



CURIOSITY COLLECTIVE

Evidence of Social Changes for Women in Savings Groups

Executive Summary

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. Women and men in VSLA groups save between an estimated \$400 and \$700 million each year. In West Africa, 3.2 million women participate in VSLA. The savings and credit can be transformational, helping women start businesses, pay school fees, and access emergency loans when they have a crisis in the family. 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.

Perhaps more important, but less formally documented, is the impact that VSLAs have on women themselves, and the social fabric of their communities. 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."

¹ MMD, or Matu Masu Dubara, is the Nigerien term for VSLAs.

Benefits Women Gain Participating in VSLAs



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.

Introduction

In West Africa, CARE has adapted the [Gender Equality framework](#) (see figure on page 3) and the CARE UK Framework for women’s political participation to guide us in our work to reach our vision of resilient

livelihoods and gender justice ([WAPQ Framework](#)). The Curiosity Collective is a journey of exploration and we have now stepped into the first phase: a collective desk review of past evaluations and studies of projects using VSLA to explore the factors that enabled women to build on their own individual skills and capacities to increase their ability to interact, engage and negotiate with others. We have started the journey clarify the questions we are **not** asking in our evaluations and research on impact that **is** happening in the lives of women.

The findings in this report are presented across the 3 domains of CARE's [Gender Equality Framework](#): agency (a woman's individual skills and self-confidence), structure (the laws and structures that shape her environment), and relations (her family, friends, etc. and their expectations of her). These domains help us understand the impact of VSLAs not just on the woman herself, but also on her family, her community, and her broader world. Using this frame, CARE sought to explore the factors that enabled women to build on their agency to increase their capacity and ability to work with others (relations).

Methodology

Aiming to further understand the questions we typically do not ask about key factors and changes in women's lives, CARE in West Africa convened the "curiosity collective", a group of inquirers from around the CARE world. This group was drawn from staff members with a particular interest in further exploring how VSLAs contribute to women's agency and relations to transform the power structures in their lives. The team put a priority on drawing from the widest possible selection of staff to promote experiential learning around feminist research methodologies we use and build staff capacity in and ownership of the learning results.

The review consisted of 4 parts.

