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# Rapid Gender Analysis

VSLA Group Investment Phase

August 2024  
CARE Türkiye

# Executive Summary

Since (2020), CARE Türkiye has supported community members in Northwest Syria, predominantly women, through VSLAs to facilitate women's access to finance, support their economic empowerment, build resilience and social and economic solidarity. To enhance the sustainability of VSLA groups in Northwest (NW) Syria, CARE launched the new investment approach in December 2023. The collective investment supported 39 VSLA groups out of 98 groups consisting of 720 members (627 women) to engage in group investment to expand their business activities and income. To understand the gendered dimension of the investment approach to assess gender power dynamics, community perceptions, constraints, opportunities, and needs, CARE conducted its Rapid Gender Analysis (RGA) in May 2024. The RGA targeted VSLA members in the collective investment activities and VSLAs who have not yet been targeted in the activities to assess the different outcomes among the two groups. Seventy-four female respondents participated in the Focus Group Discussions and interviews.

# Key Recommendations

Based on the analysis, the key recommendations of the RGA are:

- Provide targeted capacity building to improve women's financial management and business skills, enhance women's economic participation, and improve their negotiation and communication skills.
- Integrate gender activities and reflection on social and gender norms by engaging communities and men and boys to address gender norms to support women's decision-making, economic participation, and support in household work burden.
- Conduct community outreach sessions to strengthen protection and mitigate risks of backlash associated with changing gender dynamics.
- Collect regular gender data through program monitoring and evaluation to continuously address gender barriers, needs, shifting gender norms, and risks.

## Key Findings

- Majority of the respondents reported their engagement in VSLA increased their financial decision-making power in the household
- 70% of those engaged in collective investment reported improved financial decision-making power in the household. For respondents who are not engaged in collective investment, only 30% reported enhanced decision-making power.
- Respondents who reported improved decision-making power reported that their financial contribution and the capacity they gained from the different training supported the shift.
- The decision-making power shift in the household contributes to argument and tension, particularly between spouses. Women also reported fear of being blamed for failed outcomes based on their decisions.
- Financial literacy and management training have bolstered members' confidence and skills to make financial decisions.
- Despite some positive shifts, community perception challenges women's economic participation. Those in collective investment face fewer barriers than those in their first year of VSLA.
- Women are concerned about market inflation, displacement risk, community perception, and lack of job opportunities as the main risks to their livelihood and well-being.
- Women also noted security risks, especially to access markets.
- Food security, protection, and livelihood support are the top three priority needs women reported.

# Introduction

## Background

[Village Savings and Loan Association \(VSLAs\)](#) are a proven platform to support individuals, households, and communities move towards a more economically stable and resilient future. They provide safety nets, both socially and economically, and offer long-term sustainable support during challenging times.<sup>1</sup> Since (2020), CARE Türkiye has supported community members in Northwest Syria, predominantly women, through VSLAs to facilitate women's access to finance, support their economic empowerment, build resilience and social and economic solidarity. To enhance the sustainability of VSLA groups in Northwest (NW) Syria, CARE launched the new investment approach in December 2023. The VSLA model is a proven model and powerful tool for financial inclusion and community empowerment; by layering collective investment activities, CARE aims to promote sustainable economic growth and collaboration among VSLA groups.

The collective investment approach was introduced to all groups who have successfully completed the first VSLA cycle. VSLA cycle is the group operating cycle, which last between 9 to 12 months. During the first VSLA cycle, the group is established, the constitution is developed, and weekly meetings commence to facilitate savings and loans. Share-out of accumulated funds at the end of the 9-to-12-month period marks the end of a VSLA operating cycle. In addition to completion of at least one savings cycle, additional criteria were used to select groups qualified to participate in collective investment activities. The criteria include: the group commitment to attending regular meeting, savings and overall VSLA group functions; members are 100% in agreement to participate in the investment and to contribute equally to the investment activity; clear business proposal and plan; participation of most group members in financial literacy and investment training and a budget request by the group to CARE, not exceeding 70% of the total collective investment amount.

