



## Curiosity Collective II

### Are VSLA feminist platforms for gender transformation?

#### Background, Introduction and Methodology

CARE has worked with Village Savings and Loans Associations (VSLAs) since 1991. Their success has been primarily measured, since then, in terms of women's economic agency. However, there is evidence that VSLAs have broader impacts, particularly in relation to gender equality for women and girls. To date, there has still been little consistent investment in capturing these gender transformational impacts such as how VSLAs have promoted women's dignity, women's voice, challenged gender stereotypes and dismantled patriarchal power dynamics; all of which are changes CARE seeks in its gender equality framework.

This paper<sup>1</sup> focuses on the gender transformative aspects of the VSLAs. It explores how VSLAs can be a platform to challenge patriarchal structures that discriminate against and normalize violence against women and girls. It builds on a [Meta Evaluation, Curiosity Collective I](#) carried out by the West Africa region.

#### Objective

The objective of the Curiosity Collective (part 2) was to identify and demonstrate the value add that VSLAs play in promoting gender transformation.

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<sup>1</sup> This paper - authored by Zainab Ibrahim and Jayanthi Kuru-Utumpala, Chrysalis (Sri Lanka), Co-Leads of the Life Free From Violence (LFFV) Global Outcome – draws its analysis and recommendations from conversations and discussions held with VSLA members in Niger and Cote D'Ivoire in January 2020. The authors are deeply grateful to all the members of the VSLAs who generously spent their time with us and the rest of the team to share their lived experiences as members of VSLAs. We are also grateful to the teams in CARE Niger and CARE Cote D'Ivoire who skillfully managed the smooth facilitation of our six-day field visit. We also hugely appreciate the valuable input and feedback into to this paper provided by CARE colleagues including Fatma Zennou, Manager – 'Women on the Move', CARE West Africa Regional Management Team (WARMU); Fati Abdou, Project Manager, CARE Cote D'Ivoire; Kassie McIlvaine, Deputy Regional Director, West Africa Regional Management Team (WARMU); Allison Burden, Head of Gender Equality, CI; Maria Christophersen, Technical Advisor, CARE Norway; Emily Janoch, Director, Knowledge Management and Learning at CARE, CARE USA, Christian Pennotti, Global Director, Savings Groups, CARE USA and Vidhya Sriram, Deputy Director, Savings Groups, CARE USA.



The Curiosity Collective also set out to influence and feed into the following ongoing organizational processes:

- a) The 2030 Agenda and effective gender transformative strategies;
- b) The VSLA Scaling Strategy (2018-2030);
- c) Measurement indicators which more effectively capture gender-transformative impact of VSLAs.

## Guiding Framework

A feminist exploration of VSLAs begins from the position that in order to have meaningful and sustainable impact, programs need to recognize the centrality of women’s and girls’ rights and challenge the relations and structures that discriminate against them. This includes ensuring that existing patriarchal power hierarchies are dismantled, and that women’s power and agency is raised and prioritized at all levels.

In line with this, [CARE’s Gender Equality Framework](#) highlights that in order to have gender transformative impacts we must work across three domains: Agency, Relations and Structure (ARS).

1. **Build Agency:** Building consciousness, confidence, self-esteem and aspirations (non-formal sphere) and knowledge, skills and capabilities (formal sphere).
2. **Change Relations:** The power relations through which people live their lives through intimate relations and social networks (nonformal sphere) and group membership and activism, and citizen and market negotiations (formal sphere).
3. **Transform Structures:** Discriminatory social norms, customs, values and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere).

The Gender Equality Framework applies to all VSLAs regardless of whether they are women-only, mixed or men-only VSLAs. In all cases then, success depends on whether groups build the **Agency** of women and girls, change the power **Relations** through which people live their lives or the way that women and girls as well as men and boys relate to each other to promote gender equality; and transform patriarchal **Structures** that discriminate and cause violence against women and girls.