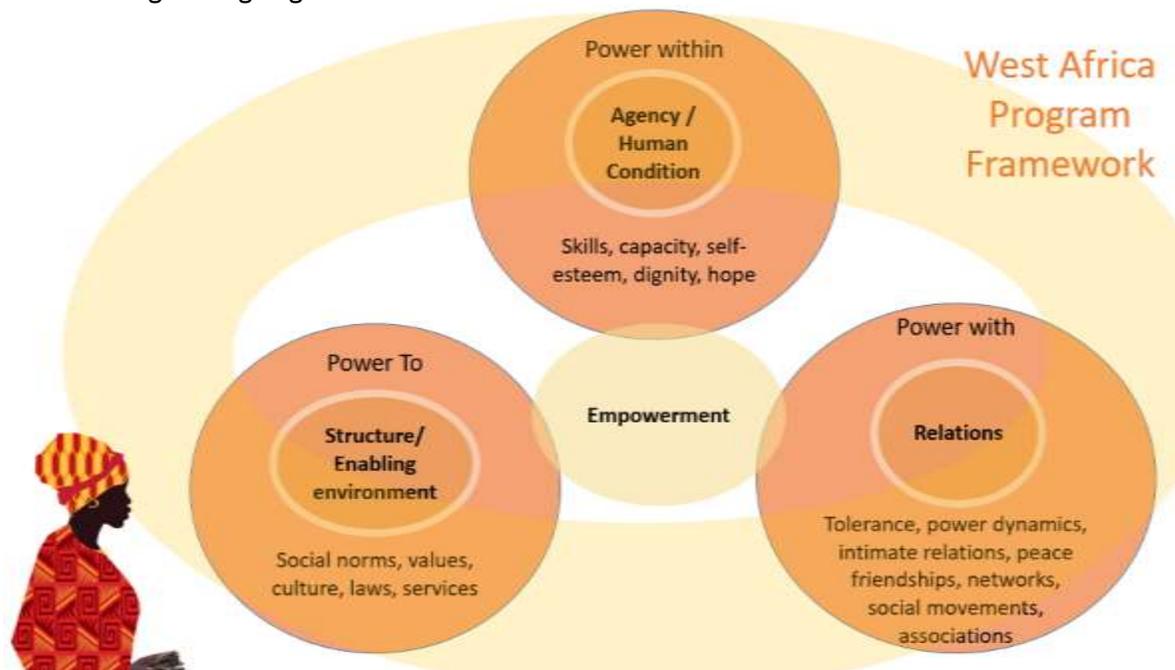
- First, the West Africa team worked with a variety of stakeholders to set key learning questions to focus the inquiry and a methodology to assure alignment across a variety of participants. Ultimately, the key question was: what are the factors that enabled women to build on their agency to increase their capacity and ability build social solidarity with others?
- Second, the team launched a document review, drawing from a curated set of CARE's evaluations² that focused on projects that worked with the VSLA model and showed evidence of change on at least one domain of the Gender Equality Framework. The evaluations primarily came from West Africa, but also included a few standout evaluations from other parts of Africa that offer unique insights into evidence of change. This resulted in 48 evaluations to review. 68 people from CARE teams in 14 countries around the world joined in the process to read documents and pull out evidence that aligned with the framework. Those reviewers shared evidence in a common format for ease of analysis.
- Third, the team facilitated a qualitative review virtual workshop, where all reviewers came together to discuss key findings, themes and trends across the documents they read. They discussed not only findings, but further areas for inquiry and exploration.
- Fourth, the West Africa team brought together the evidence from the review forms and the evaluations to create a summary of key trends and impact data. All data in this report and all statistics refer to the population that the project worked with, rather than the entire population of a given country.

Gender Equality Framework

CARE's Gender Equality Framework (GEF) was developed to assist CARE staff in conceptualizing and planning gender equality work. The West Africa theory of change uses the GEF as the guiding framework to align all of the work in the region. CARE's extensive evidence base (particularly the Strategic Impact Inquiry) emphasizes that change needs to take place and be sustained in all three domains to achieve this impact. Change is also required in both private and public spaces (i.e. at individual, household, community and societal level) and

² All CARE evaluations are available on www.careevaluations.org

CARE is doing cutting edge work across all these levels.



This framework provides a useful structure to reflect the non-economic changes that women experience in their lives as part of their participation in the VSLA model.

Evidence of Change

Agency

Women show powerful gains in their skills, their **self-confidence**, and their ability to act independently. In [Mali's Pathways](#) program, women were 54% more likely to be confident to speak in public at the end of the program. Women are much more confident. In [Niger](#), a female refugee who is part of a VSLA group says, "Before being in the group I was shy and I used to always stay behind during village assemblies and I hid my face with my veil. But MMD³ has opened my eyes and now I do not hide any more and I speak a lot."

This sense of **independence** is echoed in a quote from [Morocco](#), where a woman says, "Most of us women wore veils and never left the house. Before CARE's project, we knew how to do little activities to raise money, but we never valued them or our knowledge because our tradition taught us not to."

In [Niger](#), one person said, "Women [gained] autonomy, [the project] gave them power in their household and in their community ...BRACED has allowed this significant development of acknowledging women in their household and community; women are more attended, consulted and respected. The VSLA is a guarantee for the women, an aid that allows them to develop and to be empowered."

Women focus on building skills to help themselves and future generations increase their social status: In [Mali](#) and [Niger](#), women have organized literacy classes so that women can learn to read—a skill they see as critical to their own empowerment. In Niger, that has resulted in a 71% increase in women's literacy in savings groups. Women in Niger are also investing in making sure vulnerable girls can go to school, even when the girls don't have the money or social support they would need, "We were 3 women at the start and today we are 12 who are

³ MMD, or Matu Masu Dubara, is the Nigerien term for VSLAs.

sponsoring girls in Tchadoua. We also track the academic performance of sponsored girls. One of our sponsored girls is ranked first in the Arab-French school of Tchadoua.”

