“Don’t Just Borrow, Be the Bank”
How Savings-Led Microfinance Can Make Food and Nutrition Security Programs More Sustainable

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PCI-Ethiopia

How Savings-Led Microfinance Can Make Food and Nutrition Security Programs More Sustainable

I. ACRONYMS

BtB  Be the Bank
CLA  Cluster Level Association
CRS  Catholic Relief Services
CSW  Commercial Sex Worker
DRC  Democratic Republic of the Congo
DRM  Disaster Risk Management
EA$E  Economic and Social Empowerment
ES  Economic Strengthening
FeMSEDA  Federal Micro and Small Enterprise Development Agency
FNS  Food and Nutrition Security
GROW  Grass Roots building Our Wealth
HTC  HIV Testing and Counseling
IDP  Internally Displaced Person
IGA  Income Generating Activity
ILO  International Labour Organization
INGO  International Non-Governmental Organization
IRC  International Rescue Committee
LIFT  Livelihoods and Food Security Technical Assistance Project
LNGO  Local Non-Governmental Organization
MEDA  Mennonite Economic Development Association
MFI  Microfinance Institution
MIS  Management Information System
MIYCH  Maternal, Infant and Young Child Nutrition
MSG  Mother Support Group
NGO  Non-Governmental Organization
PAT  Poverty Assessment Tool
PCI  Project Concern International
PLHIV  Persons Living with HIV
PPI  Progress Out of Poverty Index
PSP  Private Service Provider
RCT  Randomized Control Trials
RH  Reproductive Health
SG  Savings Group
SILC  Savings and Internal Lending Community
SMDP  Sustainable Microenterprise and Development Program
STI  Sexually Transmitted Infection
TAG  Technical Advisory Group
TOPS  Technical and Operational Performance Support Program
UNESCO  United Nations Educational and Scientific Cultural Organization
USAID  United States Agency for International Development
VSL  Village Savings and Loan
WFP  World Food Programme
II. EXECUTIVE SUMMARY

With the generous support of TOPS and Save the Children, Project Concern International (PCI) organized and hosted the three-day capacity building workshop, “DON’T JUST BORROW, BE THE BANK: How Savings-Led Microfinance Can Make Food & Nutrition Security Programs More Sustainable.” The event was held in Addis Ababa, Ethiopia and was attended by about 65 participants from seven African countries, representing more than 20 organizations, local and international NGOs, donors and government agencies.

The “Be the Bank” (BtB) workshop brought together practitioners and other stakeholders from across Ethiopia and Eastern Africa to learn, share and brainstorm how Savings Group (SG) methodologies can augment, support or improve food-aid and nutrition security programs. The forum discussions aimed at promoting learning on ‘what works’ in terms of Village Savings and Loan (VSL) methods and reducing food and nutrition insecurity. The forum also provided an opportunity for participants representing local and international NGOs, public health and development organizations, to assemble and share experiences on integrating savings programs along with Food and Nutrition Security (FNS) programs.

Participants submitted applications to PCI, proposing to present their promising practices or models, moderate a panel discussion, or create and display a poster presentation. Over the course of the three days, there were a total of 10 plenary presentations, three panel discussions, four poster presentations, one live demonstration and one beneficiary testimony. During each presentation and plenary discussion, much of the time was allotted for questions, answers and reflections to allow participants to air their different views and perceptions, as well as share their field tested experiences and knowledge. Throughout the event, participants developed specific technical recommendations, identified themes and shared resources designed to support and advocate for savings approaches in new and existing FNS programs, and agreed to form a virtual group to promote ongoing collaboration around the themes and connections developed in Addis Ababa.

BtB was designed to facilitate active learning such that participants gained information, tools, promising practices, and greater capacity to apply this new knowledge and skills to their own programs, as well as the opportunity to network and establish new professional relationships in the field of savings-group programming. In order to measure how well the sessions delivered information, as well as the knowledge gained by participants, PCI developed a Pre and Post-test and short workshop evaluation. A team of documenters also captured activities of the forum through video, audio and photos. Feedback from participants indicated that they considered the workshop to be very successful, and participants were excited to learn about the relevant work in other countries and organizations. Many participants indicated that there is a need for making BtB an annual event in order to bring organizations together regularly, so that we can continue sharing experiences as organizations adapt to new models and approaches for scale up.