Groups submitted proposal in their second cycle of their VSLA operation. Those groups who completed their first VSLA cycle, met the criterion and with strong proposal for profitable investment idea that contributes to VSLA members' and communities' economic growth and access to jobs were selected. For this year, 39 groups (out of 98) consisting of 720 members of them 627 women members, were eligible for the investment grants and 39 investment projects were created in various sectors, including livestock, trading, and agriculture/non-agriculture production. CARE will continue to work with the remaining groups to provide future investment opportunities as VSLA groups complete their cycle and meet the criteria.

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<sup>1</sup> [CARE, 2023. Building Capital in Crisis. How women in CARE's VSLAs in Emergencies increase savings and solidarity.](#)

## The Rapid Gender Analysis (RGA) Objectives

CARE conducted this RGA in order to understand the gendered dimension of the investment approach. The Rapid Gender Analysis aimed to assess several key areas:

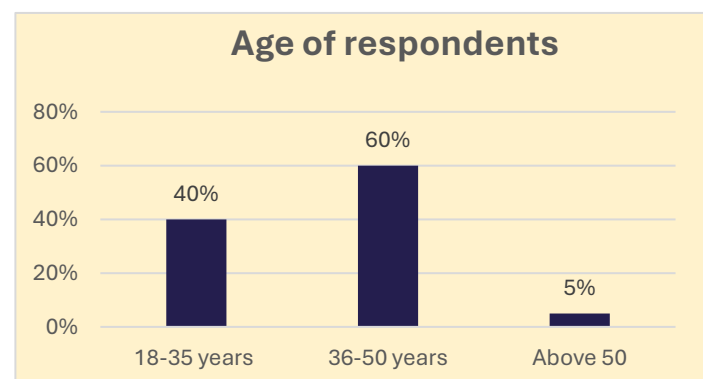
- **Gender Power Dynamics and Economic Empowerment:** Evaluating VSLA collective investment approach contribution to the economic empowerment of women and shifts in decision-making. Identify strategies to enhance the economic resilience and financial inclusion of women through VSLA initiatives.
- **Access and community perceptions:** Identify the barriers women face in joining and actively participating in VSLAs, including cultural, financial, and skills obstacles.
- **Constraints and Opportunities:** Examine the social, economic, and cultural barriers that might limit the participation and benefits of women in VSLA activities. Identify opportunities to promote gender equality and women's empowerment within the VSLA framework.
- **Needs and priorities:** Identify the specific challenges and opportunities faced by different genders in accessing and benefiting from VSLA services.

### The objectives of the RGA are to:

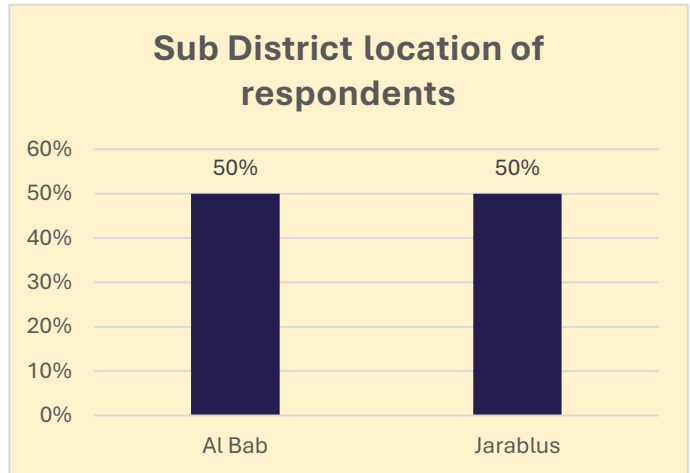
- Understand the impact of the collective investment activities within VSLA groups.
- Analyze the different gender-based constraints and opportunities, needs and priorities and community perception in relation to gender dynamics to inform the collective investment approach.
- Provide recommendations to support investment activities to respond to the different gender constraints and needs and address community perceptions in line with the findings mentioned in the points above and to implement the approach in adherence to the DO NO HARM principle.
- Provide recommendations to support the investment approach to respond to the different gender constraints and needs, best address community perceptions in line with the findings mentioned in the points above, and ensure the approach is in adherence to the DO NO HARM principle.

