

# Gender Equality through Savings Groups: Gender Integration and Gender Transformative Approaches in VSLA Programming



## Overview

Since 1991, the Village Savings and Loan Association (VSLA) has served as CARE's marquee savings and lending program, helping unbanked and underbanked women gain access to basic financial support and services. VSLAs are an effective way to increase the economic stability of people across contexts and life stages. When supported by gender transformative approaches, women in VSLAs go beyond unlocking financial stability to achieving increased confidence, negotiation and communication skills, improved agency and self-efficacy as well as a range of outcomes across all aspects of their lives from improved health, increased market access, increased leadership and voice, to economic resilience.

Traditional VSLAs	Transformative VSLAs
<ul style="list-style-type: none"><li>• <b>Community groups</b> of 15-25 individuals, usually women, who gather weekly to save money depending on their capacity.</li><li>• <b>Loans and social fund</b> provide members with access to cash to meet their basic needs, for emergencies or for investing in income-generating activities.</li><li>• Often <b>aligned with broader goals in thematic areas</b> such as livelihoods or health, as part of engagement across CARE's Gender Equality Framework.</li></ul>	<ul style="list-style-type: none"><li>• Layer additional elements alongside basic VSLA engagement to <b>intentionally address root causes of gender inequality</b>.</li><li>• Deepen engagement for impact across all three components of the <b>Gender Equality Framework</b>, addressing barriers to gender equality identified in a <b>gender and power analysis</b>.</li></ul>

Figure 1: Core components which distinguish transformative VSLAs from traditional savings groups.

## Beyond financial inclusion: How VSLAs are addressing root causes of gender equality

CARE's goal is to achieve gender transformative results that support lasting change in women's power and choices over their own lives; with this goal in mind, we set out to learn more about how four projects in Eastern and Central Africa ([Digital Sub-Wallets](#), [Indashyikwira](#), [Win-Win](#), and [Livelihoods for Resilience](#)) implemented approaches to VSLAs that led to gender transformative impact and evidence.

<p><b>Uganda</b> <b>Digital Sub-Wallets</b> worked with couples where one was a VSLA member to improve intra-household relations and increase women's financial autonomy.</p> <p><b>IMPACT:</b> <b>76%</b> of women reached their financial goals.</p>	<p><b>Burundi</b> <b>Win-Win</b> tested the effectiveness of combining VSLAs &amp; the EKATA model against a lighter gender mainstreaming approach.</p> <p><b>IMPACT:</b> <b>5:1</b> Return On Investment compared to the Gender Light model.</p>	<p><b>Rwanda</b> <b>Indashyikwira</b> worked with couples where one was a VSLA member to reduce intimate partner violence.</p> <p><b>IMPACT:</b> <b>55%</b> reduction in women's odds of experiencing physical and/or sexual violence from their partner.</p>	<p><b>Ethiopia</b> <b>Livelihoods for Resilience</b> integrated gender into the program design to increase women's access to markets.</p> <p><b>IMPACT:</b> <b>43%</b> of project clients engaging in value chains are women.</p>
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**In all four projects, women who participated in gender transformative VSLAs reported an increase in financial decision-making in the household.**

## What have we learned?

CARE defines women's economic justice as the fulfillment of women's fundamental human right to economic resources and the power to make decisions that affect their lives. This requires women to have **equitable access to and control over economic resources**—including the time and opportunity to engage in economic activities—but importantly, it also requires **changes to discriminatory social norms and economic structures**, laws, policies and practices that marginalize women. Through VSLA programming we know that, once layered with gender transformative approaches, these outcomes can be achieved.

Analysis of these four projects identified common elements which contributed to gender transformative impact across VSLAs. Approaches which have proved successful across numerous projects include women's **capacity strengthening and agency building**, **gender dialogue** at household or community level, challenging harmful **social norms**, addressing **systems-level change**, **engaging men & boys**, and **mitigating and addressing GBV risks**. Gender transformative programming also requires systems and tools such as capacity building for key staff and stakeholders and gender-focused MEAL.

