also shares this data with our partners and local and national decision-makers to support responses to be more effective for women and girls.

Crises and Impacts

The primary crisis identified by respondents is market inflation. A total of 93% of respondents included market inflation among their top three concerns, with 62% ranking it as their number one issue. Additionally, 16% rated it as their second priority, and 14% placed it third. Respondents also mentioned other significant problems affecting them, such as a lack of clean water, crops being destroyed by pests, and conflict.

Country: Tanzania

Sample Size: 111 women

Date: July 2024

Geography: This data covers urban and rural areas in Iringa, Mbeya, Njombe and Tanga regions.

Savings Groups: In Tanzania, CARE is currently working with 35,054 groups with 1,154,592 women VSLA members.

CRISES: Respondents ranked the most important crises they are facing.

- **Market Inflation:** ranked number one by 62% women. Additional 16% of women ranked it number two and 14% ranked it number three.
- **Lack of Clean Water:** ranked number two by 13% and number three by 20% women.
- **Pests Destroying Crops:** ranked number two by 13% and number two by 8% women.

Impacts: Respondents reported the biggest impacts they are currently experiencing due to the above-mentioned crises.

- **Reduced Income or Livelihoods:** ranked number one by 80% women.
- **Lower Food Security:** 46% women reported it as one of the top three impacts.
- **Limited Access to and Use of Financial Services:** 42% women reported it in the top three impacts.

Actions: Respondents identified actions that are being taken individually and in groups in response to challenges.

- **88% of women** say they are using their savings to support their household.
- **60% of women** say they are diversifying their income to support their household.
- **52%** said their groups are **using their social funds to help group members financially** and **27%** are using social fund **to buy food and non-food items** for members.

VSLA Functions

CARE Tanzania has worked with savings groups since (1994) and to-date has 35,054 groups with 1,154,592 women members. Savings groups are critical entry point for women economic empowerment, access to market, financial services...etc. Savings groups are also a critical safety net for member to cope with various economic, social and climate shocks. Here's how crises are affecting VSLA functions:

- **37% respondents said member are not meeting regularly**, and their regular meeting process is disrupted, and 32% said absentee rate among members is high.
- **53%** of respondents said their group is providing lower loan amounts and 30% said loan disbursement is irregular.
- **Only 10%** reported their group stopped meeting.
- **18% respondents said their group functions remained unchanged.**

Despite the challenges they are facing in their group functions, VSLA are taking collective action to support their members, and communities.

- **52% are using their social fund to support members financially** and 27% are using social fund to buy food, and non-food items for members.
- 16% said they are using social fund to support community members.
- **57% said they are trying to provide loan** so that member can meet their basic needs.
- 5% are linking with other organization and 2% are meeting with local government to get support.

Respondents prioritized areas where these crises have the current biggest impact on their lives. Reduced livelihood or income, lower food security, and limited access to and use of financial services are the top three areas in their lives that are most affected due to the crises they are facing. In addition to the top three, respondents reported impacts on education, health, safety and water and sanitation.



80% of women reported **loss of livelihood and income** as their number one rank.



46% of women prioritized **lower food security** in their top three ranking.



42% of women highlight **limited access to and use of financial services** in their top three ranking.

Taking Action

Despite the different challenges and impacts VSLA members are facing, they are taking action in their households and communities to cope and respond to the challenges in different ways. Here's how they are doing it:



88% of women are **using their savings to provide for their families.**



60% of women are **diversifying their income** to support their household.



52% of women said their groups **are using social fund to support members financially.**

Priority Needs

80% of women asked for livelihood support as what would be most useful to them from the government and other development actors. 80% of women noted the need for improved access to financial services. 41% of women focused on education and 32% highlighted improve healthcare services including reproductive and maternal health services. In addition, respondents prioritized food or nutrition support (26%) and their needs for clean water (14%).



CARE Tanzania

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