Relations

These improvements in confidence and skills quickly transform into **changes in the household**, especially in relations with husbands and other men in the family. Women have more freedom to move around, get more support from men doing housework, and are less likely to experience violence from their partners.

Here’s an example of how those agency and relations are connected: In Cote d’Ivoire’s [Cocoa Life program](#), women report a greater control in their earnings, and \$95-136 savings as part of their participation in VSLAs. Why? Because Cocoa Life gave women their own bank passbooks—so they could record their own income. Having the skill to record the financial transaction (agency), changed women’s ability to work within their household dynamics (relations) so they could have more control. The household changes play out in several key ways:

- **Women have more ability to influence decisions.** In [Ghana](#), the number of households where women could make equal financial decisions more than quadrupled, from 20% at baseline to 94% in 2016. In [Mali’s Pathways](#) program, women’s ability to influence household decisions about assets went up by 37 percentage points. In [Niger](#) in 2014, 84.2% of women reported having control over at least some household assets, compared to 47.6% in 2009. In [Morocco’s VSLA program](#), 65% of women saw an increase in their ability to influence decisions at home, and 62% said they had more control over resources. In 2018 in an emergency response program in [Niger](#), women said, “... women are listened to. A woman has a chance to have her say in the face of hard situations.”
- **Women are more mobile:** One leader in [Morocco](#) noted, “I was surprised to see men allowing their wives to leave the house for 3 days to attend markets and events that the women organized themselves. I think this change was possible because of CARE’s training program.” In [Ghana](#), one woman said, “I collect plantains, yams and other vegetables and bring them to markets in Accra. I travel so often between my village and the capital.... There are women who lack that courage, but through training and experience one can gain confidence as I did.” In Niger, a woman tells us, “Before, we were prisoners in our homes. Now, we are invited to participate.”
- **People experience less Gender-Based Violence and conflict:** Pathways Mali contributed to increasing the proportion of people who reject Intimate Partner Violence (IPV) by 67.3% (from 19.7% to 87%), enabling an additional 11,678 people to reject violence, and 15,107 people overall to exercise their right to a life free from violence. *Programme de Promotion de LEquite-Egalite Sociale et de la Societe Civile au Niger: PROMEESS II* contributed to increasing the proportion of people who reject IPV by 7.2% (from 31.1% to 38.3%), enabling an additional 36,000 people to reject violence, and 191,250 people overall to exercise their right to a life free from violence. In Cote d’Ivoire, women’s increased economic yield, combined with some key partnerships of the [Cocoa Life](#) program, has potentially helped reduce IPV and increased the power of women in intimate relationships. As one woman in the program says, “If I see a man beating his wife, I will confront that man and ask him to find another way to solve the problem. Failing that, I do not hesitate to report him to the Human Rights Commission...”
- **Men are helping out more around the house:** women who participated in [collectives and groups--especially VSLAs](#) as part of CARE projects. with gender balanced leadership get an additional 4 hours of help with work at home than women who weren’t part of groups in CARE projects. Women in female-

dominated groups get an additional 2 hours of support from others. This not only gives women more free time to pursue other activities, it also demonstrates an important power shift towards equality in the home. In [Morocco](#), an imam reports, “The VSLA consolidated links and helped women resolve problems together. They could be flexible and respond to the unexpected (like emergencies, illness, and deaths in the family). My wife changed her behavior. She is more responsible for decisions and more independent. She has started interesting conversations with me about our children’s future, our relationship, daily life, and how we’re managing our house. That has changed me for the better, and has influenced my own behavior and our relationship.”

Changes in relations go beyond the household level, as women in VSLA groups are able to organize **collective action** to change their communities. This collective action takes the form of improving education, spreading the VSLA model to benefit others, and building emergency safety nets. Here are some examples of collective action from VSLA groups.

