Intersections

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Savings and loan groups

Sustained experience has shown that microfinance institutions (MFIs) and regular commercial banks do not deliver tailored financial services for the rural poor. The often stringent requirements for accessing credit through such institutions has meant that their services have been out of reach for impoverished communities, especially for people in poor agrarian communities worldwide. The individual financial needs of people in the rural communities where MCC and its partners promote agricultural development were either too small to fit the loan ticket sizes of MFIs (not to mention commercial banks) or deemed too risky to finance, given the vagaries associated with agricultural livelihoods. This situation largely persisted until sometime in 1991, when CARE International piloted the concept of Village Savings and Loan Associations (VSLAs) in West Africa, a pilot that quickly spread across Africa and beyond. The VSLA concept represented an adaptation of traditional community-based saving and lending schemes from the region, but with a slightly different *modus operandi* of having a collection of the entire group savings rotated among members at predetermined intervals (usually monthly).

A VSLA consists of a self-selected group of people who pool their financial resources into a fund from which members can borrow. Loans from these funds are usually at low-interest rates, collectively determined by the group. Besides being a platform for providing affordable and flexible financial services, VSLAs foster social inclusion, with members feeling more integrated into communities. VSLAs also cultivate participants' soft skills, like public speaking and leadership, especially for women—taking part in VSLAs often transforms gender relations at the family and community level. VSLAs have also been an effective means of equipping participants with knowledge and skills in other topics, such as nutrition and peacebuilding. In many regions where VSLAs operate, social safety nets are usually nonexistent. Hence, most VSLAs create a separate emergency fund (sometimes referred to as a welfare or social fund) to help members with unforeseen expenses that could pose substantial financial burdens for members, such as sickness, death, loss of property and social obligations.

In reviewing the impact of MCC-supported VSLAs in Africa, Asia and Latin America, one finds not only increased incomes but also improved food security, education and health outcomes at the household and even community levels. The availability of financial resources through VSLAs mutually reinforces MCC's food security, education and health programming and helps ensure the sustainability of VSLA livelihoods gains.

The VSLA model gives members a real sense of ownership and empowerment. Many VSLA members report having greater control of their financial futures, with lessened reliance on humanitarian assistance. Programmatically, one key advantage of VSLAs is their ability to replicate themselves easily and impact more people in the process. Though the VSLA approach is primarily a development intervention, it can also be adapted to humanitarian contexts, empowering people facing war and other disasters.

VSLAs are not without their challenges: they accumulate capital slowly, meaning that available VSLA funds cannot meet the level of loan requests; loans are short-term (usually three months), giving minimal time for return on investments; low levels of financial literacy among members, including with regards to record keeping, presents an initial barrier to VSLA adoption; and potential favoritism in giving out loans is a danger VSLAs must avoid. Steps to address these challenges have included limiting borrowings to a maximum of three times the amount saved by a member to ensure more members can access loans from the association's funds; accommodating flexible repayment terms where possible; training for members on record keeping and financial management; prioritizing loan needs; and making sure that the process of granting loans is transparent.

In recent years, some VSLAs have experimented with using technology like smartphone apps to make savings contributions and loan repayments more efficient. Technology also brings the advantage of digitized trails for VSLA transactions, with improved record-keeping and transparency. Development organizations can leverage increased mobile phone penetration in developing countries to reach more of the so-called unbankable, further enhancing financial inclusion.

As VSLAs grow, members' financing needs change over time. And as members become more attractive to formal financial institutions, the need may arise to explore possible partnerships for the provision of financial products with longer-term repayment periods to avoid mismatches in financing and the associated risk of defaults, e.g., avoiding financing a longer-term income-generating investment with short-term VSLA funds, an approach that could put undue pressure on the borrower. Meanwhile, VSLA members must also explore ways to protect investments, such as farmer VSLA groups purchasing crop insurance, given the present-day realities of climate change and its negative impact on agricultural and food systems.

Emerging trends show VSLAs taking advantage of linkages to value chains and markets. Since VSLA members are typically farmers, having groups of farmers aggregate produce to meet the quantity and quality requirements of large buyers guarantees some level of income stability while minimizing the risks posed by market and price fluctuations. In some MCC-supported initiatives, members of farmer field school groups are members of the same VSLA group, which helps facilitate and strengthen market access.

VSLAs represent a vital component of MCC's programming worldwide and a powerful tool for fostering gender equality and poverty reduction.

Learn more

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Through VSLAs, communities tap into opportunities presented by the collective pooling of resources and the transformative change that collective action brings at the individual, household and community levels.

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Improving livelihoods and empowering women through Village Savings and Loan Associations in Uganda

The Village Savings and Loan Association (VSLA) is a successful micro-finance model under which savings groups are formed at the community level to reduce poverty by financially and socially empowering poor and vulnerable people. The Dynamic Agro-Pastoralist Organization (DADO), an MCC partner, has had significant success using VSLAs with rural Ugandan communities seeking to organize themselves for strengthening livelihoods at the household and community level. This article explores how DADO-supported VSLAs operate and the impact they have on women's lives.

Millions of people across the African continent participate in VSLAs. A VSLA is a self-managed group that does not receive any external funding; it provides its members a safe place to save their money, to access loans and to obtain emergency insurance. Members can take out loans to cover expenses such as school fees and medical bills without selling productive assets. They can also use VSLA loans to invest in income generating activities to raise household income. Using the VSLA approach, DADO has managed to reach even the poorest and most vulnerable members of rural communities, supporting them in breaking poverty's vicious circle.

DADO's role with VSLAs is to identify and equip community-based trainers (CBTs) on the VSLA methodology and enterprise development skills. These CBTs then operate as the primary support people for nascent VSLAs, giving them technical assistance in how to govern a VSLA, set up savings and loan procedures, maintain good financial records and more. DADO regularly checks in with CBTs to provide ongoing support and works with the CBTs to ensure that linkages are made between VSLAs and relevant government programmes.

The formation and initial support through an initial cycle of savings and loans typically lasts 12 months. After that initial period, the groups are self-driven. The process can be divided into three phases:

Phase 1 (Month 1–4) ▪ Inception phase: The trainer participates in the group's weekly meetings and offers training and technical assistance whenever needed.

Phase 2 (Month 5–7) ▪ Development phase: The trainer meets the group twice a month and gradually hands over responsibility for all the procedures to the group members.

Phase 3 (Month 8–12) ▪ Phase-out: The trainer meets the group once a month. At this stage, the group handles all procedures by themselves.