### Curiosity Collective Methodology

Over a period of six days in Niger and Cote d’Ivoire, small teams of three, visited five women-only VSLAs and eight mixed VSLAs. In Niger, the team visited a mix of urban and rural VSLAs based in the Niamey region, including one VSLA which was led by disabled members. In Cote d’Ivoire, the team visited a mix of urban and rural VSLAs from the regions of Lagunes and Belier. In addition, in Niger, the team visited a women’s rights NGO and an NGO that provides support to victim/survivors of GBV. On a daily basis the field visits were followed by a debrief together with longer structured reflections.

In both countries, colleagues from government, women’s rights NGOs and LGBT organizations (in Ivory Coast) joined the final day’s group discussions to share their inputs into our deliberations.

Core to the methodology used were:

1. **Inclusive reflection and learning** with members of VSLA groups themselves (in Niger and Cote d’Ivoire) as well as CARE staff from various parts of the organization. This exercise was designed to be a collective and inclusive learning opportunity for Country Office program and leadership staff from Niger and Cote d’Ivoire, regional teams from West Africa, CMP teams from C/USA and C/Norway, colleagues from the CI Secretariat, and CARE affiliate Chrysalis, together with key partners and VSLA

#### *Feminist Research Principles*

- *Participant as experts*
- *Open dialogues of curiosity*
- *Premises challenging patriarchal approaches*
- *Raising the voice of marginalized*
- *Seeking solutions towards equality*
- *Empathetic dialogues*
- *Promoting female courage*



members in Niger and Cote d'Ivoire. The method is a qualitative deep dive into the issue rather than a quantitative, statistical study.

2. **Feminist principles** full of curiosity and open to learn putting VSLA members as the experts, the research team sought to integrate feminist principles throughout.
3. Basing our analysis around **CARE's gender equality framework**; guiding questions were developed prior to the visit that explored themes of:
  - Additional gains to women along the pillars of Agency, Structure and Relations;
  - Participation of women and girls in VSLAs
  - Concepts such as 'strength' and 'power' from the perspective of women;
  - Any challenges and resistance they face.

### Limitations

The limitations that the team faced were:

- Limited sample size due to time and security constraints
- Limited geographical representation due to time and security constraints
- Language - teams were dependent on translation by CARE staff
- Being an 'outsider' to the community and representing the powerful 'parent' organization, potentially leading to VSLA members wishing to please and providing answers that they may have thought the inquiry teams wanted to hear.
- Not meeting with any men only VSLA groups to explore how they may or may not contribute to gender transformative outcomes.

As a result, the findings and recommendations of this work should not be generalized; rather they should inform further inquiry and learning on how VSLAs function and what their potential to achieve gender transformative change is.



*The Curiosity Collective in discussions with CARE Niger (left) and CARE Cote D'Ivoire (right) teams, together with Women's Ministry officials, VSLA Members, women's rights and LGBT rights activists. January 2020.*

## DETAILED FINDINGS

The following tables summarize the team's observations of changes taking place in relation to Agency, Relations and Structure in the women only and mixed groups visited in Niger and Cote d'Ivoire. The first table covers positive and negative impacts seen in relation to agency, the second in relation to relations and



the last in relation to structure. Each table also distinguishes between the impacts achieved by women only groups and mixed groups.