This report summarizes the events of the three day BtB program, and includes session proceedings, key themes and concepts, models, lessons learned and recommendations for promoting integrated economic development and FNS programming.
PCI has been promoting a women-focused savings-led economic empowerment model entitled Grass Roots Building Our Wealth (GROW) since 2006. The main objective of the model is to build the economic and social capital of poor women by helping them to unleash their own potential to improve their livelihood. Sometimes referred to as “Village Savings and Loan (VSL)” or “Community Banking”, other similar savings-led microfinance models like GROW have existed for many years and are as varied in their goals, approaches and strategies as the countries and people who rely on them. However, these diverse approaches all share one basic tenant – the borrowers (mostly women) don’t rely on external debt capital from conventional sources, such as microfinance institutions (MFIs) or traditional moneylenders; instead they save, lend and re-invest their own pooled resources to meet their financial and social needs.

As much as these various savings-group models have been promoted (and rightly so), PCI felt that not enough has been done to share and highlight key aspects of these varied programmatic experiences – in particular non-financial outcomes such as social capital development, which we believe is critical to the long-term sustainability of savings groups.

In response to this opportunity, PCI designed a proposal for a three-day, practitioner-driven training forum to build the capacity of participants to implement cost-effective and locally viable practices to reduce food insecurity through the implementation of successful VSL and savings group methodologies. The focus of the workshop was, through interactive learning sessions, to provide training and a learning opportunity to organizations that are either implementing or planning to implement economic empowerment methodologies within food security programs. In alignment with the TOPS goal of “improved quality, efficiency, and effectiveness in Title II food aid supported food security and nutrition programming,” the desired outcomes of the workshop included fostering collaboration on innovative models, methods and best practices that promote effective implementation to truly reduce food insecurity in the countries in which we work. Recognizing that economic empowerment and food security go hand in hand, the workshop aimed to shed light on the benefits and challenges to integrating the two sectors as well as training participants in the practical application of methods and strategies that can strengthen current and future food and nutrition programming around the globe.
IV. APPLICATION PROCESS AND COMPOSITION OF PARTICIPANTS

To recruit participants and presenters for the event, PCI developed a save the date invitation and a call for applications, whereby the purpose, objectives and desired outcomes of the forum were explained. PCI posted these on our website and disseminated through partners, networks and local contacts in Ethiopia to ensure that key stakeholders, both from government and NGOs, including the USAID Mission and Save the Children, were well informed of the event and encouraged to participate.

In an effort to organize sessions and their facilitators, applicants were guided on the themes and type of presentation or learning activity. Participants applied to share information via one of the following channels:

Option 1: Present a Case Study/ Best Practice/ Innovative Methodology
Option 2: Participate in and/or Facilitate an Expert Panel Discussion
Option 3: Facilitate a Project Site Visit or Technical Demonstration
Option 4: Create & Showcase a Poster Presentation

Each applicant also chose to present around one of the following themes and / or subthemes:

Theme 1: Snapshot of Current Savings-Led Microfinance Strategies in Food & Nutrition Security Programs
1. Proven innovations/approaches that support women, long-term asset development, and program sustainability (e.g. graduation from food aid);
2. Linking savings-led groups with MFIs or external financing: is this a good idea?
3. How can improved data on impact, costs and transparency be used to promote savings-led microfinance?

Theme 2: The Future of Savings-led Microfinance
1. Technology: What’s new and how can we use it to improve service delivery and lower costs?
2. Do we need to bank in groups forever? What are the next evolutions of village banking?
3. Sounds good; now prove it! How are we (or how should we be) using monitoring/evaluation and data collection/data analysis to demonstrate lasting impact and improve the management of savings-led microfinance programs.

Theme 3: Savings-led Microfinance and Farming
1. How can savings-based microfinance be used to increase the agricultural productivity of female farmers in developing countries?
2. Linking village banks with agricultural value chains and input providers: examples of what does and does not work.

Theme 4: Development of Social Capital & Cross-Cutting Approaches
1. Two kind of capital: How savings-led microfinance models build social capital
2. Women with money: Savings-led microfinance and gender equality
3. Building blocks: How savings-led microfinance programs can integrate with and support other food/nutrition and development platforms (e.g. Care Groups, USAID MYAPs, USDA Food for Education programs, etc.)

61 people in total participated during the three day event, September 19th – 21st in Addis Ababa. Participants’ technical capacity and experience was varied. Many participants came with years of experience implementing economic development programs and others came with the desire to learn the basics of startup, management and monitoring, whether as a stand-alone program or within an FNS or other development program. A large portion of participants were Ethiopia based technical and operational staff working in FNS programs. All organizations that submitted applications for participation are or will be involved at some level in promoting or managing savings-led microfinance activities either as implementers, donors or policy makers. The composition of participants made for an interactive and dynamic learning event. See below for listing of the type of organizations participating and the number of participants by country.