Learn more

Musinguzi, Laban Kashaija. "The Role of Social Networks in Savings Groups." *Community Development Journal* 51/4 (October 2016): 499–516. Abstract available at https://academic.oup.com/cdj/article/51/4/499/2443179.

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VSL Associates website. Available at https://www.vsla.net/. For resources from Catholic Relief Services (CRS), Oxfam America and World Vision on savings group, click on the "Tools from Other Organisations" tab.

“Millions of people across the African continent participate in Villages Savings and Loan Associations (VSLAs). A VSLA is a self-managed group that does not receive any external funding; it provides its members a safe place to save their money, to access loans and to obtain emergency insurance.”

The VSLA methodology operates according to basic guiding principles. These include:

- **Group independence:** DADO aims for new VSLAs to no longer need support from DADO after graduating from the initial 12-month period. After that initial period, group members are responsible for all decisions regarding the operation of the VSLA. No external groups or individuals can or should influence decisions taken by the group.
- **“Ring-fenced” box:** This principle means that the box in which VSLA funds are kept should only be opened for deposits or disbursements during VSLA meetings, and only group members can borrow money from the VSLA.
- **Low tolerance of arrears:** All delayed repayment of loans should be announced at the weekly VSLA meetings. Members should not tolerate fund losses caused by members’ failure to repay loans. Participating in a VSLA entails commitment to other VSLA members, and on-time repayment of loans taken from VSLA funds is the primary way such commitment is embodied.
- **Periodic action audits:** At their inception, VSLAs must set a date for when they will perform a full internal audit over the cycle and distribute shares to all members, after which members may choose to reinvest in the VSLA, starting a new cycle.

Economic and social empowerment: VSLAs have proven to be very effective in accelerating growth and building local capacity. VSLA members have access to highly responsive and safe financial services, which enables them to scale up income-generating activities, improve household health and welfare, acquire business skills, educate their children and improve the quality of their social lives both within the family and the surrounding community.

Poor and less educated people are easily intimidated by the formal, lengthy and complicated procedures at banks, just as many people distrust the banks because of non- transparent pricing structures. The VSLA methodology addresses these barriers by offering financial services with low or no overhead costs and completely transparent and collective decision making.

Over time, a new economic culture has emerged among VSLA members. Owing to peer pressure to save, encouragement by other group members during the meetings, financial management training and the availability of start-up capital, most members have opened up or expanded existing businesses. Because of strict VSLA procedures and the immediate and tangible results they foster, the VSLA methodology has motivated participants into productive action.

“VSLAs can thrive in just about any setting, including areas with extreme poverty and low literacy.”

Akongo Mercy Brenda, a VSLA member in the Kachangole parish, offers this testimony about the impact of participating in a VSLA on her economic well-being.

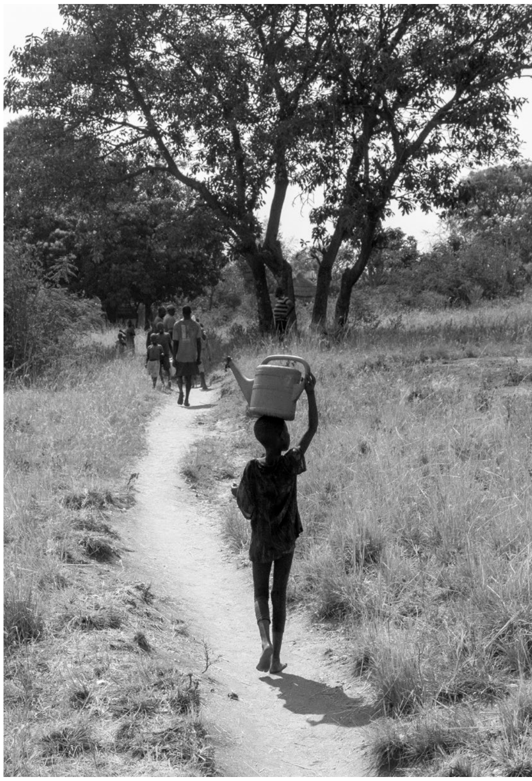
> After about three months of marriage, I started digging for the community to make a living. I kept digging in other people’s gardens while also giving birth to my children. In 2018, I joined the VSLA group after attending a training on the importance of savings. I joined the VSLA so that I could borrow money from a pool to start small-scale businesses. At first, I doubted if I would be able to make

the required weekly savings deposit. I used to spend all my money on many different things, but now I had an incentive to save extra money in the VSLA box. I have taken out loans from the VSLA box that allowed me to construct my own grass thatch house and to invest in livestock (two pigs, three chickens and one goat).

Studies conducted among VSLA groups show that 95–100% of the groups continue after the initial savings and payout cycle, operating without DADO's support."

Improving household income and welfare: The main sources of income for poor people in Uganda include farming, day labor, artisan work such as tailoring, welding, stone quarrying, brick making, brewing and food vending. VSLA members are encouraged to invest in productive assets and income generating activities to diversify their income sources. More than 60% of VSLA members have two or more sources of income, a significant improvement compared to non-members who mainly depend on only one source. Likewise, VSLA members have a greater ability than non-members to acquire assets either to increase their household income directly or to enable them to access markets (for example, by means of a radio, mobile phone and motorcycles).

Generating growth by empowering women: Implementing the VSLA methodology has shown that poor people, and especially poor women, are good at financial management. They invest wisely, not only in income generating activities, but also in the welfare of their families. By empowering women economically, VSLA have contributed to economic growth and household welfare in their areas of operation.



In this 2022 photo, Caroline Angol carries water home from a stream that runs near her father's fields. Even as climate change made rains unpredictable and even as the average temperatures in Uganda rose, farmers in Angol's community were able to harvest enough crops to feed their families, make a little money and use the DADO-supported village saving groups as a way to send their children to school. (MCC photo/Matthew Lester)

The inclusion of women in economic activities has strengthened the position of women in their communities and at home tremendously. Besides stimulating local business life by opening up small businesses and commercializing their farming, these women are now able to contribute to household improvements by acquiring essential assets such as livestock, furniture and appliances, by building better houses, by providing larger quantities and more nutritious food for their families and by paying for medical bills and school fees. As a result, women have gained more respect and are increasingly included in household decision making. Around 95% of female VSLA members report remarkable improvements in domestic relationships and an overall more harmonious life with their husbands. This newly gained respect for women has changed the former exclusively male-dominated patterns in domestic gender roles and turned marriages into more equal partnerships in which husbands and wives take decisions and plan for the future together.