AGENCY		✓ = women in the groups / community are doing this				✓ = men in the groups / community are doing this		
Positive (+) & Negative (-) Impacts	(+) Women's Increased Confidence and Self Esteem	(+) Women Speaking out / Having a voice - at home and in public	(+) Women's increased sense of security and self-sufficiency linked to financial independence	(+) Women actively intervene to stop Domestic Violence in their communities	(+) Women actively advocating against harmful traditional practices	(+) Women & Men Challenging Patriarchal Norms	(+) Capacity for Mobilization	(+) Hygiene & Cleanliness
Women-Only VSLA	✓	✓	✓	✓	✓	✓	✓	✓
Examples from Women Only VSLA	"My self-esteem has gone up - I feel more confident now" (Woman from CIV)	"An MMD woman can speak and be listened to, even in her own house" (Niger) and "even in front of white people" (Woman from CIV).	"It's nice to not have to rely on someone else for money. With my savings I have been able to buy new cloth and new slippers, and also spices for the household." (Woman from CIV)	"MMD women know where to go and what to do in case of violence; we are having this conversation in our group" (Woman from Niger)	"We are against FGM because it only controls women's pleasure and reduces her senses. It is also against the Quran"(Woman from CIV).  "We conduct radio shows on the topic of FGM and speak out against it" (Woman from CIV)	"We don't want men in the group because we want to show the men in the village that we can organize ourselves. We know society sees us as weak and so we want to show everyone we are strong." (Woman from CIV)	"Having the capacity to mobilize about 1000 people" (Woman from Niger)	"We learnt about keeping ourselves clean (which is useful for sexual intimacy) and also about working together to keep our neighborhood clean" (Woman from CIV).
Mixed Gender VSLA	✓	✓	✓	✓	✓	✓	✓ ✓	✗
Examples from Mixed Gender VSLA	"Our strength has been woken up and we have let it come out!" (Women from Niger)	Women from the federation speak regularly on community radio as well and information gets around quickly. (Woman from Niger).	"My husband left me but I can now afford to pay for my house and my children and that is because of this association" (Woman from CIV).	"When women facing violence come to other women in the association for support, we support them as much as we can" (Woman from Niger).	"A young girl who was being forced to get married came to me. I hid her and then went to meet her father together with the Director of the Social Centre. The father finally agreed to stop the marriage after I told him my story of being a child bride" (Woman from Niger).	"Men in the group have been made aware to reduce women's workloads at home. So now men go and get water for example, where previously it would usually be the women who had to do that" (Woman from CIV)	Mixed groups were mobilising together to address work issues in ways they hadn't in the past - for example working together to clear fields and do collective work in the community.	Data Not Available



RELATIONS										
this										
<span style="background-color: #00FFFF; padding: 2px;">✓ = women in the groups / community are doing this</span> <span style="background-color: #00FF00; padding: 2px;">✓ = men in the groups / community are doing</span>										
Positive (+) & Negative (-) Impacts	(+) Increased solidarity and support within the group	(+) Improved relationships with husbands & children	(+) Informal support network by women in the group for those affected by Domestic Violence	(+) Men within the group, and/or outside the group, challenging patriarchal norms	(+) Support for others in the community	(+) Social acceptance and recognition by the community	(-) Reinforcing patriarchal norms & attitudes towards women	(-) Increased incidents of Domestic Violence faced by women	(-) Any reduction in Domestic Violence faced by women is tied to their monetary savings	(-) Men in the group only focused on financial gains
Women Only VSLA	✓	✓	✓	✓	✓	✓	✓	✓	✗	N/A
Examples from Women Only VSLA	Women said social element of VSLAs is of huge value to them - didn't know about each other before (Woman from Niger)	"Previously if I didn't fill his bucket for a bath, he would beat me. But now he fills his own bucket." (Woman from CIV)	For cases of DV they support each other and give each other advice (Woman from CIV).	Husbands of some VSLA members are also engaged in raising awareness on GBV and gender issues and talking to other men about how to be better husbands.	"We meet every Sunday at 3pm so that all women (including non members of the VSLA) can get support from our Solidarity Fund or any advice on dealing with domestic violence or GBV" (Woman from CIV)	MMD women said they have more of a social presence at baptisms and other community events and more people attend the event when they are there.	Power vested in one woman leader could prevent the leadership of others. This can be particularly true in a Francophone African context where there is a strong idea of following a leader. (Niger)	"When these savings groups are formed, in the beginning, there is an increase in domestic violence as women leave their responsibilities at home to participate in the meetings" (Man from Niger – closely associated with a women-only MMD)	Data Not Available	