**Participants by Organization Type**

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<tr>
<td>NGOs</td>
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<td>MFI</td>
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**Participants by Country**

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V. PROCEEDINGS – DAY ONE “BEYOND BIRR AND KWACHA”
BUILDING SOCIAL CAPITAL AND OTHER CROSS CUTTING OBJECTIVES

Opening Remarks

Welcome and Opening Address
Walleligne Alemaw, PCI Country Director, Ethiopia
Tesfayensh Lemma, Ministry of Women, Children and Youth Affairs, Ethiopia
Sheri Duncan-Jones, USAID Ethiopia

Introductory Video

Walleligne Alemaw opened the forum with an inspirational speech, stating that wherever we may be when we start our journey is not critical. What is most important in determining our destiny is the road we take and the means we use to achieve our objectives. All of us have been involved in different economic strengthening interventions, but with the same purpose, to improve the food and nutrition security of poor people so that they and their children can live healthy lives. The roads we take and strategies we use are diverse, therefore results achieved can vary. Acknowledging that represented at the event were a variety of models, approaches, backgrounds and countries, the need for identifying and harmonizing success factors from each was emphasized. Gratitude was expressed to TOPS for their generous technical and financial support as well as to all participants who invested their own resources and time to attend the event.

Tesfayensh Lemma spoke on behalf of the Ministry of Women, Children Youth Affairs, stating that Ethiopia is greatly affected by gender and empowerment issues, which is why the Ministry dedicates itself to promoting and delivering sector policy and strategy responses. The government of the Federal Democratic Republic of Ethiopia has shown its commitment to gender equality and women’s empowerment by developing national polices with women and youth in mind. Many of the government policies are designed to eliminate discrimination against women and promote their equal participation, economically, politically, and socially. We want to also promote leadership development in women of all ages. Given importance of cooperation, coordination and dedication by all actors, PCI was acknowledged for their work to empower women using the GROW self-help methodology, with particular success shown in Ethiopia. The self-help group is one of many approaches and we must all work together to bring the best practices to light in order to empower women at all levels. The ministry encourages these savings-based approaches to quickly and effectively reach women and families in need, and we look forward to sharing the outputs of this workshop with government, NGOs and donor communities for better decision-making and better food and nutrition security programming.

Representing on behalf of USAID and colleagues in the livelihood transitions office, economic growth office and health office, Sheri Duncan-Jones acknowledged everyone who had come from other regions / countries as well as those local to Ethiopia. USAID is privileged to work alongside the government of Ethiopia to support microfinance and FNS efforts. USAID Ethiopia has designated FNS as one of the primary development assistance goals in Ethiopia. Under the Feed the Future initiative, our collaborative efforts enable small holders and women food producers to improve the livelihoods and nutrition of their families.
Our health and agriculture programs work together to improve the cultivation of nutritious foods and awareness of good nutrition practices. USAID’s flagship nutrition program, ENGINE is working with an Ethiopian Government productive savings net program to establish SGs that help to reduce the vulnerability of households across the country. And recently, a new alliance for food security and nutrition in Ethiopia was convened and designed to involve public and private stakeholders to achieve food security and nutrition goals and through this, promote agricultural development. In this context, you are coming together to discuss how savings-led microfinance can make FNS programs more sustainable. This forum will help us learn from each other and help us identify successful models and ways to scale up. Ms. Duncan-Jones wished for a productive sharing event and thanked the Ethiopian Government for their longstanding support.

**Framing of the Workshop – Why Savings-Led Microfinance?**

*Presenter: Sean Carpenter, PCI/USA*

**Session Objectives:**
- Provide a brief history on the beginnings of savings-led microfinance
- Frame the focus of the workshop on savings-led microfinance as a tool to achieve sustainable, lasting outcomes in food aid and other development programming.

**Session Description:**
Sean Carpenter kicked off the workshop by providing the historical context in which traditional microfinance came about, including the work of Muhammad Yunus with the Grameen Bank, as well as CARE’s early work in West Africa in 1991. Early and fast-paced success in the industry has also brought backlash, with more recent examples from India and Mexico. This backlash, however, has led to the development of what we now call savings-led microfinance.

In fact, the idea has existed for much longer in Africa. The Ethiopian Iddir, for example, is a long-standing tradition that dates back more than 100 years. Communities that come together to pool resources in order to provide food and resources for funeral services or another important social custom. The idea of savings-led microfinance has now spread across Africa, Asia and Latin America and the desire for rigor and scale seen in traditional microfinance has bled over into the field of savings-led microfinance.

Need to acknowledge the pioneering work of VSL Associates in terms of focusing on the metrics, learning to plan with projections about lending, new employees, additional capital needed, etc. The VSLA Management Information System (MIS) is a tool that is widely used and recognized to track Savings Groups metrics and create transparency and accountability.