## Methodology

The RGA data was collected in May 2024. To assess and analyze the impact of the collective investment activities, two segments of VSLA participants were included in the sample. The RGA targeted



those who participated and benefited from the collective and those who have not yet participated and benefited because they are still in the first cycle. This helps the analysis to conduct impact of post-intervention and allows to compare certain responses between those who participated in the investment activities and those who have not been included yet in the intervention to assess the impact of the investment activities.



The RGA targeted two districts in Northwest Syria, Al Bab and Jarablus districts and conducted four Focus Group Discussion (FGD) and interviews with 40 female members. A total of 74 female VSLA members participated in the FGD and interview; all female respondents are adult women in the age range between 18 to 50 years old.

**1. Interviews:**

- 20 interviews were conducted with female members who participated in the collective investment.
- 20 interviews were conducted with female members who did not participate in the collective investment.

**2. Focused Group Discussions (FGDs):**

- 2 FGDs conducted with 18 female participants who participated in the collective investment (9 members in each FGD).
- 2 FGDs conducted with 16 female participants who did not participate in the collective investment (8 members in each FGD).

Group	Interviews	Focus Group Discussion
VSLA members participated in the collective investment	20	2 FGD with 9 members in each FGD, total 18 Female members
VSLA members who didn't participate in the collective investment	20	2 FGD with 8 members in each FGD, total 16 Female members

The data collection team was made up of technical team members from CARE and CARE implementing partners, International Humanitarian Relief Association” IYD” and Shafak, in Al-Bab and Jarbulus districits. The team has balanced expertise in VSLA, gender, emergencies, and collective investment. The FGD and interview tools were developed based on the CARE RGA interview guide and contextualized for the context and the objective of this RGA. The data collection team was trained on the tool and do no harm approach. The team

closely worked with VSLA groups and women to ensure the data was collected in a suitable and accessible environment. A team of female and male data collectors led the data collection to ensure respondent's safety, privacy, and comfort.

The objective and process of the data collection were communicated to the group to provide clarity for them and also household members. The data collection took place in a secure and private location to ensure the safety and confidentiality of all participants. Meetings were arranged either at the female participant homes or in neutral, discreet venues that were easily accessible yet protected from public view, minimizing any potential risks. The timing of the data collection was carefully scheduled to avoid busy hours, reducing the likelihood of unwanted attention and ensuring participants could share information in a safe and private environment. This approach helped to create a comfortable setting where individuals felt secure and their privacy was respected throughout the process. Ethical consideration, including consent, was facilitated for each data collection. The data collection only targeted women respondents; given that most VSLA participants are women, the team prioritized targeting women respondents. Therefore, the lack of male participation in this data collection limits the analysis and findings to only women's perspectives.

## Key Findings

This section presents analysis of key findings based on data from the FGDs and interviews.

### 1. Gender Power Dynamics

#### Decision Making in the Household

**80% of women reported their engagement in the collective investment increased their financial decision-making power in the household.**

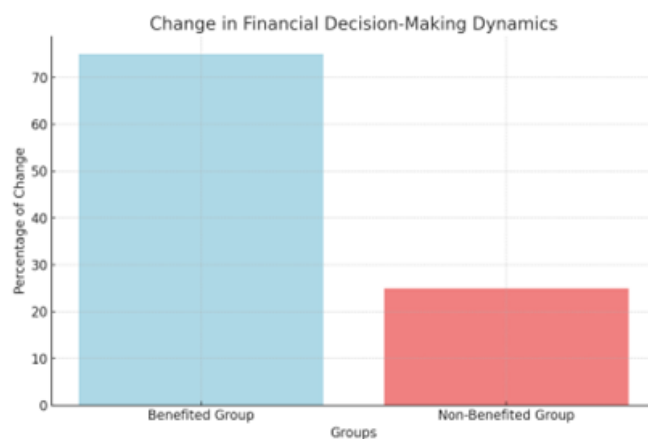
The interviews and FGDs show that women's engagement in VSLA groups contributes to women's access to finance and economic activities. For respondents who participated in collective investment, the findings show that their engagement in economic activities significantly contributed to household income, which in turn increased their influence over financial decisions. 80% of women respondents who are engaged in the collective investment reported having a greater say in financial decisions because of their increased economic contribution to the household. The majority of the respondents highlighted that their financial contribution to the household is enabling them to have a voice and power to make decisions, and they are experiencing a notable shift in decision-making dynamics in the household. In addition to their financial contributions, respondents also noted that the