Sustainability and self-replication: The success of the VSLA model in Uganda and elsewhere can be explained by its simplicity and responsiveness—it is easy to understand and readily replicated. The high degree of responsiveness ensures that VSLAs can thrive in just about any setting, including areas with extreme poverty and low literacy. The low overhead operations make VSLAs profitable and financially sustainable. Studies conducted among VSLA groups show that 95-100% of the groups continue after the initial savings and payout cycle, operating without DADO's support. In some cases, groups have connected with community-based organizations for additional training and other services. The strong sense of ownership among VSLA members underscores the extraordinary impact of the approach.

Achok Gabriel Titus is a project coordinator with the Dynamic Agro-Pastoralist Organization (DADO) in Uganda.

Women's empowerment and savings groups in Nepal

> "The Shanti Nepal savings group model works because it can include even the most vulnerable and marginalized women."

Nepal is a country with a multitude of commercial banks, cooperatives and other finance institutions. Economically privileged Nepalis have many options for accessing financing for personal or commercial needs. Unfortunately, for the economically most vulnerable and marginalized populations, institutional finance options often remain out of reach. MCC works to provide financing to marginalized communities in several ways, including through an integrated project implemented by Shanti Nepal with support from Canadian Foodgrains Bank that aims to improve the health and nutritional status of mothers and children under five years of age.

In this initiative, Shanti Nepal works with groups of mothers to encourage them to begin savings and loans activities. Members of these groups commit to make an agreed-upon monthly contribution to a collective fund. Funds are pooled and loaned out to interested members based on criteria established by the group, with loan terms set by the group with guidance from Shanti Nepal staff.

This savings model works because it can include even the most vulnerable and marginalized women. As MCC worker Caroline Toney-Noland found in a 2019 study, only 22% of mothers in these Shanti Nepal groups reported being able to access loans from sources other than the mothers' groups, and those that did access other loans faced higher interest rates and less flexible repayment terms. Monthly savings contributions can be as little as 10 Nepali rupees (less than US$0.10), with the most common monthly contributions for group members ranging from 50 to 100 rupees. Formal financial institutions may require proof of income or other paperwork that marginalized members of society struggle to produce, whereas no such barriers prevent members of these mothers' groups from saving.

Geographic barriers also prevent low-income communities in rural areas from saving money, as formal financial institutions are in larger population centres, and so are not easily accessible for those living in remote areas. Shanti Nepal's savings and loan groups remove these barriers. Group members issue loans to individuals not based on paperwork but on social relationships and mutual accountability. Some long-standing savings groups supported by Shanti Nepal now manage the equivalent of thousands of dollars, grown from individual contributions, with interest on loans and seed money used to help accelerate the initial savings process.

Shanti Nepal gives seed money grants to savings groups after they have shown themselves to be well organized, having established regular meeting patterns (with documentation of meeting actions), guidelines for how to issue loans and a system to track money saved and loaned out by the group. Shanti Nepal staff walk alongside savings groups as they work toward these goals, offering training on effective group formation, management and record keeping.

Recipients of loans granted by these savings groups most commonly use funds to purchase livestock, with investment in vegetable farming inputs the second most common activity. Toney-Noland found that in an earlier phase of this savings groups project, 80% of members reported increased income thanks to projects undertaken with help from their loans, with only

After an unidentified illness infected herds in her community in 2021, Tek Kumari was left with only one small goat. With a loan from a local financial cooperative (made possible in part by seed money from Shanti Nepal with assistance from MCC and Canadian Foodgrains Bank), Kumari was able to purchase two more goats. Shanti Nepal also recommended an improved variety of goat (local breeds crossed with a Boyer goat) that grows larger and will be more valuable when she sells them. All three of her goats are pregnant and she expects her herd will soon be re-established. (MCC photo/Luke Jantzi)

3% reporting losses. Not only did participants report an increased financial status for their households, but the most common use of profits gained from the activities funded by the loans was reinvestment into additional livelihoods activities, further improving participants' financial situations.

The benefits of participating in savings groups are not limited to improved financial status. Perhaps the greatest positive impact is found in the increase in reported levels of empowerment, especially for savings groups that have all female participants—Toney-Noland's research revealed that 95% of participants reported feeling an increased sense of empowerment or independence thanks to their participation in savings groups. Taking a loan, investing it in a successful income generating activity and using the profits to repay the loan and invest in further income generating activities can significantly boost the confidence of project participants. The track record established through an initial round of loan activity can even help members access more commercial forms of credit in the future. This increased confidence manifests itself in tangible ways, including women taking larger roles in making household finance decisions, allocating those resources to such positive purposes as supporting children's education, improving nutrition by purchasing more diverse and healthy foods and investing in additional income generating activities. The most recent report from Shanti Nepal on the savings groups shows that 10% of women report being the primary decision maker in their household, with 68% reporting that financial decisions are made jointly and with only 22% reporting that a male head of household is the primary decider on financial matters.

Savings groups also set aside a small emergency welfare fund that members can access to cover unexpected health care costs, funeral expenses or other emergency needs. Such loans are often granted without interest or with a very low rate and are paid back more quickly than commercial loans. These types of loans help members access the health care that their families need and grants them the dignity with being able to mourn the loss of a loved one in culturally expected ways.

"Challenges with having borrowers extend their repayment terms have led many groups to institute a financial penalty for those who do not make their payments on time. This penalty is not designed to be usurious but does make the expectation for timely repayment clearer and incentivizes such repayment."

> **Access to credit is more likely to lead to positive impacts when groups have also been trained in group management and financial record keeping, and when participants have been given the upgraded skills needed to engage in livelihoods activities such as livestock management or off-season vegetable farming.”**

While Shanti Nepal’s savings and loan groups have had marked success, they have also encountered challenges. The largest challenge is related to reliable record keeping and accountability. Among the target groups, many individuals do not have the capacity to keep accurate financial records. While the project works to train some individuals so that accurate and clear records can be kept, accountability remains a concern when many members cannot review the record keeping process. Also, while loans are almost always repaid, repayment schedules are often extended beyond original terms. The flexibility in loan repayment has positive dimensions, taking into account borrowers’ individual circumstances. However, this repayment flexibility presents challenges, as extended payment terms tie up money in the fund, meaning that other members must wait longer for their turn to borrow.

