



EVIDENCE OF SOCIAL CHANGES FOR WOMEN IN SAVINGS GROUPS

CARE has been working with Village Savings and Loan Associations (VSLA) since it first launched the model in Niger in 1991. Over the years, VSLAs have reached more 7.6 MILLION members to form 357,000 groups in 51 countries. 81% of these members are women. The economic impacts of the groups are well documented: a [randomized controlled trial of VSLAs](#) conducted by Innovations for Poverty Action, showed that VSLAs substantially increased women's access to financial services, income, and ability to start businesses.

The impact that VSLAs have on women themselves, and the social fabric of their communities is less formally documented. Anecdotally, women themselves often point to increases in self-confidence, independence, and a greater belief in their own ability to change things in their lives, as the VSLA impacts that are most important to them. For example, one woman in [Niger](#) says VSLA, "has opened my eyes and now I do not hide anymore and I speak a lot."

Women are quick to transform this increased self-confidence into social solidarity, ranging from the level of the groups themselves to bigger ambitions. Women take it upon themselves to use their social funds to support others in the community during emergencies, even of people outside of the group. For example, women in [Chad](#) used VSLA groups to help bridge the gap and buy food for the community when WFP was late with food distributions. One woman in VSLA programs in [Morocco](#) said, "I learned that a [VSLA] is a school for solidarity and mutual support that lets us work together to achieve our goals."

Recognizing that the evidence around women's increased self-confidence and solidarity to act is less systematically documented than the economic impact, in 2018, CARE's West Africa regional team embarked on the [Curiosity Collective](#), a review of more than 48 evaluations across CARE since 2010 that shed light on how women use the VSLA model to increase their human and social capital, in addition to their incomes. A combination of quantitative and qualitative evidence shows how VSLAs are transformative well beyond the act of saving and the ability to increase credit and incomes.

In addition to understanding more about what impacts savings groups have for women in terms of gender equality and women's empowerment, this exercise also allowed us to learn valuable lessons about which tools and approaches are the most common factors that appear in projects that are successful in demonstrating change in women's empowerment and gender equality.

Benefits Women Gain Participating in VSLAs



Key Tools and Approaches

VSLAs are a powerful tool, that bring women together and allow them to build skills and create the ties that help propel themselves to the remarkable results in the previous sections. Savings alone are not the only ingredient in this puzzle. In addition to standard VSLA tools, here are some key approaches that West Africa uses to increase solidarity and improve the social results from VSLAs.

Agency

- **Provide training in topics that matter to women:** especially leadership, literacy, and marketing.
- **Highlight role models:** women supporting each other and learning from role models is critical.

Relations

- **Get couples to communicate:** Couple's dialogues are one of the most consistently successful interventions.
- **Use VSLAs to create safe spaces for responding to GBV:** women use VSLAs to prevent and respond to GBV.
- **Get men to be champions and spread the word:** Male champions are an important contributor to change.
- **Teach men new skills at home:** Engaging men includes helping men build new skills to support women.

Structures

- **Remember politics:** women in VSLAs need a seat at the political table to create lasting change.
- **Think about social norms:** Social Analysis and Action and Gender Equity and Diversity trainings (for staff and partners), and other community-level tools are entry mechanisms to change social norms.
- **Connect VSLAs to each other:** VSLA federations have been important structures to foster broader change.
- **Get leaders and activists involved:** Having powerful champions who can influence members of their community to accept new ideas is a common approach in many VSLA programs.