training they received through their VSLA supported them to negotiate their roles in the household. During an interview a women noted that “the VSLA activity has given me a stronger voice in household decisions”, while another woman said, “the training sessions helped us to discuss and redefine our roles at home.”

**“Joining the VSLA has not only improved my financial situation but also gave me the confidence to take on leadership role.” – Female Respondent, Jarablus District**

The findings also show notable difference between female respondents who benefited in the collective investment vs those who are not targeted. The result from both the FGD and interview shows that, 70% of women who engaged in the collective investment reported improved financial decision-making power in their household. One of the respondents said, “my income from the investment has given me a stronger voice in household decision.” In comparison, only 27% of respondents who did not benefit from the collective investment reported the same. While there is some improvement among respondents who are not targeted in the collective investment activities, it is markedly less than the targeted group, highlighting the additional challenges they face. This result indicates that women who benefited from the collective investment have gained more influence and participation in financial decision making within their household, compared to those who are only engaged in VSLA activities.

For women who did not benefit in collective investment activities, the findings show that a single household member often dominates financial decisions. Usually, the male figure in the household has more autonomy over economic decisions. Although women who did not engage in collective investment also experienced improved decision-making power at home, the response rate is lower than those involved in collective investment. Respondents noted that the lack of financial literacy skills and lower-level financial contribution at the household level continue to limit their input and influence over household decision-making. Women respondents who did not participate in collective investment noted the need to address gender roles through community capacity building. In an interview, a woman said, “We face a lot of skepticism and pressure to stay within traditional roles. There is a need for more community awareness to support our participation.”





The shift in household decision-making has also posed a challenge for women, especially for women benefited from collective investment. Women in the collective investment group reported experiencing heightened household tension. Women's increased financial contribution in the household is challenging traditional roles that expect men to be the 'provider' of the household. As a result, 45% of women reported experiencing increased household tension and argument as they took on more financial decision-making roles in the household. The result indicates women's increased influence over household finance could be seen as a threat in the community, especially by men. Thus, activities that address gender norms should be integrated to ensure the change in the household's economic dynamics doesn't threaten women's safety and well-being. Women who did not engage in collective investment experienced less change in their decision-making power and financial contribution and faced more traditional barriers.

Respondents in the FGDs and interviews also noted that women feel concerned about blame and criticism they might face in the household about the outcomes of their decisions. Respondents indicated that if they make decisions and the result is not good, they may face blame in the household, primarily when the decision is related to finance. Respondents said women face blame for failed decision and lack the necessary support, and at times household members may not trust women's decision-making ability. Respondents noted the need to work on women's leadership to build their confidence, and addressing gender norms that limit women's decision-making is critical so that the fear of being blamed does not hinder them from making decisions. Respondents also recommended the need to encourage and practice joint decision-making between spouses by supporting communication and mutual understanding and support between spouses.

**“I now contribute more financially, but this led to arguments and tension at home. We need more support to manage these changes” – Female FGD Respondent in the collective investment group, Al-Bab District.**

The overall analysis highlights that women's engagement in collective investment activities contributes significantly to their improved decision-making in the household, particularly decision-making over household finance. Women who do not yet benefited from collective investment also experience shifts in decision-making power. However, the level of change is low when we compare the number of respondents. This shows that layering collective investment activities increased women's ability to have improved financial access and income, giving them more power and autonomy at home. In addition to the economic aspects of the collective investment model, financial literacy and other training support women in building their confidence and negotiation skills. However, this also challenges women and poses risks as they push against expected gender norms. Therefore, the

collective investment model should be paired with community reflection and other relevant activities to address gender norms.