MCC and Shanti Nepal continually strive to improve the savings group model for greater long-term impact. The finding that increased female empowerment is much greater in women’s-only groups has led to an increased emphasis on supporting these initiatives. Challenges with having borrowers extend their repayment terms have led many groups to institute a financial penalty for not making one’s payments on time. This penalty is not designed to be usurious but does make the expectation for timely repayment clearer and incentivizes such repayment.

Loans are not a simple solution to poverty. Access to credit is more likely to lead to positive impacts when groups have also been trained in group management and financial record keeping, and when participants have been given the upgraded skills needed to engage in livelihoods activities such as livestock management or off-season vegetable farming. But as one tool among this broader suite of integrated activities, savings and loans groups are having a positive impact on the lives of marginalized communities in rural Nepal.

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Organizing self-sustaining village cash banks and agricultural cooperatives in rural Cambodia

The Organization to Develop Our Villages (ODOV) is an independent non-profit NGO that works to enhance and empower rural communities in Cambodia, with a focus on underrepresented groups and vulnerable households and a commitment to work with people regardless of political views, religion or nationality. ODOV works to increase family food security, improve sustainable livelihoods and promote women’s empowerment and gender equity. ODOV’s main strategies for achieving these goals over the past several years have included establishing and building the institutional capacity of community-based organizations called village cash banks (VBs) and agriculture cooperatives (ACs), assisting them to become self-managing and financially self-sustaining as they respond to members’ livelihood and food security needs. This article examines ODOV’s learnings in using VBs and ACs to strengthen food security and sustainable livelihoods in rural Cambodian communities.

Establishing and strengthening village cash banks (VBs): Village cash banks are mechanisms to organize farmers into self-sustaining community groups that fund food security and income generating activities while building trust and solidarity among community members, encouraging savings and building strong local economies. As the name suggests, VBs are village-based, with each VB having at 50 or more members from low-income households, at least 50% of whom are women.

VB members are encouraged to save money monthly in this community bank, receiving 1% interest on their savings. As a result, members of village banks become empowered to manage their financial resources better. Members then also have access to low-interest loans for purchasing agricultural inputs, starting small businesses or providing for their families in times of need.

While ODOV takes the lead in establishing VBs, from the beginning it works to turn the VB over to local leadership. A leadership committee of five members (including two or three women) is elected by VB members and manages the day-to-day work of the bank according to the VB's internal regulations. The leadership committee includes one leader, a secretary/bookkeeper, a treasurer and two members-at-large. ODOV trains VB leadership committees in financial management, team building, problem-solving and monitoring the distribution and use of loans from the bank. ODOV staff accompany committee members on monitoring visits to the homes of farmers who have received loans, specifically those who borrowed money for income generating activities. As VBs become stronger, ODOV and the VB discuss a phase-out strategy so that VBs can operate independently of ODOV, a process that typically takes about three years.

> **"Members of village cash banks have access to low-interest loans for purchasing agricultural inputs, starting small businesses or providing for their families in times of need."**

Establishing and strengthening agricultural cooperatives (ACs): As VBs within a commune (a Cambodian administrative division) become stronger, ODOV works with them to establish commune-level agricultural cooperatives. ACs are established in accordance with Cambodian royal decree and registered under the Ministry of Agriculture. The goal of a cooperative is to facilitate effective and productive agricultural activity and promote robust local markets through purchasing and selling farmers' agricultural products at a reasonable price. Each AC is led by a board of directors, with oversight provided by a monitoring committee. ODOV coordinates with the provincial government's Office of Agriculture Cooperative Promotion to set up the ACs. Over the past few years, ODOV has helped establish ten ACs.

Like VBs, ACs are mechanisms for members to save money and access capital, but at a larger scale. As AC membership grows, more members buy shares in and save money through the cooperative. One share typically sells for between US$2.50-$12.50. As cooperatives amass capital, they reinvest those funds to generate income for members. ODOV provides training for AC leaders in business planning and development, including product selection, marketing and sales.

From the outset, ODOV is deliberate in building the administrative capacity of AC leadership, recognizing that strong leadership structures are essential for independent, well-functioning cooperatives. ODOV provides training for AC leaders in organizing, facilitating and keeping records of AC monthly meetings and annual assemblies as required by Cambodian law. AC annual assemblies are the venues in which members choose leaders, distribute shares

Pol Thida watering the garden at his family farm in the village of Tbeng in 2019. Through participation in the Kampong Trabek cooperative (supported by ODOV, MCC and the Canadian Foodgrains Bank), he was able to get seeds, fencing, a watering can and gardening tools with a no-interest loan. (MCC photo/Matthew Lester)

in the cooperative and make business decisions. Running these monthly and annual meetings properly and transparently is essential for the success of ACs. ODOV staff attend these monthly and annual meetings to keep abreast of the AC's progress and challenges it faces and to provide technical support to AC leadership.

Proper record keeping and financial management are also necessary for successful ACs. To reduce the risk of conflict among AC members, record keeping must be done regularly and professionally, with financial management transparent to AC members. Such professional transparency reduces the risk of corruption and builds trust with and among members. ODOV therefore provides training in financial management and reporting and regularly coaches leadership in properly overseeing financial transactions and producing financial reports. ODOV also created a financial management manual for ACs, outlining transparent financial processes and procedures to follow for managing AC finances.

“Like village cash banks, agricultural cooperatives are mechanisms for members to save money and access capital, but at a larger scale.”

As noted above, ACs are legally registered entities with the Ministry of Agriculture and operate under the Ministry's supervision. Therefore, relationship building and networking with the Ministry of Agriculture is essential for AC success. ODOV nurtures this networking by organizing forums in which multiple ACs come together every four months to share their learnings with one another and to hear from and talk to guest speakers from the Ministry's Office of Agriculture Cooperative Promotion. By building these connections, ODOV helps ensure that government officers can assist ACs as they navigate the legal requirements ACs must follow.

AC growth depends on members participating fully in the cooperative's efforts, and this occurs when members have a complete understanding of the cooperative's bylaws, benefits and activities. ODOV emphasizes leader-member engagement and the value of cooperative participation. With increased engagement, ACs can better address community needs. Engaging members also leads to increased capital which can be invested in business opportunities that benefit AC members. The more AC members are engaged in the operations of the AC, the greater the level of financial transparency and trust among members.

The ten cooperatives established by ODOV are functioning well, with an average capital base of US$17,792 used to invest in businesses that benefit AC members. The ten ACs have set up 32 business ventures, with each AC operating at least three businesses, such as selling vegetables to supermarkets, selling rice and vegetable seeds to farmers, milling rice and producing and selling animal feed. Over 3,500 farmers participate in and benefit from the ten ACs established by ODOV.