- **Preparing for emergencies:** The solidarity of the VSLA, and the tradition of putting aside money in a social fund leads women to be better prepared to cope with shocks and emergencies. Often, women are coming together to prepare their whole community for potential disasters, like crop failures. This contributes to **community resilience** as well as solidarity. In [Mali’s ECOFERME](#) project, women established cereal banks to save surplus grains, which meant communities had 269,000 servings of millet on hand in case of emergencies—enough to feed everyone in the project for a week. When there was no emergency food shortage, the communities sold their stocks during the lean period for higher profits, and were able to invest over \$11,000 into inputs and tools for the next year, and continue to invest in shock-proofing their food supply. In [Chad](#), VSLA members used their savings to buy grain that they could eat during the lean season. If they didn’t need it because their own production was enough, they could sell it for a profit of about \$50—two-thirds of what CARE gave them as a cash distribution.
- **Coordinating emergency response:** VSLA groups in [Chad](#) even started setting up ways to cover the gap when WFP was late with food distributions. In the 2012 crisis in [Mali](#), VSLA groups took charge of helping refugee families get access to resources and support from partners. In [Niger](#), communities decided to put the VSLA groups in charge of all of the food aid distribution from the government because “it is obvious that they have more management capacity than us men, and are better able to maintain social cohesion,” according to the chief of the village. One refugee in [Niger](#) who fled drought in Chad says, ““Here in Jan Bourou, the cash funds of our wives’ savings groups are more efficient than commercial banks.”
- **Training and supporting others:** In Mali’s ECOFERME project, Farmers were so excited about the techniques and the success they saw that they signed up in huge numbers to learn more—and agreed to teach their neighbors. Each trainer worked with at least 2 more people to spread the word even farther. Ultimately, they got 6 times more trainers than originally planned because people reached out to their networks to share.

In addition to women acting together to change their condition, **social norms in the community have changed:** Men now say they think of women as knowledgeable and responsible, which they didn’t before. In [Ghana’s Pathways](#) program, one woman said “Yes, our perceptions have changed, we now see empowered women as women who are smart and knowledgeable and can fight for their rights.” In [Niger](#), a concerted effort to put women at the centre of the Adaptation and Learning Program’s activities has resulted in reported shifts in gender norms, including women increasingly being involved in household and community-level decision-making. Men even help women participate in the groups. The attitudes men describe above about how they see women’s emergency response, or how they will stand up to stop GBV, are striking examples of social norm change.

Structure

Women's actions—individually and collectively—are starting to change the environment they operate in. Support from CARE and other CSOs on advocacy agendas is part of the story, but women themselves are active in driving to change laws and the ways communities make equality a part of their reality. What are some examples?