### **Improved Access to Financial Resources and Economic Empowerment**

Participants who are engaged in collective investment also reported increased access to financial resources. Improved access to financial resources enabled them to participate more actively in economic activities. Respondents reported expanding their income generating activities by engaging in agricultural production, livestock, small home-based businesses and trading. Respondents reported the collective investment activities engaged them in financial literacy training and other business training which enhanced their financial and business planning and management skills. Respondents reported the training equipped them to make informed financial decisions and manage their resources effectively, leading to improved financial stability and growth.

**90% of women respondents said they feel confident to make financial decisions.**

Among FGDs and interviews respondents who are targeted in the collective investment activities, 100% said they received financial literacy and management training and 70% reported that they were able to start or expand their business due to the increased access to financial resources. In addition, 90% of respondents engaged in collective investment said they feel more confident in making financial decisions and in managing finances. A women respondent who participated in collective investment said, “The training we received through the VSLA has been invaluable. I now understand how to budget and save, which has allowed me to expand my small business.”

Respondents who were not targeted in the collective investment reported limited access to financial resources and economic opportunities. They reported lacking access to financial resources and necessary training and support, which hindered their ability to make informed financial decision and managing their finances effectively. 65% of women in the non-targeted group stated that they struggle to find opportunities to participate in economic activities due to the lack of financial resources, and 75% of them expressed difficulties in managing their finances and making informed financial decisions. The result shows that, although their VSLA participation is supporting them, women who are not targeted in the collective investment continue to face financial instability and fewer opportunities to support and advance their economic activities.

**“Without the support and training, it is hard to know how to manage money properly. I often feel overwhelmed and unsure about the best financial decisions for my family.” – Female interviewee who is not targeted in the collective investment, Al-Bab District. Al-Bab District.**

## 2. Access and Community Perceptions

Regarding their access to participate in VSLA, both the targeted and non-targeted groups said they had relatively equal access to join VSLAs and participate in VSLA activities. Respondents highlighted that women are more involved in savings and investing, because they were primarily engaged in household activities and didn't have any income-generating activities, while men didn't want to commit to regular meetings and savings, because they thought it would affect their income-generating activities and require more time. Respondents also noted that women were more willing to join VSLA groups because they often lack financial independence, and they liked the idea of savings to be able to support household finances. Because the membership conditions were suitable for the local context and cultural and religious expectations, many were interested in joining VSLAs.

However, respondents noted gender norms and societal expectations about the role of women continue to pose barriers. In the FGDs and interviews, respondents highlighted that women's engagement in business, financial activities such as VSLA, and decision-making in the household and community is still not fully accepted and appreciated in the community. However, respondents also noted, as women's financial contributions to the household increases, their access and participation improves. For instance, respondents who were targeted by the collective investment showed higher levels of female participation in VSLA activities, which also improved their finances, leadership and voice. Meanwhile, women who didn't benefit from collective investment continue to face more significant cultural and societal barriers, which limited their participation in VSLA activities. These barriers reinforced traditional gender roles and prevented women from fully engaging in economic opportunities. "It is still difficult for women here to participate fully. Many still believe that a woman's place is at home," shared a woman from the non-benefited group during a focus group discussion.

Community perceptions of women's engagement in VSLAs varied. Women in the collective investment groups noted initial resistance from the community, but as their community and families start seeing their success and contribution, they are seeing growing acceptance. Respondents noted community members are changing their attitude slowly as they witnessed the positive aspects of women's economic engagement, however, the change is slow, and members still face resistance from the community. Respondents also expressed, increase in their financial earnings and decision-making power at home sometimes contribute to household argument. Women's leadership and engagement in spaces that are traditionally considered as male role contributes to tension and resistance.