> **"Agricultural cooperative members report consuming around 27% of the vegetables, poultry and fish they produce, while selling the remainder to earn extra income for supporting children's educational costs and making essential household purchases."**

Cooperatives promoting sustainable agricultural techniques: ACs make loans and distribute agricultural inputs to their members. ACs thus have a interest in promoting sustainable agricultural techniques that increase household food production, which in turn strengthens household food security by ensuring access to locally-grown food for consumption and increasing household income through the sale of additional produce and livestock. As members' incomes increase, they can in turn pay off their loans to the AC and save money monthly via ACs. AC members report consuming around 27% of the vegetables, poultry and fish they produce, while selling the remainder to earn extra income for supporting children's educational costs and making essential household purchases.

ACs also broaden the reach of ODOV's community development activities. Through the AC structure, ODOV organizes trainings on a variety of important topics, such as nutrition and hygiene, domestic violence, gender equity and women's rights, the causes and impacts of climate change, waste management, pest control and conflict resolution.

Challenges: To be sure, ODOV has faced challenges in establishing and then accompanying VBs and ACs. First, members have sometimes repaid their loans to ACs late for different reasons. For example, some members purchased fertilizers or seeds from cooperatives on credit and promised to repay the loans after harvesting their crops. Unfortunately, due to climate conditions such as drought or flooding, farmers experienced crop failure and then requested to delay paying back their debts. Thankfully, the impact of this risk has proven negligible, with most members able to repay loans or agriculture inputs to the cooperatives on agreed-upon schedules.

Another challenge relates to the cooperatives having limited capital to address the needs of their members. Due to limited capital, the cooperatives cannot purchase many agricultural inputs and distribute them to all members. Similarly, the number of members needing loans is more than the capital managed by the cooperatives—jealousy can arise when some members can take out loans but others cannot due to limited cooperative funds. Even though AC leaders try their best to distribute agriculture inputs and give loans to members in a transparent way, some members have complained, taking offense at decisions made and sometimes deciding to leave the groups. ACs seek to address this challenge by encouraging members to save more funds via the ACs, with increased savings in turn allowing ACs to make more loans. Currently, the number of members who save money with the cooperatives is lower than expected, due to the limited trust of members and fear of losing savings. AC members have long memories of past examples in which associations and private companies took money for investment from farmers but never returned it to the

> **"The number of members needing loans is more than the capital that the cooperatives have, sometimes causing jealousy among members who cannot access the agricultural inputs or loans."**

community. ODOV accompanies AC leaders as they do the hard, long work of building trust among AC members.

Empowering and strengthening the institutional capacity of community-based organizations are effective approaches to sustainable development. ODOV works both to build the capacity of AC leaders and to train and support AC members. AC leadership must be well trained in organizational development skills such as leadership, financial management and problem-solving to perform their core tasks effectively. At the same time, AC members must be trained in agriculture techniques to secure sustainable livelihoods. In turn, as AC members' incomes increase, they can reinvest in ACs, which then makes more capital available for additional members to take out loans. Strong engagement between AC leaders and members are vital for the agricultural cooperatives' successful operations.

Tes Sopheat is executive director of the Organization to Develop Our Villages (ODOV) in Cambodia.

A path to self-reliance: self-help groups in Odisha, India

Disha is a non-governmental organization operating in Odisha State, India, that seeks to improve livelihoods in marginalized communities. This article examines the lessons learned from Disha's promotion of self-help groups (SHGs) through a focus on the Barsha SHG in the village of Mahulchapal, located in the Nuagoan block of Sundargarh district. Supported by MCCs account at the Canadian Foodgrains Bank (CFGB), SHGs organized by Disha have had a transformative impact over more than three years in the Gram Panchayat of Kardega (an administrative unit that groups villages together for local self-rule), strengthening livelihoods for SHG members.

SHGs are informal voluntary associations created for the purpose of enabling members to reap economic benefits from mutual aid, solidarity and joint responsibility. Members pool funds together on a regular basis, with the amassed capital providing credit for small enterprises and other expenses. SHGs also provide a platform for Disha to offer awareness-raising training on sanitation, hygiene, gender equity and maternal and child health and nutrition.

"Self-help groups are informal voluntary associations created for the purpose of enabling members to reap economic benefits from mutual aid, solidarity and joint responsibility. Members pool funds together on a regular basis, with the amassed capital providing credit for small enterprises and other expenses."

A few years ago, Disha identified Mahulchapal and nearby villages as ideal places for organizing, promoting and supporting SHGs, given the multiple challenges faced by villagers, such as inadequate government services, gender discrimination and migration out of the area due to limited livelihood options. Villages in the area are comprised primarily of forest dwellers and are marked by low literacy rates and the prevalence of child trafficking, child marriage and child labor.

Mahulchapal village consists of three hamlets (*tolas*), with Disha's livelihood project operating in two of the three communities. Seventy families from the Indigenous Oram people live in these hamlets with high poverty rates. Disha has carried out multiple initiatives in Mahulchapal to strengthen agricultural and other livelihoods and to educate people about the rights they have and the government benefits to which they are entitled, making linkages between villagers and government departments. In these two hamlets, Disha has organized sixty women into six women's self-help groups, with ten women

Birasmani Lakra (right) working in the shop she opened in the Sundargarh district of India's Odisha state in 2022 with a low-interest loan from a self-help group supported by MCC partner Disha. (Disha/Abhijit Das).

per group. Through these groups, Disha trains low-income women in income generation skills. The SHG mechanism also empowers women economically by providing them a means to save funds and to access capital. Each SHG names itself and registers with the government and a bank. The Barsha SHG is one of the six SHGs in Mahulchapal with which Disha has worked.

The Barsha SHG was legally established in September 2017, prior to Disha's arrival—rather than the product of a grassroots collaboration between village women, Barsha at first was formed by a local government officer to meet a quota of SHGs to establish in the region. For two years the Barsha group lay dormant. When it began working in the hamlet, Disha discovered the defunct Barsha group. Asked by Disha staff about why the Barsha SHG was not active, the nominal members replied that "Nobody guided us about the purpose of SHG group formation, no meetings were conducted, no records were maintained. We had no idea how to proceed and what to do—as individuals, we were only concerned with our own problems and did not work together as a group." Disha assured the women that Disha staff would offer them the training they needed to make the SHG successful and to set up the required bank accounts. The women agreed to work with Disha to revitalize the SHG. Through focused attention on generating attitudinal change among individual members and building group solidarity, members were each soon saving 100 Indian rupee (INR) a month through the SHG mechanism (roughly the equivalent of US$1.22/month).