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Mixed Gender VSLA										
Examples from Mixed Gender VSLA	“With friends we can cope and that can save you.” (Woman from CIV)	Relations with husbands have improved because women now feel their opinions are taken into account due to their ability to save and contribute to household finances. (Woman from CIV)	“We talk about DV at weddings and naming ceremonies and try to support each other” (Woman from Niger).	“The advantage of mixed groups is that when men hear what women say, they take that information out to other men also” (Woman from Niger)	Data Not Available	“The blind men in our group face less stigma and can now access public events since they are members of MMD” (Woman from Niger)	“When a man and a woman marry they become one person and a woman submits to a man and the problems only come when a woman breaks the rules set by the man. If she follows the rules of the husband, they can be happy together. A man never breaks the rules if the women don’t” (Man from CIV).	A woman narrated a story about another woman who wanted to join their group but couldn’t because her husband was beating her and threatening to ask her to leave for good if she joined the group. Subsequently the President of the group met the husband and explained to him the purpose of the group. When he realised that if his wife was in the group they would have access to some social funds that could help him too due to an emergency in his business, he agreed. (Woman from Niger).	A woman narrated three stories of domestic violence faced by women who wanted to join the group. They were only allowed to join the group after their respective husbands learned about the financial benefits that they could also avail of if they were members of the group (Women from CIV).	“The men in the group have patriarchal and negative attitudes towards women. The only reason that some of them allowed women to be in this group is because of the monetary gains” (Woman from CIV)



STRUCTURE						
this						
<span style="background-color: #00FFFF; padding: 2px;">✓ = women in the groups / community are doing this</span> <span style="background-color: #00FF00; padding: 2px;">✓ = men in the groups / community are doing</span>						
Positive (+) & Negative (-) Impacts	(+) Women's Political Representation	(+) Change in cultural practices around Child Marriage	(+) Change in attitudes of religious leaders on women's rights	(+) Prioritizing Education for Girls	(+) Women's access to land / inheritance	(+) Raising awareness about Female Genital Mutilation as a practice that impact women & girls negatively.
Women Only VSLA	<span style="background-color: #00FFFF; padding: 2px;">✓</span>	<span style="background-color: #00FFFF; padding: 2px;">✓</span>	<span style="background-color: #00FFFF; padding: 2px;">✓</span>	<span style="background-color: #00FFFF; padding: 2px;">✓</span>	<span style="background-color: #FF0000; padding: 2px;">✗</span>	<span style="background-color: #00FF00; padding: 2px;">✓</span>
Examples from Women Only VSLA	"We want 8 women to run for office from all political parties and have ways to hold them accountable so they respond to the needs of MMD women" (Woman from Niger)	"When we hear about a potential child marriage we help the child run away and talk to the parents and try to educate them. Sometimes we also report the parents to the Police so they can take further action" (Woman from CIV).	"My husband is an Imam and now he speaks out against FGM by preaching that Islam does not allow anyone to hurt a woman" (Woman from CIV).	Women from the MMD would physically take the child to school and if there was no money for the girl's education, the MMD would help. (Woman from Niger)	Data Not Available	"We are opposed to FGM as this controlled women's pleasure and reduces her senses. We have been raising awareness with mothers and men in our community about this and telling people that this practice is against the teachings of the Quran" (Women from CIV)
Mixed Gender VSLA	<span style="background-color: #00FFFF; padding: 2px;">✓</span> <span style="background-color: #00FF00; padding: 2px;">✓</span>	<span style="background-color: #00FFFF; padding: 2px;">✓</span>	<span style="background-color: #00FFFF; padding: 2px;">✓</span> <span style="background-color: #00FF00; padding: 2px;">✓</span>	<span style="background-color: #FF0000; padding: 2px;">✗</span>	<span style="background-color: #00FF00; padding: 2px;">✓</span> <span style="background-color: #00FF00; padding: 2px;">✓</span>	<span style="background-color: #FF0000; padding: 2px;">✗</span>
Examples from Mixed Gender VSLA	Four women of 446 women have submitted their candidacy to be councilor - Before the MMD didn't realise that they could run for election.	"We have made big strides on child marriage - now even children are aware of their rights and if there is an attempt to force a girl to marry, she herself will go directly to the chief to stop it" (Woman from Niger).	The imam has been made aware about women's rights to inherit and so he also respects that. Said he was against it before and not in agreement (Woman from CIV)	Data Not Available	In Hamdaliye - women in the group own fields through inheritance now (Woman from Niger)	Data Not Available





## COLLECTIVE ANALYSIS & KEY RECOMMENDATIONS

Our analysis from this inquiry raises food for thought for further exploration and some immediate recommendations to help us deepen our understanding and demonstration of the value-add of VSLAs in promoting gender transformation.