- **Savings groups federations are influencing national decisions:** In [Mali](#) and [Niger](#), VSLA groups are connecting together into networks and federations that help them influence broader policy. Niger has 164 VSLA networks connected into 25 federations. A recent report on [VSLA's political action in Niger](#) shows that groups—especially in cities, are able “to jointly organize public statements, marches, sit-ins, and joint conferences with other advocacy organizations.... members maintain good collaboration with local authorities to influence their development plans and make their claims heard.”
- **Women have more access to land:** In [Niger's GARIC](#) project, 11.9% of women in the program got formal land titles to protect their access to land, and 50% of women have started this process. [Ghana](#) saw the number of women who had access to land nearly double, from 47% to 89%. [Mali](#) noticed a similar change, “When CARE said we should give a field to women, and that they could make the soil better, we gave them the worst land in the village. We didn't think they could do it. Now, that land and those techniques are more productive than anything else we do.” --Brahima Famanta, volunteer extension agent.
- **Women participate in policy processes:** In [Mali's IFONS](#) project, the number of women involved in policy processes related to food security went from 0 to 66% of program participants. In [Cote d'Ivoire](#), the change is even more stark: “We had to plead with community chiefs to allow women to speak in public during Cohort I. In some communities both Christian and Muslim women were [only] allowed to speak in public while kneeling. We have to work constantly with traditional leaders to convince them that women have rights. Now they listen to us.” Women are 30-50% of participants in community governance. In [Niger](#), “women stand up to give their opinion in front of men, something that would have been very difficult for them in the past.” In [Mali's Women's empowerment program](#), women changed the course of elections: “During the election, not a single woman would take presents from candidates like we used to. That's how we got the candidates to listen to our complaints, because they wanted to be reelected. The candidates who listened to us and committed to changing the conditions for women, that's how we picked who to vote for.”
- **Women are more likely to have leadership positions, and to get elected:** The percentage of women in leadership roles in [ALP](#) communities were 44% in Kenya, 55% in Niger, and 67% in Ghana. In Ghana, 85% of leaders of VSLA groups are women, while 74% of the executive leaders of the apex and cluster-level VSLA bodies are women. For most of these women, leadership in the VSLA is the first leadership position they ever hold. Leadership experience in VSLAs can extend into to elected positions. In Niger in 2004, 45 women were elected as municipal councilors, compared to 140 in 2011. In the same period, the number of women in VSLAs running for office more than doubled from 112 female candidates to 279. The most [recent studies](#) reveal that **half** of women in public office in CARE areas have been part of CARE's women's leadership programs. In preparations of the 2014 local elections, [CARE Mali](#) held sessions promoting women's political participation included 2,357 participants. 246 women have been identified as potential candidates in the upcoming elections.
- **Gaps between men and women got smaller:** In [Mali](#), the gap between men and women in controlling assets has been cut in half, and the gap in control over production has gone down by 25%. In [Ghana](#) in 2015, women farmers were earning 63 cents for every dollar a man earned. Now they're earning .90

cents on the dollar. In [Benin's ACMA](#) project, women corn producers saw an 11% increase in revenue, dramatically narrowing the gap between men and women.

- **Governments are changing laws and budgets:** To honor World Breastfeeding Week, more than 4,000 women marched to their local mayor's offices in Benin. On the spot, the government officials committed to putting \$2,517 into their budgets to support the cause. The government of [Cote d'Ivoire](#) committed to including gender in its national development plan from 2016-2020. In [Mali](#), results of CARE's support for women's participation include the adoption of a gender action plan by local officials and the introduction of quotas for women on land committees. These results were achieved through carefully planned advocacy efforts. The government's Agricultural Orientation Law includes provisions aimed at increasing land access for women and marginalized groups.

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

- The basic **foundations of VSLA** where women come together, voice their opinion, share stories and life tips, and take the action of saving together with other women is a powerful first step in women's empowerment as expressed by most all women joining VSLA groups. Often, VSLA is the first place a woman has a leadership position. Prior to joining the group many women were isolated, had little or no freedom of movement or association, no social networks and often no occasion to seek advice on being a mother or wife. The skills they gain increase their confidence and knowing they have a network that values them improves their vision of themselves, and often sets the first foundation for moving into other activities.
- **Provide training in topics that matter to women:** By training VSLAs to look out for the signs of malnutrition and connecting to a CARE nutrition project, [Mali's ECOFERME](#) was able to make sure that more than 300 malnourished children got treatment. Women credited ECOFERME with saving their children's lives, so they bought into the project enthusiastically and engaged in many kinds of activities. The GEWEP II project in [Mali](#) and [Niger](#) also supported literacy trainings for women to help them gain this skill that women themselves see as crucial to their own empowerment.
- **Level the playing field:** In Ghana's PROCOCO project, the project included financial literacy training, which helped women compete in markets where they were otherwise at a disadvantage. [Morocco](#) provided literacy classes to women, a common ask in many countries in West Africa, where women feel their own inability to read is a huge disadvantage.
- **Highlight role models:** In Sierra Leone, the Women's Empowerment in Business Development project worked to make sure women could access other successful business women so they had someone to look up to and learn from. One of these role models says, "I was chosen to influence other young non-entrepreneurs through my hard work. ... I help children in my community with fees for those who could not afford it and are willing to learn."