Disha accompanied the Barsha group over a six-month period by offering training in how to operate an SHG: managing finances, organizing meetings, selecting and rotating leaders and resolving disputes among members. Even though the members of the Barsha SHG had low literacy levels, they were still able to learn basic bookkeeping and administration. By the end of the training, members independently were recording meeting minutes and maintaining cash books and loan registers. Disha helped the Barsha group open a bank account and explained banking procedures to them. Disha also trained the group's members in different livelihoods approaches, such as raising poultry, rearing goats, cultivating mushrooms and adding value to millet-based food products.

"By participating in the Barsha self-help group, all ten members report that their families have achieved greater financial stability—they have adequate food for their children throughout the year, can cover educational expenses (including for higher education outside the village) and have invested in goats, oxen and other livestock that provide food and economic security."

Over the past couple years, the women in Barsha have started several small businesses, primarily selling a variety of foodstuffs, such as items made from millet, drawing on capital from a revolving loan grant of INR15,000 provided by the government (a little over US$180) and from the money they saved through the SHG. The ten women sell their products at roadside stalls in the local markets and outside schools twice every week (eight days a month). On average, they invest INR1,200 per day and realize a return of INR2,800. As the balance in the Barsha SHG has grown, so has its ability to make loans to individual women.

“The women in the Barsha self-help group have become increasingly confident. They no longer fear taking out loans, since they have track records of repayment, and have even increased the loan amounts they secure.”

By participating in this self-help group, all ten members report that their families have achieved greater financial stability—they have adequate food for their children throughout the year, can cover educational expenses (including for higher education outside the village) and have invested in goats, oxen and other livestock that provide food and economic security.

One of Barsha’s members, Mehendi, explains the benefits of the SHG:

> My husband and I are both day labourers. Before I participated in this self-help group, we were feeling helpless in times of need and were not getting any support from anyone. Now, we have built our family’s economic resilience, getting timely loans that we can use to improve our livelihoods. We can meet the expenses for education of our children. Now our children have some future scope for their lives.

Two years ago, when Disha first started working with Barsha SHG, Mehendi took a brave step. While the other nine women were afraid to take a loan from group, worrying about an inability to repay, Mehendi applied for loan of INR20,000 (ca. US$243) to deepen her family’s pond to start a fishery. Mehendi’s courage inspired the other members, who approved the loan from the SHG. Other women then followed suit, taking out loans for vital items such as transplanting rice paddies and conducting essential house repairs. Later all other members took out loans for a variety of small businesses.

Over the past years, the women in Barsha SHG have become increasingly confident. They no longer fear taking out loans, since they have track records of repayment, and have even increased the loan amounts they secure. The women who participate in Barsha have new hope for the coming years, with dreams of a better future for their children and of secure lives in old age.

Abul Kalam Azad is general director of Disha, an MCC food security and livelihoods partner in Odisha state, India.

“Mindful of the country’s status as a developing nation, the Rwandan government encourages its citizens to engage in small income-generating projects while also motivating the population to become accustomed to working with financial institutions such as banks, microfinance programs and other financial management programs.”

Promoting Village Savings and Loan Associations in rural communities in Rwanda

In the wake of the 1994 genocide against the Tutsi in Rwanda, five national organizations emerged committed to promoting durable peace: Mission des Jeunes pour Christ Internationale-Shalom, Peace and Durable Development, Transformational Leadership Center, Friends Peace House, and Collectif des Artisans de Paix et Reconciliation. In 2014, these five groups decided to collaborate through a new entity, the Peace and Development Network

(PDN), so that they could maximize their synergy and thus make a bigger impact on Rwandan society. Over the past years of cooperative action, PDN members have discovered that ethnic conflicts no longer posed the greatest threat to the well-being of Rwandan communities—rather, hunger and poverty stood out as the primary challenges facing Rwandans. To address these pressing realities, PDN began promoting Village Saving and Loans Associations (VSLAs) as a tool to eradicate poverty. PDN's goal is for these VSLAs to mature over time into cooperatives and microfinance institutions.

Mindful of the country's status as a developing nation, the Rwandan government encourages its citizens to engage in small income-generating projects while also motivating the population to become accustomed to working with financial institutions such as banks, microfinance initiatives and other financial management programs. Meeting this ambitious national objective would be close to impossible without active involvement of VSLAs.

Prior to the promotion of VSLAs, Rwandans in marginalized rural communities often struggled to build capital through savings. Initial VSLA efforts to encourage community savings efforts, meanwhile, encountered challenges, as people lacked experience in cooperative action to manage funds and to promote financial growth.

VSLAs unite individuals with comparable incomes who live in the same neighborhood into groups in which each member contributes a base share. These base shares are small: in the VSLAs operated by PDN, members contribute between 500 and 1,000 Rwandan francs (RWF) per share in the VSLA, the rough equivalent of US$0.45 to US$0.90. VSLA members are encouraged to deposit more than the base share with their group.

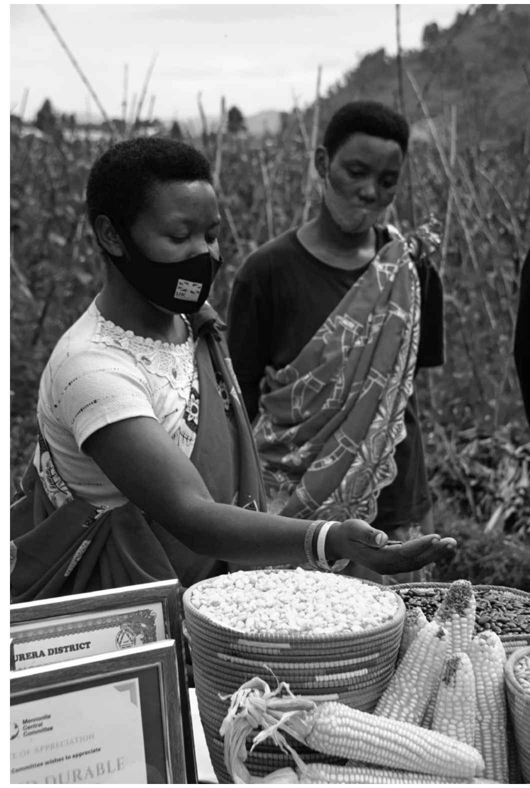
VSLAs are autonomous, establishing the rules that govern their operations as members work towards the common goal of accruing and having access to capital, while benefitting from PDN guidance and support about what governance and operational models make for successful VSLAs.

