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Gender equality through VSLAs

What foundations do teams need before addressing root causes of gender equality through VSLAs?

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.

But before teams start layering additional gender equality interventions alongside VSLAs, it is important to ensure efforts are grounded in a strong foundation. For programs to successfully address root causes of poverty and inequality, they must be underpinned by a **strong commitment to gender equality among staff and truly reflect the specific challenges faced by women and girls in their communities.**

Prerequisites for savings group projects to engage on gender equality include:



People

To avoid perpetuating stereotypes and discrimination, it is important that any engagement on gender equality is led by committed staff & partners who have had the opportunity to reflect on their own biases. Trainers and facilitators may need time to ensure they are confident in leading dialogue on gender.

⇒ CARE has a proven track record of promoting staff reflection through models such as [Reflections on Diversity, Equity & Inclusion \(REDI\)](#) and [Social Analysis & Action \(SAA\)](#).

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 >](#)

Shared spaces for dialogue to discuss power dynamics, gender, and social norms are crucial for those working with communities and leading programs.

BUILDING A STRONG FOUNDATION:

Responding to community dynamics in Tanzania

CARE Tanzania conducted a gender analysis in the first year of the [Her Money, Her Life](#) project to consider what dynamics were affecting women in tea plantation communities, particularly those who were not participating in the program.

This led to more gender and leadership training for all project staff and community volunteers to ensure they can successfully lead discussion on gender.



Context analysis

To ensure projects do no harm and have the greatest impact, it is important to ensure a deep understanding of the context within communities. It is important to remember these may differ across geographies and ethnicities, as well as based on intersecting factors including, but not limited to, age, marital status, religion or disability. If the social norms and power dynamics affecting women's ability to save, earn and invest are not taken into account, there is a risk that project interventions could exacerbate gender inequalities, such as increasing women's risk of violence.

- ⇒ Projects often use a [gender and power analysis](#) at the outset to inform program design.
- ⇒ Projects use [Social Analysis & Action \(SAA\)](#) as a tool to pinpoint specific norms within communities.



Monitoring, Evaluation, Accountability & Learning

To ensure projects can measure impact beyond economic impacts, it is important to intentionally focus on how this will be achieved. In the long-term, building this evidence increases CARE's ability to show the collective impact of CARE's VSLA programs on gender equality.

- ⇒ CARE's approach to [Gender Equitable MEAL](#) highlights ways to prioritize the voices and choices of women and girls across the whole project cycle.
- ⇒ Inclusion of gender indicators, particularly those measuring change across all of the [Gender Equality Framework](#), within VSLA programs holds these accountable for creating positive impact on women and girls' lives, beyond financial gains.

BUILDING A STRONG FOUNDATION: Highly contextualized norms

In Nepal, the [Rupantaran](#) project used [Social Analysis & Action \(SAA\)](#) to identify community-specific norms and tailor actions to address these.

BUILDING A STRONG FOUNDATION: Adapting to the context

In one country, community members strongly advised the project to refer to VSLAs as "small banks" to emphasize the opportunities these create.

BUILDING A STRONG FOUNDATION: Strengthening partners in Vietnam

CARE Vietnam recognized the vital importance of ensuring commitment to gender equality among partner staff, given the key role they play. The [Advancing Women's Economic Empowerment in Vietnam \(AWEEV\)](#) project included an intentional focus on gender responsive technical assistance to partners.

Following a quick capacity assessment, all partner and project staff went through two levels of support. The first used [Social Analysis & Action \(SAA\)](#) to promote self-reflection and dialogue, allowing staff the opportunity to consider their own potential biases and how this might impact their work. The second level built skills and confidence to work on these challenging topics within communities, ensuring staff can successfully promote women's agency, engage men and boys in support of gender equality and facilitate dialogue to shift harmful social norms.

This support is an ongoing process working alongside partners throughout the project.

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