Relations

- **Get couples to communicate:** One of the most successful interventions is to have couple's dialogues and open discussions between men and women, often after the regular VSLA meetings using SAA tools—an approach used in dozens of programs across the region and globally. These dialogues not only help men understand what the VSLA is all about so that they are more likely to allow their wives to

go, but they also give women a space to talk to their husbands about their needs and how to change behaviors in ways that will help women. They give men a chance to engage with the program, and a new perspective on the challenges their wives face. In [Mali's Pathways program](#), both women and men told evaluators that couples dialogue was one of their favorite activities, and one that had a profound impact on the way they interacted.

- **Use VSLAs to create safe spaces for responding to GBV:** The [GEWEP II](#) project points to the way women use VSLAs as a way to have difficult conversations about GBV, and come up with plans to support each other and build community support to prevent and respond to GBV. Niger's experience of [VSLAs in emergencies](#) also shows that women use VSLAs as a way to offset the stress of conflict, forced migration, and create personal connections that support their mental health.
- **Get men to be champions and spread the word:** [Ghana's PROMISE](#) program trained 110 men to be gender champions who reached out to their communities to promote gender equality and women's voice at the community and household level. Mali's [GEWEP II](#) project also built a network of male champions to support women's rights in their communities.
- **Teach men new skills at home:** Integrating SAA tools in Benin's [Nutrition at the Center](#) project, brought men and women together after VSLA meetings to discuss relations, power, and different roles. Men pointed out that they had never felt able to take on housework because they didn't know how. "Before, no one ever told men about these things, so we didn't know how to take care of our children. We thought that was women's business. Now that we know, we can help our wives to make sure that our children eat right at every age."

Structures

- **Remember politics:** women in VSLAs understand that to make real and lasting change, they need a seat at the table. Women often ask for support with leadership training, ways to improve speaking in public, and other skills that eventually allow them to run for office. Elections are a key way that women can get access to leadership positions, and helping women understand and navigate the political process—either as candidates themselves or as groups that influence candidates—is a critical path to changing structures.
- **Think about social norms:** Not all structures are formal, and women often face informal barriers when they challenge their community's expectations. Looking at social norms, and how to change what a whole community expects and allows from women eases their path to participation and equality and can reduce levels of gender-based violence. 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:** Both Mali and Niger have taken the approach of federating VSLA groups, so women can connect to each other beyond just their own VSLA group and their own community. This has helped catalyze broader policy change, and women's leadership at multiple levels.
- **Get leaders and activists involved:** CARE often works with traditional, governmental, and religious leaders to promote women's empowerment and changes in the role of women. Having powerful champions who can influence members of their community to accept new ideas is a common approach in many VSLA programs.

Recommendations

The process of the Curiosity Collective has revealed not only important evidence of change for women and communities in West Africa, but also points to important recommendations for what CARE can do to improve our impact, our learning, and our ability to demonstrate change on the more complicated areas of social

change. From this learning process, we put forward the following recommendations about what CARE should do to continuously improve our work. These recommendations are based on both the most successful approaches projects applied and the gaps we see where we can either develop new tools or apply existing tools more consistently.

Strengthen the links between VSLAs, social change, and women's empowerment beyond economics.