Participation in VSLAs reduces the dread of handling money and promotes social harmony as members collaborate in regular meetings. As VSLAs build capital from regular member contributions, the groups can make low-interest loans to members, enabling them to launch small income-generating ventures.

The majority of saving groups formed and facilitated by PDN member organisations meet once per week for savings group members to deposit new savings and request low-interest loans. As these loans are repaid, the value of members' shares in the group increases. For example, the Ubumwe VSLA distributed shares with a starting value of RWF 500 (US$0.45), which yielded a profit of RWF 182 (US$0.17), increasing the share value to RWF 682 (US$0.62).

One member of a PDN-supported VSLA, Mukamana Marie, recently offered moving testimony about how participation in a VSLA has changed her economic status and improved her family life:

> Before VSLAs, I had no land and it was hard for me to pay my children's school fees. Relationships at home were not good because we were poor and even the little money we got was wasted because our family didn't have good money management with savings



Donatha Nyirahabimana (left) and Yvonne Mukakimenyi participate in farmer field schools and savings and loan groups supported by the Peace and Development Network in Rwanda's Burera district. In this April 2022 photo, these farmers show the bountiful harvest produced using conservation agriculture techniques. (MCC photo/Maryanne Mutch)

"As our experience with Villages Savings and Loan Associations has deepened and expanded, we at the Peace and Development Network look to connect these savings groups with our agricultural development efforts."

> **Regularly depositing money with the VSLA means that when I need a loan for a specific expense or investment, I can acquire it easily. Through the money I saved with my VSLA over the course of a year, I was able to buy land."—Mukamana Marie, member of a Village Savings and Loan Association**

> targets. However, after joining the savings group facilitated by PDN, I learned how to save with a vision. Now I can pay school fees on time, and when my children go to school, I go to the savings group. Regularly depositing money with the VSLA means that when I need a loan for a specific expense or investment, I can acquire it easily. Through the money I saved with my VSLA over the course of a year, I was able to buy land. Now I am also a land title holder.
>
> PDN also trained us about conflict resolution, which helped me to overcome the conflicts that used to arise between me and my husband over money. Also, whenever there is a conflict among my neighbors, I call them and we sit together and come up with a solution before going to local authorities. We learned that the best solutions come from us and we have to solve conflicts without causing new ones.

As our experience with VSLAs has deepened and expanded, we at PDN look to connect VSLAs to PDN's agricultural development efforts with support from MCC and the Canadian Foodgrains Bank. Most VSLA participants depend on farming for their primary source of income. Strengthening how VSLAs can complement and reinforce PDN's conservation agriculture and food security initiatives will thus represent a key focus in the ongoing evolution of PDN-supported VSLAs.

Twizerimana Hodari is communications officer for the Peace and Development Network (PDN), a collaboration of five Rwandan non-governmental organizations.

Empowering women through a Mobile Village Savings and Loan program in Zimbabwe

> **Women in Mwenezi have traditionally had limited say in managing household budgets, including decisions on savings and how to prioritize expenses. Yet extensive research has found that increasing women's income and their decision-making power over household food decisions has a direct, beneficial impact on family well-being, including educational levels and health outcomes."**

Rural families in Zimbabwe face annual food insecurity during the lean period, the time of year when household food supplies are depleted and food prices in the market reach their peak. SCORE, a Zimbabwean organization in the Mwenezi district, undertakes multiple agricultural development and livelihoods interventions with support from MCC to address this food insecurity. In one such recent intervention, SCORE piloted a Mobile Village Savings and Loan (MVSL) program in multiple parts of Mwenezi district, with the hopes of helping families build capital to provide a buffer during the lean period and to help families improve diet diversity during the food secure months. MVSLs are similar to Village Savings and Loan Associations (VSLAs), with the added dimension that MVSL members make deposits to the group's fund via their mobile phones. This article examines how SCORE implemented the MVSL model, including the strong emphasis we placed on using the MVSL mechanism to empower women as economic actors.

In Mwenezi district, most farmers produce staple cereals on their farmland under a one season growing period. The seasonality of agriculture for cereal or staple production makes economic decisions in agriculture more complicated. Farmers make investments before or during their planting season, with no income returns until months later when the crop is harvested. These seasonal cycles pose many challenges for farmers in Mwenezi. Farmers face long delays between expenses and revenues. This months-long gap makes access to savings or credit both more important as well as more difficult. Farmers often must make costly investments in items such as fertilizer and seeds long before they realize a return on those investments in the form of selling crops. Households routinely face difficult decisions about how to prioritize limited financial resources, with investment in planting, household food costs and educational and medical expenses coming into competition.

Women in Mwenezi have traditionally had limited say in managing household budgets, including decisions on savings and how to prioritize expenses. Yet extensive research has found that increasing women's income and their decision-making power over household food decisions has a direct, beneficial impact on family well-being, including educational and health outcomes. A key reason SCORE organized MVSL groups was to enhance women's access to and control of resources as well as to give women experience in carrying out leadership roles and exercising decision making over money.

"Women leading female-headed households underscore the confidence they have gained from taking part in Mobile Villages Savings and Loan groups and in initiating income generating projects."

In our MVSL program, SCORE provided focused support to groups of ten to 20 individuals prepared to commit to a self-governing endeavor of saving money together. SCORE staff aided these groups in developing a constitution, a governing committee and operational procedures. Once established, MVSL groups meet once a month, in which members contribute monthly shares, take out loans and pay back borrowed funds with interest. Each MVSL group member has a passbook in which contributions, loans, interest rates and repayments are recorded by the group. At the end of the year, shares contributed by members at the start of the year are disbursed back to members, along with any interest. In these ways, the MVSL program resembles many other Village Savings and Loan Associations. The MVSL model, however, has the additional component of employing an electronic wallet platform called Ecocash which allows users to store information and to receive and send money instantly using their mobile devices. MVSL groups used the Ecocash platform for member deposits and loan disbursements.

SCORE initially planned to establish eight savings groups with at least ten members. In the end, SCORE set up eleven groups directly, while five additional groups organized themselves after being inspired by the experience of the SCORE groups. Enthusiasm for MVSLs ran high, with 160 people joining SCORE's MVSLs. While these MVSLs were open to both women and men, more women joined—110 out of the 160 MVSL members were women. With more limited income opportunities, women arguably were better positioned to see the economic possibilities of MVSLs. In some cases, men urged their spouses to join the MVSL to see if the initiative was worth joining.

