

Women Respond: Savings Groups



Tanzania



35,054 Savings Groups
(1,154,592 women members)

CRISIS



62% of women ranked **market inflation as the most significant crisis.**



13% of women reported **pests ruining crops as their second-ranked crisis.**



13% of women reported a **lack of clean water sources as their second-ranked crisis and 20% as their third rank.**



15% of women reported **conflict in their third-ranked crisis.**

IMPACTS



80% of women prioritized **livelihood as their biggest challenge.**



46% of women focused on lower **food security.**



42% of women highlight **access to and use of financial services.**



19% of women prioritize **access to health service, and 15% focused on sexual reproductive healthcare.**

This data represents 111 women participants from savings groups that CARE surveyed in Tanzania from June 26th – July 30th 2024, from Iringa, Mbeya, Njombe, and Tanga regions. The survey was conducted as part of the Her Money, Her Life (HMHL) program, which aimed to learn from the two-year program implementation to understand what worked well for women and assess existing barriers that limit women's financial and market access. For each category, respondents ranked the three biggest crises or shocks they are facing, the impact they are experiencing, their actions, and their priority needs. Many also experienced impacts or took actions in other areas.

CARE's *Women Respond initiative* is an unprecedented listening exercise. The initiative focuses on learning from women and girls directly to help CARE better understand their experiences in leading crisis response, their evolving challenges, and the support they need. With this objective of listening to women, it allows CARE to refine programming and advocacy to elevate women's voices and concerns to meet challenges.

ACTIONS



88% of women said they are **using their savings**..



52% of women reported **selling their assets** to make ends meet.



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



52% of groups **use social funds** to support members financially.

NEEDS



86% of women prioritized **livelihood support**.



41% of women ranked **education** as their top three priority needs.



80% of women focused on **improved access to financial services**.



32% of women ranked **health care, including reproductive and maternal healthcare** as their top three priority needs.

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