### 1) VSLAs are a platform for gender transformation.

The benefits of financial savings and loans in building the agency and independence of women in the groups was consistently and universally reported by the groups we met. It is not consistently measured. In addition, several other aspects of social change were reported as equally important to women in particular: changes in their social relations - with their husbands and each other and transformations in the broader patriarchal structures that systematically discriminate against women - such as getting women elected to local government, inheritance of land for girls, and ending child marriage.

So how do we measure the gender transformative aspects of VSLAs?

#### Recommendations

1. Develop measurement tools which include rights-based indicators that capture changes in gender equality along the Agency, Relations and Structure framework. Have a clear plan for the testing and integration of these indicators in a) the MEL guide for VSLAs and b) the guide on designing gender-transformative VSLA programming, so that this information is collected systematically over time. Suggestions included:
  - a. Collect data disaggregated by sex on leadership positions in the VSLA structures.
  - b. Collect data disaggregated by sex on leadership positions VSLA members hold outside VSLA structures.
  - c. Have an indicator capturing solidarity and collective action: for example, the number of women helping other women.
  - d. Have an indicator on # of loans from solidarity fund provided to non-members
  - e. Have an indicator on collective support for each other in the VSLAs for cases of GBV
  - f. Have indicator/s on structural changes, including collective actions taken (ie: stepping stones) towards this change: for example, steps taken towards advocating for changes to land rights for women through the VSLA; steps taken by women to increase women's political participation; any changes or proposed changes in laws.
  - g. Adapt existing indicators from GEWEP and other relevant projects for measurement of VSLA changes
2. Develop and/or strengthen existing systematic qualitative measures which would capture gender transformative changes in VSLAs over time
3. Involve women in the VSLAs as part of the process of the development, testing and implementing these MEL recommendations.

### Women value women-only spaces so we must actively create women-only spaces

In both women-only VSLAs and mixed groups, women articulated the value they placed on collective solidarity and support for each other, on friendship, on the value of supporting each other in cases of violence from husbands, and/or in having a space where they could discuss issues that were specific to them. Members of women-only groups said they wanted the space to have women-only groups because it was a way to demonstrate their strength and abilities. Two men who informally supported a women's only group were also of the view it should remain that way or "men take the space and women won't speak" (Niger).

In mixed groups the responses regarding the inclusion of men varied from men being interested in the



economic aspects of the group only and not social change, men not being able to clearly articulate what they valued about the group, men being valued positively as bringing in a different perspective to the discussions of the group, men providing security and protection, and men members being able to take positive ideas to other men outside the group.

### Recommendations

1. Actively invest in and support women-only VSLA groups in CARE.
2. In mixed groups, ensure that separate women-only spaces are built in.

### VSLAs may trigger violence, so we must take measures to do no harm

Several women (and men) shared experiences of domestic violence when women wanted to join a VSLA due to their husband violently objecting to their membership. This raises serious concerns over CARE's obligations to mitigate the risk of GBV in the set up and running of VSLAs, as there does not appear to be any formal strategy or guidance to address this. Experience from our inquiry indicated that presidents of the VSLAs would often step in to try and mediate, but in all cases narrated, the violence stopped when husbands realized there was financial benefit to him and his family if his wife were part of the VSLA. The VSLAs did not appear to be formally or systematically linked to referral or other support services. All efforts to address violence and to support survivors in the group – women-only or mixed - were led by women in the VSLAs.

Based on our conversations with VSLAs, current approaches to addressing violence do not address any of the root causes of violence and still maintain control and power in the hands of the husband. An end to violence was linked to women being able to contribute financially to the household, which shifts responsibility for the violence ending from the perpetrators to the women.

### Recommendations

1. Be open and discuss with women eventual changes in household and community power dynamics and be aware that masculinities might be challenged.
2. Include robust GBV risk mitigation guidance in VSLA , particularly at the set up stage of VSLA groups and link this to [CARE Guidance on GBV Risk Mitigation](#).
3. Ensure that risk mitigation plans are developed, implemented and monitored. Integrate learning from this into regular updated guidance.
4. Link VSLA groups to local referral and support services and link survivors of violence to VSLA groups.
5. Engage men and boys to challenge GBV in their community and among their peers.
6. Learn from successful projects carried out by [CARE Rwanda \(Indashyikirwa\)](#), [CARE Sri Lanka \(EMERGE\)](#) and [CARE Burundi \(Abatangamuco\)](#) on how men and boys have contributed to a reduction in violence against women.