SCORE staff capitalized on having men and women together at monthly group meetings to facilitate workshops about family financial management, communication skills, traditional and contemporary gender roles and cultivating healthy masculinities. Sometimes in these trainings women and men separate into different groups to reflect together about cultural understandings of gender roles and adapting to new realities: such occasional separation ensures that participants have a safe space to air their views without fear of being labelled or victimized afterwards.

> “Women in Mobile Village Savings and Loan groups take pride in the skills they have acquired and in how their communities now view them as leaders.”

Like Village Savings and Loan Associations across the African continent more generally, the MVSL groups set up by SCORE have made a significant economic difference in participants’ lives. Just as important, women’s active involvement in MVSL groups has empowered them within their families and in their communities more broadly. Women participants in these SCORE savings group report increased self-confidence, self-esteem and ability to control life outcomes. These women have come to see themselves as valuable actors who can contribute meaningfully to their family’s resources instead of relying solely on husbands or male relatives.

Women leading female-headed households underscore the confidence they have gained from taking part in MVSL groups and in initiating income generating projects. For example, Rebecca Murereki shares that “I am the head of my family; I don’t consult any one on how I want to use my money. I now have economic freedom.”

Women in SCORE’s MVSLs also gained valuable leadership experience. Alice Mankomo and Mtonono Constance served as mentors to five other groups that were inspired by the SCORE MVSL groups to establish their own associations. Within MVSL groups, women took their turns leading official meetings and facilitating trainings. Women in MVSLs take pride in the skills they have acquired and in how their communities now view them as leaders. While SCORE’s experience with village-based savings and loan groups confirms broader findings across thousands of African contexts that these groups make a significant difference in the economic prospects of participants, SCORE has also found that the confidence, financial management skills and leadership experience gained by women who participate in and facilitate these groups are even more important.

Caroline Pugeni is SCORE program coordinator. Joseph Mukonowatsauka is SCORE finance and administration officer and worked with the MVSL program. Both live in Zimbabwe’s Mwenezi district.

Savings and loan programs in conflict zones in Nigeria

Violence from the Islamist Boko Haram group in northeast Nigeria has generated ongoing insecurity and displacement for ordinary Nigerians: this violence has included killings, forced conscription of children, sexual assault, destruction of property and a wide array of human rights abuses. Meanwhile, Plateau State in northcentral Nigeria has endured recurring violent conflicts since 2001 that have exacted a deep psychological toll. As families are uprooted and have property destroyed, they lose their livelihoods and have difficulty accessing capital to restart businesses. In this conflictual context, MCC has partnered with two organizations, Women and Youth for Economic Advancement and Health Initiatives (WYEAHI) and Urban Ministry (UM), to promote savings and loan groups.

> “As families are uprooted and have property destroyed, they lose their livelihoods and have difficulty accessing capital to restart businesses.”

Many families in these northern regions of Nigeria have lost husbands and fathers, with a related loss of their families’ primary breadwinners. Most of these displaced female-headed households find housing in informal, makeshift camps. Rates of food insecurity—both lack of sufficient food and of essential nutrients—run high. Accounts of women pressured into sexual exchanges for money are common. Women and children suffer the emotional and physical toll of ongoing trauma. MCC partners UM and WYEAHI work with these families in holistic ways to stabilize their individual and family lives, with the promotion of Village Savings and Loan Associations (VSLAs) representing a key component of their work.

In the VSLA model, participants come together to form a self-governing entity in which members empower one another to accumulate savings and extend credit to fellow members. With support from MCC, WYEAHI and UM provide seed grants to groups of women who decide to form a VSLA. Each group consists on average twenty women. UM and WYEAHI train the women on how to establish governance rules for their group and how to operate on an ongoing basis. Each VSLA meets weekly or sometimes fortnightly, with members making contributions to the fund held by that VSLA. Once the VSLA's fund has reached a predetermined amount, members become eligible to take out loans from the fund. Some VSLAs decide to make no-interest loans, while others extend low-interest loans: deciding the rules around loan disbursement and repayment represents an essential decision women make as they form a VSLA. When women join the VSLA, they commit to required savings deposits on a set schedule. Taking out a loan from the VSLA is discretionary.

"Once the VSLA's fund has reached a predetermined amount, members become eligible to take out loans from the fund. Some VSLAs decide to make no-interest loans, while others extend low-interest loans."

Participating in VSLAs has had a positive impact on the lives of displaced Nigerian women and their families, with the VSLA fostering solidarity among women and providing a structured mechanism for building and accessing capital for critical livelihoods investments. The experience of a VSLA participant in Barkin-Ladi in Plateau State illustrates the impact of VSLAs. This woman's husband had been killed during one of the violent outbreaks in the area and her properties had been destroyed. With their mother unable to pay school fees, this woman's children dropped out of school. After becoming part of a VSLA, this woman within a year was able to access sufficient capital to send her children back to school and to feed them three nutritional meals a day. The VSLA has not only served as a crucial economic support but has also built her confidence in making decisions and has connected her to other women who provide social support to one another.

To be sure, women-led VSLAs operating in the conflict-plagued northern regions of Nigeria face multiple challenges. Women routinely have more limited access to resources, services, markets and land compared to men and regularly face explicit discrimination. VSLA participants whose husbands are still living or who have other adult men in their family may find those men trying to control the use of capital accessed through VSLAs. However, MCC's partners have found that the male relatives of VSLA participants often have their attitudes towards women's economic empowerment transformed as they see how VSLA participation benefits the education of the family's children and improves the family's diet.

"Male relatives of savings group members often have their attitudes towards women's economic empowerment transformed as they see how VSLA participation benefits the education of the family's children and improves the family's diet."

Globally, MCC is committed to serving in the name of Christ and to working for just economic relations. In Nigeria, partnership with Nigerian organizations like WYEAHI and UM in supporting displaced women to form Village Savings and Loan Associations is a concrete way in which MCC lives out these commitments.

Kitshiwe William is the planning, monitoring, evaluation and reporting coordinator for MCC in Nigeria.

Staff from MCC partner Women and Youth Empowerment for Advancement and Health Initiative (WYEAHI) provide training in 2019 to members of a savings and loan association in the Gerei area of northeastern Nigeria. With MCC support, WYEAHI promotes savings and loan groups for Christian and Muslim widows and female orphans who head families who have been displaced from their homes by the activities of Boko Haram and the Nigerian military. (MCC photo/Kitshiwe William)

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