- **Connect VSLA members to policy change processes:** in projects where VSLA members and federations plugged into existing policy processes at the local and national level, women saw increases in their own participation in decisions that impact their communities and their lives. These deliberate connections come from both the women themselves and from CARE's ability to connect women to other groups, community leaders, and partner organizations. Especially once groups have existed for a few years and have mastered the basic savings methods, CARE should strive to connect those groups to bigger opportunities beyond savings.
- **Create more gender transformative VSLAs:** This analysis also reveals that while gender equality and women's empowerment in all domains of the Gender Equality Framework is a possible outcome of VSLA groups, it is not a guarantee. VSLAs often see the results that the projects and facilitators that work with them focus on. If facilitators are predominantly focused on savings and the basic economic indicators, that is the evidence we will see at projects' end. CARE is currently working to finalize gender-transformative VSLA guidance to reinforce the factors that make the most successful gender equality and women's empowerment programming. Once this guidance is complete, we should focus on rollout and making sure that projects are using the more gender-focused versions of VSLA to have maximum impact.
- **Let the groups determine their action plans:** Many of the successes this document outlines were *not* a part of our original ideas for VSLA, but instead emerged from [listening to women](#) and what the groups themselves felt were important. This ability for women to set their own priorities, and use the groups to meet their own goals is one of the most important reasons that the groups are sustainable and successful. Dr. Fatma Zennou from CARE West Africa said in a [recent interview](#), "The only reason we're talking about VSLA and VSLA cycles today is because we finally listened to what those women were telling us. But the conversation isn't over yet. Lots of projects today still treat VSLA like it's only about finance and banking. That's why they are still called Savings and Loan Associations. But the groups go beyond just savings and credit. They become associations for women's social, economic, and political empowerment."
- **Explicitly engage men and boys:** Men are powerful gatekeepers for access, mobility, and social capital. Deliberately engaging them in conversations around shifting social norms and how to support and enable the actions women are taking with and through VSLAs is a critical part of creating safe spaces and reducing backlash in communities.

Improve Monitoring Evaluation Accountability and Learning (MEAL)

- **Use global indicators more consistently:** The Curiosity Collective process revealed that only a few projects are using CARE's indicators on [Gender Equality and Women's Voice](#). This is partly a result of the lack of practical tools for each indicator, and partly a result of incomplete rollout for those indicators. The consequence is that we do not have a common evidence base that allows us to show results across the whole spectrum of women's empowerment, even though the Curiosity Collective process highlights that this evidence exists. To have a more comprehensive and rigorous evidence base, we recommend that **all** projects in West Africa that include VSLAs use at least two of these indicators:
 - GEVV 2. % of individuals reporting high self-efficacy

- GEWV 4. % of individuals who report confidence in their own negotiation and communication skills
- GEWV 5: % of respondents who report gender equitable attitudes
- GEWV 6. % of individuals reporting they can rely on a community member in times of need;
- GEWV 7. % of individuals reporting that they could work collectively with others in the community to achieve a common goal;

These indicators will help us build the case for change around women's collective action and allow us to demonstrate the social and political power of VSLAs in addition to the economic aspects.

- **Adhere to CARE's global standards:** CARE's [MEAL standards and principles](#) point to using [CARE's Gender Marker](#) as a regular way to check program quality, and to consistently sex and age disaggregate data in all proposals, reports, evaluations, and publications. While CARE mandates that all evaluations sex-disaggregate their data, in practice, only 31% of evaluations follow this practice. 11% of projects report the lack of a gender analysis as a barrier to having the impact we wish to achieve. We should ensure that teams have the incentives, tools, and capacity they need to uphold CARE's standards.
- **Focus on the practical:** The tools that have been most successful are very practical and user-focused. Nevertheless, certain tools—like our supplementary gender equality and women's voice (GEWV) indicators—remain challenging for project implementers to use. They use language that is perceived as 'too technical', lack of practical examples, and rely on complex ideas and theoretical constructs that create barriers to using some of our tools across the organization. All gender tools and resources should focus on designing so a [broad number of users](#) across the organization can adopt them and become gender champions. This includes simplifying indicators and providing more user-friendly supporting guidance.
- **Share tools more widely:** The most common reason people cite for failing to use gender tools is that they are unaware of those tools or the resources to carry them out. Ensuring that all of our gender MEAL tools are available on CARE Shares will make it more possible for teams to access and use them. This will require effort not only from CARE USA, but also from other part of the CARE network to surface and share tools.
- **Build staff capacity in gender MEAL:** While many projects have some MEAL staff, and a smaller subset have gender staff of some kind, there are very few staff who are confident in their skills around gender MEAL. For CARE's Gender Cohort—a community of gender experts—MEAL represents a growth area for many members.
- **Create space to document the unexpected:** Many of what the Curiosity Collective revealed was not a part of our deliberate MEAL frameworks or project goals. We need to consistently ask the question, "what else is happening here?" All of our evaluations, reports, and learning frameworks need to include space to discuss unintended and unexpected outcomes.
- **Do a deeper dive to research and document impact around relations:** While many women in VSLAs and the staff who work with them articulate that these changes around relations and self-efficacy are a core component of the benefits they get from VSLA, the evidence of this change remains anecdotal and scattered. A promising area for future rigorous research is to focus on finding ways to more formally prove the benefits of VSLA as they relate to increased relations, higher social capital, and the increased ability to collectively create change in their own communities.