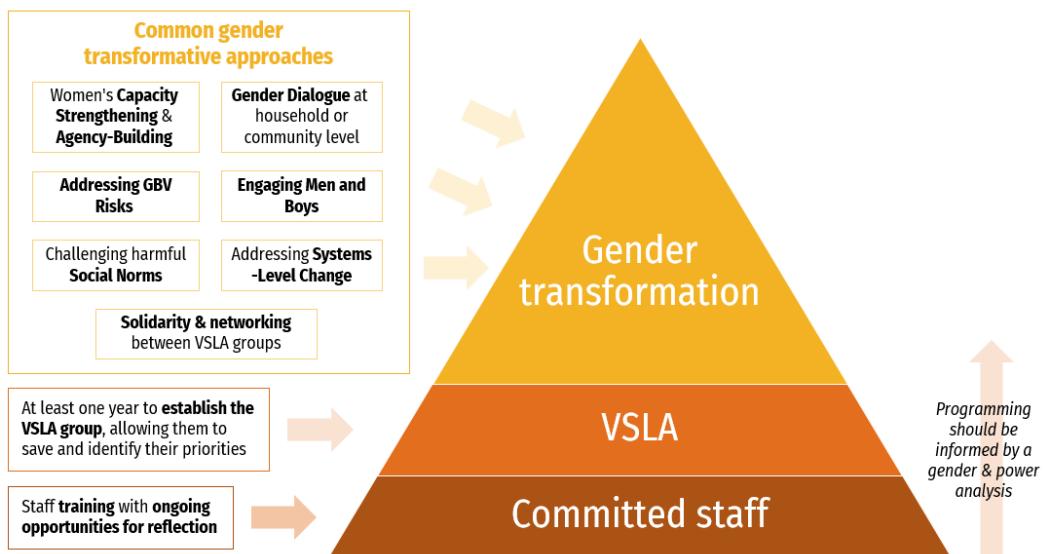


Figure 2: Layering gender transformative approaches within VSLA programming.

## STAFF TRANSFORMATION

### Create space for staff to reflect on gender and power:

Staff reflection on gender norms is crucial to sustaining programmatic commitment to gender transformation in all programming—including VSLAs. The allocation of sufficient staff with the capacity to support gender integration and the design, implementation and measurement of approaches is essential to maintain the resources and tools needed for gender transformation and to measure impact. Implementing approaches like [Social Analysis and Action](#) as well as Reflections on Equity, Diversity, and Inclusion (REDI) creates spaces for staff to reflect on gender and power, which can translate into further commitment to and understanding of gender transformative approaches. It is important to acknowledge staff and partner expertise and strengthen gender capacity and awareness as needed. Shared spaces for training and dialogue to discuss power dynamics, gender, and social norms can be useful for staff transformation, which in turn creates better implementers and partners to community members. Commitment to gender equality is essential and requires buy-in and prioritization from senior management.

## DESIGNING GENDER TRANSFORMATIVE SAVINGS GROUP PROGRAMS

### **Focus on fostering group solidarity first:**

Before layering in gender transformative elements into a VSLA, program design should allow time for the group to establish itself and build group solidarity. With new VSLAs, *only the traditional model should be implemented within the first year before adding on new components*. This time should be used to consider the roles and relationships between participants and key reference groups.

### **Choose approaches based on the local context:**

There is more than one way to do gender transformative work. The most effective interventions incorporate proven approaches which are adapted to be specific to local contexts. Conducting [gender analyses](#) to understand power dynamics, gender and social norms and how they interplay with participant's lives in a given context is critical in understanding and identifying which gender transformative approaches are most appropriate. This not only applies to participants, but also with governments and partners. When conducting gender analyses, approaches should create space for communities to determine their priorities.

### **Include all three components of the Gender Equality Framework in the design:**

Without incorporating all three parts of the Gender Equality Framework (GEF), solely increasing access to financial assets and services doesn't always increase women's control over finances or ability to make financial decisions and could potentially lead to negative outcomes such as increased experiences of gender-based violence (GBV). Analyses on gender, power and decision-making must be completed upfront to inform programming and intentionally embed findings and recommendations into program design.