### Engage men and boys in VSLAs for gender justice

The limited sample size and scope of this inquiry means that we cannot arrive at a firm conclusion as to whether women-only or mixed groups have greater impact in terms of gender equality. It is clear from our reflection however, that where men and boys are involved, there needs to be an added emphasis on achieving gender-equality outcomes. Some change may happen by default, however, our inquiry suggested that in women's only groups women encounter less resistance to pushing for social justice outcomes for themselves than in mixed groups and that women carry the heavier lift on pushing for gender equality than men. In short, gender equality is often seen as a 'woman's affair', undermining the need for changed relations and transformed structures. The VSLAs we visited in Niger and Cote D'Ivoire have access to multiple groups of men and boys who have some limited knowledge of gender justice. Some men spoke of gender and masculinity related trainings they were a part of and also positive changes in their attitudes and relationships due to their daily interactions with women in the VSLAs.



In all our work therefore, we must:

1. Ensure that programs working with women-only VSLA structures engage men and boys for gender justice outside of VSLA meetings and make deliberate efforts to ensure that men and boys are proactively challenging patriarchal norms among peers on their communities and beyond.
2. Engage men and boys through existing groups: CARE should identify existing groups of men and boys and engage them in order to advance our work on dismantling patriarchy. We can also integrate learning from couple approaches in our SRHR and GBV programming to more deliberately engage men and boys for gender equality.
3. Avoid investing in men-only VSLAs: Gender inequality means that men are wealthier than women and have greater control over resources. If we are to achieve economic justice, CARE should focus on economic empowerment of women and girls. To strengthen these efforts, as a basic principle, CARE should not invest in men only VSLAs but rather engage men and boys for gender justice through mixed groups, couples work or engaging existing men and boys' groups.
4. Mixed groups:
  - *Must not be Gender Blind:* If CARE is creating mixed groups, consider the risks of this and build in ways to mitigate them. For example, there is a risk of sexual exploitation and abuse in a mixed group, and so we must actively address this in how we support mixed groups, including for example providing training on Preventing Sexual Exploitation and Abuse (PSEA) and ensuring members know where to report and how.
  - *Must identify Gendered Power Dynamics:* Multiple types of gendered power dynamics can operate in a mixed group. It is important to be aware of and identify these to ensure that we are not inadvertently reinforcing power inequalities. For example: between mothers and sons; husbands and wives; brothers and sisters; village chief's henchman and community women; visually impaired men and able bodied women. It is important to be aware of who inhabits formal and non-formal leadership roles in the groups, and with that, what training is offered to which groups. In particular, CARE should ensure that leadership training is not primarily offered to men and that all leadership training integrates gender equality training. If mixed groups elect only men leaders, consider leadership training for all members.
  - *Must use a gender lens to encourage how group funds are used:* Use a gender lens to help inform the discussions of the groups so that the use of funds is prioritised in a way that does not reinforce gender stereotypes. For example, would boys and girls get equal priority in receiving support and resources to attend school?

### Strengthen women's political participation as part of VSLA scale-up

*"In politics it is not just about getting someone elected. You can't just send a woman to war and go to bed. You have to pull up your pants, take your shield and go to war with her." (Niger, Federation of Women)*

For mature VSLAs and large structures such as VSLA Networks and VSLA Federations, political participation by women was seen as an important goal to meet the needs of their communities. This is significant given the influence women's political participation can have on changing patriarchal structures and promoting gender equality. Support for women's political participation is a gender transformative scale-up of the impact of VSLAs.



### Recommendations

1. In the VSLA scale-up strategy, articulate a clear process of support for strengthening and measuring the effect of VSLA women's political participation.
2. Link VSLA women to local women's rights NGOs and groups working on the issue of women's political participation, so they receive wider, appropriate and sustained support.
3. Support and link with local women's rights NGOs and groups working on the issue of women's political participation in order to support women with political ambition in VSLA programs and support broader work to increase women's representation in politics.