Recommendations for Future Learning

- **Continue to learn from our existing global evidence:** One of the outcomes of the Curiosity Collective

was that a global and regional team at CARE spent time examining existing documentation and learning from investments various project and country teams had already made in learning and documentation. About 45 people volunteered to participate in the process, roughly 35 read a document, and 25 participated in the convening discussion where we first discussed outcomes and evidence. Everyone involved learned things that they would not see in the course of their everyday work, and that will strengthen the work they do as part of their “day jobs.” Convening spaces that give people incentives and deliverables to engage with our existing evidence is a way to encourage the learning that is so critical to impact, success, and job satisfaction.

- **Focus on key strategic questions:** All of the evidence in this document already existed at CARE; we did not spend any time or money collecting new evidence. Rather, this process allowed us to pull evidence from disparate and disconnected sources around a single theme that is key to the West Africa regional Theory of Change, and lift up evidence, impact, and key lessons learned in a new way. The first several weeks of this process involved scoping a list of questions that was both strategic and ***narrow enough to be useful across multiple contexts*** while building from CARE’s frameworks. Where previous efforts have stalled because they are too ambitious and aim to answer many questions simultaneously, having a structured review around a few key questions made it possible to progress quickly on a learning agenda, and to get a diverse set of reviewers to participate.
- **Combine broad participation with a small leadership team:** With 45 volunteers, it can often be difficult to coordinate participation and get results that are coherent enough to move forward. Having a core team of about 5 key members who could help set up the overarching framework, and pull together key learning, evidence, and knowledge products was critical to addressing the common challenge of losing momentum after the review meeting. Once we convened the discussion about what people found, it was critical to have a small group with time and energy dedicated to moving deliverables forward so we could have further conversations about what we learned, and what we will do next.
- **Make it easy to participate:** One of the strengths of the process was that the core team could narrow the learning questions and set up a structure that made it relatively easy for staff to participate. Getting a specific assignment with a few key questions is more approachable than an ask about if anyone has any evidence to share about a topic that we don’t typically measure. The more targeted and concrete the ask for participation, the easier it is for many people to participate in the process.
- **Use internal resources for learning:** One advantage of having the Curiosity Collective as a wholly internal process is that many people at CARE feel like they participated in and own the results. Individuals who read evaluations they would never have seen before have already started applying those specific learnings to their own work and projects. The core group is applying preliminary learning to strategic processes and conversations even in advance of the final product. This would be less likely if we had hired an external consultant to read the evaluations and produce a report with minimal input from CARE staff. This does require resources—so far, about 10 days of LOE from the core team, and 4-6 hours from each of the reviewers. Having a modest budget to offset those investments in time would make the process faster.
- **Iterate quickly:** The whole process of the Curiosity Collective so far has taken about 6 months from posing the question to coming up with initial answers. We aim to use this model to both 1) drive actions that will help us improve the evidence and research base for these questions and 2) kick off the next set of curiosity questions that will help us create a strategic evidence pipeline for priority evidence. Rather than setting a learning agenda that covers a 3-5 year window, having short sprints with specific questions allows us to think about learning as a process and how to continuously find answers and improve our work and research.