"Initially, there was a lot of resistance from the community, but seeing women succeed and contribute financially has started to change minds." – **Female FGD Respondent in the collective investment group, Jarablus District.**

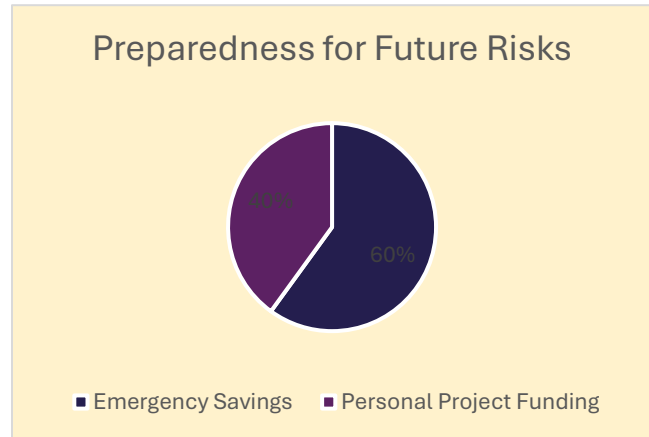
Respondents benefited from the collective investment are still in their first cycle of VSLA activities. Non-benefited groups reported experiencing more pronounced community concerns and skepticism. Respondents in the non-benefited groups reported experiencing increased pressure to conform to traditional roles. Respondents highlighted that most community members expect women to stay home and engage in household activity, leading to resistance among community members from supporting women's economic participation. Respondents stressed the need for broader community sensitization and support to ensure women continue to engage in the VSLA activities. Because the non-benefited groups are still in their first cycle, it was observed that their financial contribution has yet to make a significant change; as communities see the benefit, just like the experiences of the benefited group, a shift in perception is expected. However, if community perceptions and gender norms are not addressed early on, it could affect women's participation and leadership and could also limit women's safety; thus, working with the groups to engage community members to support awareness and reflection on gender norms is critical.

### 3. Constraints and Opportunities for Economic Activities

Respondents in both benefited and non-benefited groups discussed concerns and potential risks that could affect their income, livelihood and living conditions. All respondents highlighted several current concerns and anticipated risks they expect to face in the near future. These concerns are categorized into the below five main areas:

- **Economic Disruptions and Currency Depreciation:** The majority of respondents reported concerns about economic disruptions and currency depreciation, which may lead to financial fluctuations and instability. They anticipate that continuous inflation will severely affect their ability to manage household finances and maintain a stable income and savings.
- **Displacement Risks:** Respondents expressed concerns about a potential risk of for sudden displacement to other locations. Their IDP status poses a greater risk for further sudden displacement, while their current business and VSLA engagements are in their location of inhabitation. Any new displacement could disrupt their income, affect their group activities and VSLA functions and significantly affect their living conditions, further exacerbating their already vulnerable situation. Displacement affects women and girls disproportionately as safety and mobility issues limit their community and market engagements.
- **Community Perceptions and Household Burden:** While many people have noticed a positive change in their homes and communities regarding women's participation, most of them feel that there is still work to be done in the way women's economic empowerment and participation are viewed. Respondents have observed that community members, particularly men, are worried about women meeting and

interacting with each other and fear that women might start making decisions independently in their households. Although there have been some positive changes, traditional community attitudes are deeply ingrained and could still impact women's participation, especially among newer groups. Respondents also reported women's household



burden affect their engagement in VSLAs, women face challenges to find childcare, and they are often the sole caretaker for their family. For women with little children and/or elderly family at home, the household responsibility hinders their VSLA participation.

- **Lack of Job Opportunities:** Most respondents reported the lack of job opportunities and the absence of a steady income as critical challenges. leading to increased poverty, inability to meet basic needs, and heightened stress within families. Respondents expressed that both women and men have limited job opportunities, however, women are more likely to face limited access to job opportunities, because of perceived and real safety risks and mobility restrictions.
- **Security Issues:** Only few respondents mentioned concerns about accidents, kidnapping, and other security incidents as primary worries. However, when respondents were asked, if there are security fears among women to participate in VSLA and markets, they reported that they have no concerns about the VSLA meetings, because members live in close by. This is different in regard to going to the markets, because of the distance.