### To Scale-Up & Multiply Impact – challenge patriarchy; partner with others and replicate the model

The reflections in this paper around achieving gender transformative change in the VSLAs through a framework of Agency, Relations and Structure, have implications for the way we think about scale-up and multiplying of impact. There are three main ways to do this: achieving structural change to patriarchy; meaningful partnership and replication.

Meeting with local women's rights and LGBTIQ groups in Niger and Cote D'Ivoire highlighted that by partnering with local women's rights organizations, CARE can sustain some of the gains it has made and reach impact at scale. For example, Femme, Action et Development (FAD)'s work on women's political representation in Niger, has resulted in MMD women becoming members of political parties. Further, linking to organizations that work with survivors of GBV, could provide VSLA members with the support they need when they face violence.

### Recommendations

1. Clarify that the primary goal for CARE in its VSLA work is gender equality.
2. Articulate scale-up as being not only about increasing the numbers of new VSLAs but also about increasing gains in **Agency** and **Relations** and support to VSLA members to achieve the necessary **Structural** changes required to dismantle patriarchal stereotypes which discriminate against women and girls. By addressing the structural underlying causes of poverty, impacts will also be achieved in food and nutrition security, sexual and reproductive health; gender based violence and other areas.
3. Recognize and reward the women who promote VSLA replication and network creation, integrate women VSLA members who have years of experience as experts and compensate them as 'consultants' or 'staff'.
4. Train CARE staff working in VSLAs to understand, analyse and measure the VSLAs from a gender transformative perspective, so that the full impact of the VSLAs can be tracked, learned from and improved, not only from a financial perspective but also from socio-political and cultural perspectives.

### Build more inclusive VSLAs

Some people from local communities are either not participating or unable to fully participate in the VSLAs, due to constraints they face. These included: the very poor who are unable to save, some disabled groups who face daily uncertainty and precariousness (such as the visually impaired group in Niger); survivors of GBV who are dealing with considerable emotional and economic distress; Christians (in one village visited in predominantly Muslim Niger) and very orthodox Muslims (in the same village). This raised the following questions:

- Are VSLAs as effective or successful for marginalised groups who have specific needs that the MMD was not designed to think about? *"To have power, you need to have money. For physical power, you need food, which we do not have."* (Niger - Mixed MMD where almost all men are blind).
- What is the role of the VSLA in including marginalised people and how can CARE support this?



### Recommendations

1. Explore how to adapt the basic VSLA methodology to very vulnerable groups
2. Explore with existing VSLA groups, drawing on their expertise, who is vulnerable and marginalised in their community and how to extend the VSLAs to be deliberately inclusive of them.
3. Play a 'convener' role: CARE country offices and members can connect more deliberately with feminist women's rights organisations, bringing them in to their VSLA work. (For example, the LGBTIQ organisation in Cote d'Ivoire, who met the VSLA women for the first time, offered to conduct awareness raising workshops on LGBTIQ for VSLA groups since they already had the funding for this.)
4. Partner with organisations who work with marginalised and vulnerable groups – including those working with people of diverse sexual orientation and gender identity and expression (SOGI/E) and survivors of violence - to learn from them and explore how the VSLA approach may be adapted to include them; experiment with different approaches and learn from them. Ensure that the expertise of these groups is recognised and rewarded.

## Conclusion: The MMD as a Model for VSLAs

Three decades ago, CARE was instrumental in sowing the seed for the very first VSLA in Niger – which came to be known as 'Mata Masu Dubara' (MMD) or in English as 'Women on the Move'. It goes without saying that these groups were women-only savings groups. What began as a saving group 30 years ago, has today become one of the strongest examples of collective action of women in West Africa. The women of these MMD groups have reinforced their self-esteem and confidence and are empowered to raise their voice and work collectively to challenge patriarchal norms and practices that discriminate against and violate the rights of women and girls in their communities. This is an example of how powerful and meaningful women-only spaces can support collective action by women and bring holistic change in a woman's life – financial, social and political. CARE must build on the expertise and learning of these women globally.