



Comprehensive VSLAs for Gender Equality

Creating equitable market systems by layering actions which address root causes of gender inequality alongside community savings groups.

Village Savings and Loans Associations (VSLAs) have been a core part of CARE's programs for more than 30 years. Over this time, they have progressed well beyond simple savings groups providing access to microcredit, becoming pathways to greater prosperity for millions of members around the globe.

VSLAs are a key economic tool within programs focused on health, education, agriculture and more.

They can also play a key role in addressing the gendered barriers women and girls face in their homes, communities, markets and societies.

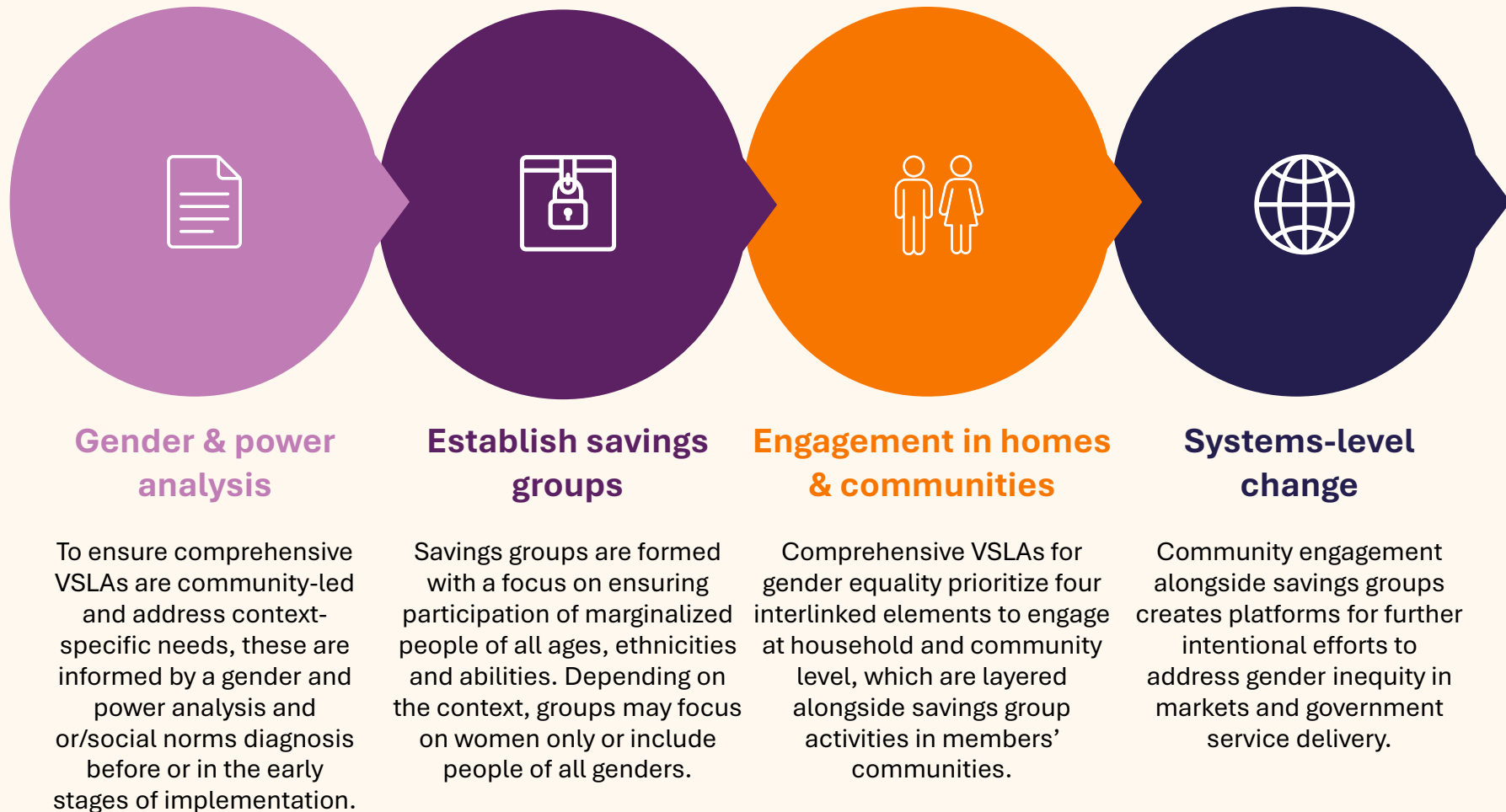
By layering additional actions alongside traditional savings groups, comprehensive VSLAs **improve gender equality and economic stability within communities** while also creating **women-led platforms to address systemic gender inequities beyond communities**.

This process enables women to progress from individual savers within their VSLA groups to holding social capital and economic power.



The path from savings to social change

Deep community engagement on gender equality is an ongoing, participatory process which is grounded in community knowledge. VSLAs play a key role in this, acting as the platform for layering interventions which build sustainable pathways to economic growth.



Engaging in homes and communities

Addressing barriers to gender equality which prevent women from fulfilling their full potential

Comprehensive VSLAs for gender equality prioritize four interlinked elements to engage at household and community level:



Projects do not address these in silos but consciously include models and approaches appropriate to the context which cover all these different aspects. **VSLAs act as the platform for layering these.**

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.
- [Couples' dialogue](#) enables structured gender dialogue between VSLA members and their partners on household power dynamics and has intentionally been used alongside VSLAs as a strategy to reduce intimate partner violence.
- [Empowerment, Knowledge & Transformative Action \(EKATA\)](#) groups reflect on discriminatory social norms and facilitate dialogue between women's and men's groups.

Comprehensive VSLAs in different locations layer a combination of these and/or other context-specific approaches alongside established VSLAs.

Creating systems-level change

Savings groups as a platform for addressing gender inequity beyond communities

Comprehensive VSLAs for gender equality provide numerous opportunities which women build upon.



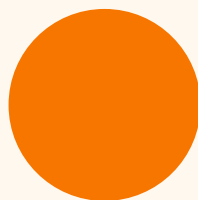
Savings group programming is starting to **influence market systems, shape government policies and practices, and contribute to broader social and policy changes** which benefit women and girls.

The collective experience of women in VSLAs represent enable savings groups to become a **platform for action in numerous ways.**

- 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.
- Advocacy is addressing some of the deep-rooted policies and structures which limit women's ability to earn, save and invest as equals.

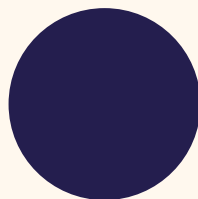
Learn more

About Village Savings and Loans Associations



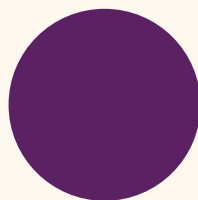
<https://www.care.org/our-work/education-and-work/microsavings/>

About what we've learned works to create gender equality through savings groups



<https://www.care.org/resources/beyond-money-savings-groups-as-a-platform-for-addressing-root-causes-of-gender-inequality/>

About the difference between traditional savings groups and comprehensive VSLAs



<https://www.care.org/wp-content/uploads/2024/10/Beyond-traditional-VSLAs.pdf>