It is worth mentioning that respondents expressed that their VSLA enabled them to address unforeseen and emergency needs. Respondents reported that although financial access through VSLA helped them meet the household's basic needs, start a business, and light rehabilitation for their shelters their household, they stressed that access to loans and social funds is critical for them during emergencies. Respondents who engaged in the collective investment activities said they are better prepared to respond to crises, because of their VSLA membership and the increased financial access based on their investment. This investment helps them to meet immediate needs and rebuild their livelihoods. Increasing social cohesion among group members and exchanging experiences enhances their preparedness to face difficult situations.

**"I used a loan from the VSLA to rebuild my small business after the last displacement. It was a lifesaver." – Female respondent from Al-Bab**

Respondents who participated in collective investment reported that learning financial management and planning enhanced their readiness to respond to crises and emergencies. According to the findings from the FGDs and interviews 85% of VSLA members reported increasing their savings, specifically for emergency preparedness, and 70% of the members have utilized loans from the VSLA to recover from previous shocks, indicating the effectiveness of this support mechanism. Female respondent from Jarabulus stated that, "We have started saving more each month to ensure we have enough funds in case of an emergency. This gives us a sense of security."

**"Being part of this group has taught me how to manage my finances better and plan for the future." – Female respondent from Jarabulus**

In addition to supporting their members, VSLA members also reported supporting community members who are not in VSLA. FGD participants reported their VSLA bought and distributed food to individuals outside of the group and they donated portion of their social fund to support those in need in their community. The VSLA groups contribute to social cohesion, trust, and community skills in financial management...

In addition to supporting their own members, VSLA members reported that they extend help to non-members in the community as well. According to participants in focus group discussions, the VSLA groups have collectively purchased and distributed food to individuals outside of their groups. They also mentioned that a portion of their social fund is donated to assist community members in need. Through these activities, the VSLA groups enhance social cohesion and trust and contribute to improving the community's financial management skills.

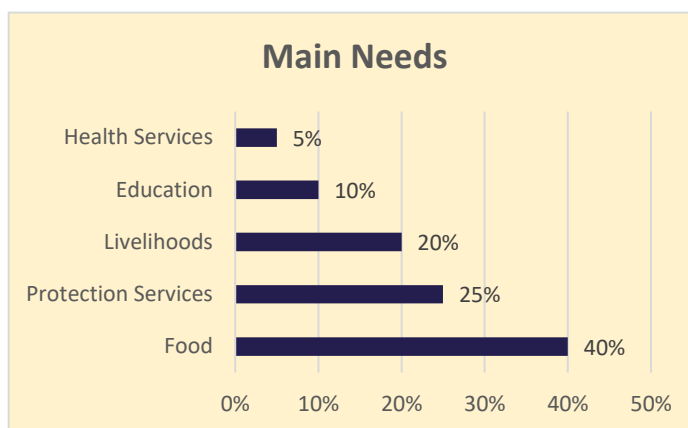
Respondents also felt their position in the community is changing as more community members are witnessing their contribution, thus, group members are creating awareness about the value of savings. Their community leadership is also observed as an opportunity for VSLA members, especially women engagement in community leadership, and activities.

"Sharing our experiences and supporting each other emotionally has made us stronger and more resilient." – **Female respondent from Al-Bab**

#### 4. Needs and Priorities:

The priority needs reported by all participants include food, protection, livelihoods, education and health services.

- **Food Security:** 40% of FGD and interview respondents expressed their need for a stable and sufficient supply of food. Respondents said this is a top priority for VSLA members.



Many families are struggling to meet their basic food and nutritional needs due to economic instability and rising food prices. Respondents suggested improved agricultural inputs and services and support VSLA members to engage in agricultural production. When there is food scarcity in household, women and girls are often forced to eat the last and the least, and especially for adult women, they prioritize feeding other family members especially children. Thus, respondents strongly highlighted the need to work with VSLA members for improved food security outcome of households.