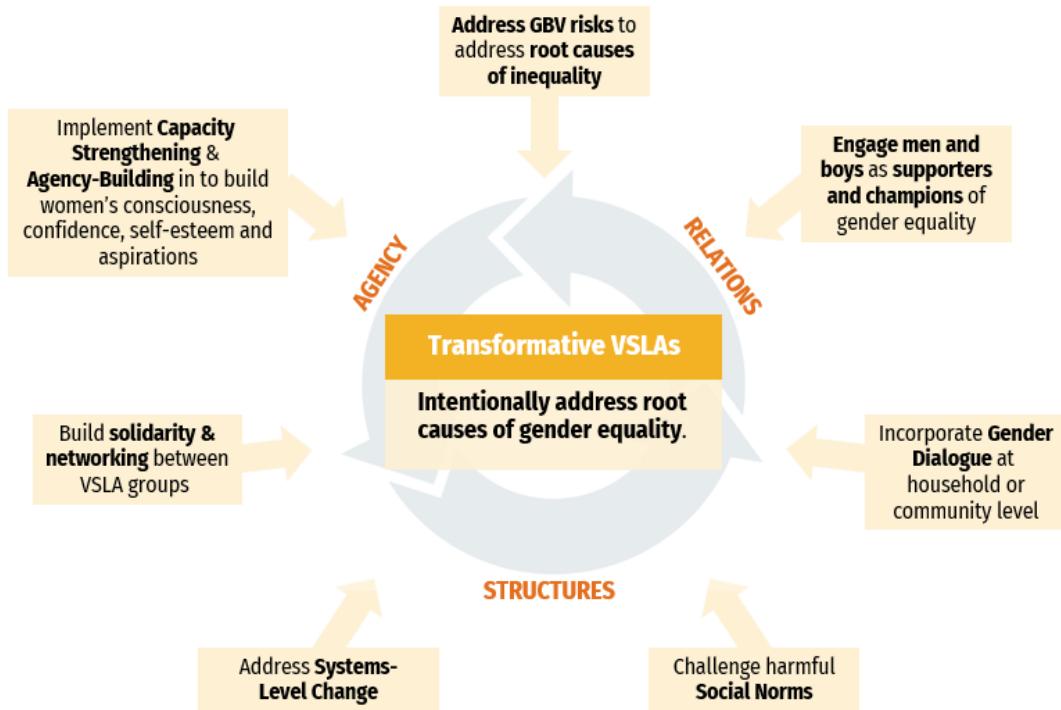


Figure 3: Gender Transformative VSLAs and CARE's Gender Equality Framework

**Relations** - Engaging men and boys is extremely important in creating gender transformative VSLAs, with a particular focus on social norms to shift power relations between key reference groups, gatekeepers, and power holders within and outside the household. This approach differentiates gender transformative VSLAs from the traditional model. Additionally, the programming should build on the work and relationships already established by existing VSLAs to create a stronger foundation for engaging men and boys.

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*Indashyikirwa's Couples' Curriculum used gender dialogue to address social norms and power relations at household level. This led to a **55% reduction** in the odds of women experiencing intimate partner violence AND **increased their odds of having cash income** and household food security.*

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### **Structures**

**Informal** – An emphasis must be placed on shifting social norms in VSLA programs. Gender transformative VSLAs have shown that addressing harmful social norms and stereotypes can be achieved through the layering of community and household dialogues. Key participants should be engaged in continued dialogues on gender norms and roles, within VSLAs and also with other groups, households, communities and markets.

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*The Digital Sub-Wallets program recruited and trained men who were VSLA members as CARE Role Model Men (RMM) to engage with other men in their communities with the aim of transforming attitudes and perceptions of gender norms. 61% of women who participated in household dialogues said they now **share household financial decision-making** and 81% saw a **positive change in their spouse's behavior**; 96% of these said that this change was **sustained** after the project ended.*

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**Formal** – VSLA programming can be used to institute change at the policy level through advocacy and technical support for the inclusion of VSLAs in National Government Programs. Intentional program design can also address system level constraints within the market, private sector, and local government that limit women's economic growth.

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*In Livelihoods for Resilience, stakeholder engagement was critical in building linkages with microfinance institutions for women. 48% of VESA account holders were women and all of these accessed microfinance loans facilitated by the project.*

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**Agency** – Create space for women to strengthen their skills, confidence and self-discovery of their ability to influence change. Work within VSLAs allows for women members to feel more empowered in making household decisions and having increased financial security. It also leads to less psychological distress from their environment with more support with household and childcare responsibilities as well as a decrease in household violence.

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*Win-Win's EKATA (gender transformative) package focused on developing critical reflection skills, power analysis, and deeper engagement with men and the wider community on social norms. At the end of the program, EKATA group members reported the highest women's empowerment score, showing an 84% increase from baseline to endline.*

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### **Investment in gender transformative approaches yields great impact**

Cost analysis suggests that additional investments in gender transformative approaches to VSLA yield significantly more impact. In the Win Win project, investing in gender transformative approaches saw a **5:1 ROI**, compared to a 3:1 ROI for the VSLAs with light gender messaging and a 2:1 ROI for the control for the control group. **Full investment is key – light versions do not produce the same result.**

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#### **For more information, contact**

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