- **Protection Services:** 25% reported protection needs; members reported a need for enhanced protection services to ensure their safety. This includes protection from violence, kidnapping, and other security threats.
- **Livelihood Opportunities:** Job Creation and Income Generation: 20% reported the need among VSLA members and in the community for improved job opportunities and more targeted financial and capacity building support for small business to improve the economic stability of VSLA members.

In addition, respondents expressed the need for improved access to schooling, most respondents who raised education as a need are concerned about their kids' education. Respondents also highlighted their need for improved health services.

It is worth noting that individuals who did not benefit from VSLA investments have expressed greater needs and require more significant support to overcome their financial challenges. These individuals showed a heightened need for financial access and income-generating opportunities. Key areas of need include:

- **Financial Access and Resources:** These individuals requested interventions to improve their access to financial resources. Providing access to loans and savings mechanisms can help them achieve financial stability.
- **Income-Generating Opportunities:** Creating opportunities for these individuals to engage in income-generating activities is crucial. This can be achieved through support for small businesses and vocational training programs.
- **Training and Capacity Building:** Moreover, to sustain and amplify the benefits of VSLA investments, ongoing training and capacity-building initiatives are necessary. These should focus on enhancing financial literacy, business management, and leadership skills. Additionally, providing access to more substantial financial services and resources can further support the economic well-being of beneficiaries.

## Conclusion and Recommendations

In conclusion, the comparative analysis underscores the significant advantages of participating in VSLAs and investment programs. Beneficiaries not only gain better access to financial resources and decision-making roles, but also experience positive changes in their economic conditions. Addressing the needs of non-beneficiaries through targeted interventions could help bridge the gap and promote inclusive economic development. The analysis highlights the significant impact of collective investment activities on women's financial decision-making and participation in VSLAs. However, women continue to face gender barriers that limit their decision-making power at home, and affect their economic engagement, safety and mobility. In order to drive sustainable change and secure the economic empowerment of women while shifting community perceptions and gender norms, it is essential to take into account the following key recommendations.

1. **Provide capacity building to improve women's financial management and business skills.** It is essential to provide ongoing support and training for women in financial management and business skills. These training programs should include the continuous collection and analysis of gender-specific data to ensure the training meets the unique needs of women. Enhancing women's skills in these areas will not only boost their economic contributions, but also improve their ability to make informed and sustainable financial decisions.
2. **Integrate gender activities and reflection on social and gender norms.** VSLA interventions must include broader community engagement to facilitate reflection on gender norms that limits women's economic empowerment. Broader community sensitization and awareness creation should be prioritized and targeted community reflection sessions to promote positive change to address gender roles, decision-making, women's safety and mobility should be designed. While the result shows women



are more engaged in VSLA and income generating activities, the findings also show women continue to engage in unpaid household activities. Effort to address women's unpaid domestic work and multiple burden they face should be integrated in the interventions. This should involve organizing training and awareness programs that include men and boys to promote understanding and support for changing gender roles. Comprehensive community awareness campaigns, reflection sessions in VSLA groups and working with community leaders should be integrated in VSLA activities to support community led social and gender norms shift.

- 3. Conduct community outreach sessions to strengthen protection and mitigate risks.** Strategies must be developed and implemented to mitigate the risks associated with changing gender dynamics. This includes conducting community sensitization programs to educate about the benefits of women's economic participation and establishing support networks for women to help them navigate household tensions and potential backlash. Additionally, providing conflict resolution and counseling services can help families manage the stresses arising from changing gender roles.
- 4. Collect regular gender data through program monitoring and evaluation.** Existing and upcoming monitoring and evaluation should integrate gendered questions to continuously assess gender barriers, needs, shifting gender norms, and risks. The findings from regular assessments should support and reshape program interventions and VSLA engagement to address women's needs and concerns and serve basis for gender responsive and transformative interventions.

These recommendations call for a holistic approach that considers both economic and social aspects of supporting women's empowerment. By providing continuous support and training, engaging the community, and developing risk mitigation strategies, sustainable and positive changes in women's roles within households and communities can be achieved.



***Focused Group Discussion with women VSLA members in Al-Bab district.***