The success and demand for Savings Groups is incredible. Groups are operating in 58 countries, with 6 million families saving. These groups have the lowest default rate in the Microfinance Industry. However, despite this impressive success and burgeoning demand, at the end of the day we should be asking ourselves “so what?”. Are too many women in these savings groups still emotionally or physically abused by their husbands? Are their children going to school regularly? When will we know we’ve achieved lasting impact? In other words, how do we measure real, positive change in the lives of women, children and families through savings group approaches?
Key Messages:
- Whether we choose to call it savings-led microfinance, VSL, Community Banking, Savings Groups, or any other name; it’s the idea that is important. The idea that the extreme poor are able to marshall their own limited resources to create better livelihoods for themselves and their families.
- Beware of misconceptions about people living in poverty – they do have talent, capacity and resources – human and financial. They just need help and space to channel them effectively.
- One persistant criticism of large scale food aid programs is that they are not sustainable. Savings-led microfinance can be a tool to make FNS programming more sustainable in the long term.
- Are we as development professionals paying enough attention to the development of social as well as financial capital?

Getting Down to Business: Empowerment and Violence Prevention

Presenters: Bersabeh Beyene, IRC/New York
Harriet Kezaabu, IRC/Uganda
Pauline Muhonja, IRC/Kenya

Presentation from this session
Video from this session

Session Objectives:
- Share IRC’s experience with its regional Economic and Social Empowerment (EA$E) program in Kenya and Uganda, each with its unique characteristics: urban refugees in Nairobi and conflict affected communities in Northern Uganda.
- Provide overview of IRC’s EA$E Model
- Provide an overview of IRC’s theory of change and the reason behind the focus on economic empowerment of women in order to reduce violence

Session Description:
Bersabeh Beyene gave a background on the different settings in which IRC is working, bringing the focus into post-conflict areas where IRC’s EA$E model is being implemented. In post conflict areas, violence is one of the key obstacles to the success of women. IRC’s global vision is a world where women and girls are valued members of their communities and they are empowered to make decisions that affect their daily lives.

If the objective is to reduce violence, why focus on economic empowerment? Women tend to prioritize income across contexts and their role in building healthy families is key. When women don’t have control over financial
resources, it is possible to use money to coerce and control them. EA$E theory of change states that if women have access to financial resources, can diversify and increase income, and male spouses respect women as valuable members of the household, then women will have more power to make decisions and will experience less violence in the home.

The session went into detail about the different components of the EA$E model and how each affects outcomes for women. The three components are Village Savings and Loan Associations (VSLA), Discussion Group Series, and Business Skills Training. The Discussion Group Series is a key strategy to bring men thoughtfully into the process of change. By involving men in discussions around topics such as communication and negotiation, planning and decision making, and women’s contribution to the household, this creates a space for VSLA members and their spouses to reflect on their own attitudes and beliefs that condone violence.

Harriet Kezaabu and Pauline Muhonja each presented a case story from their respective countries about a woman participating in IRC’s EA$E program.

Key Messages:
- Lasting change cannot be achieved unless we involve the entire household – need to bring men into the conversation to address underlying issues of power, communication, joint decision making, etc.
- Introducing the idea of a self-motivated and self-funded project in an area of post conflict, where handouts and emergency distribution are the norm, can be difficult. Need to work with those who have the desire. The demand will grow.
- There is value in adding social programming to economic empowerment interventions. The development of social and financial capital are interrelated and both should be emphasized.

Savings Groups as Social Assets of a Community – CRS’ SILC Model

Presenter: Sisay Temesgen, CRS/Ethiopia

Presentation from this session
Video from this session

Session Objectives:
- To describe a case study on the Lemlem SILC group of Ethiopia who responded to a social issue in their community.
- To show that Savings Groups, as empowered leaders, can become social assets to a developing community.

Session Description:
Sisay Temesgen began with an overview of the current successes experienced by CRS, who is supporting a total of 1,372 groups operating in Ethiopia alone. Through a descriptive case study on the Lemlem group, participants learned that Savings Groups can and should be leveraged as social assets to a community. A “social asset” refers to a social support network, a circle of support, or ties to family, tribe or friends. The potential to strengthen social assets in a community through an economic empowerment model such as SILC is great. It is inherent in the group formation and development process that members will: build new bonds and understanding, strengthen their ability to make joint decisions, become more confident, self-reliant and through this process, could take an interest in
development activities for the community. Through strengthening and empowering a group of women, underlying injustices in social systems can also be addressed.

The Lemlem group in Northern Ethiopia took it upon themselves (and used their own resources) to support a group of orphaned children with clothes and school materials. In this way, the group had taken over where a local NGO could not continue to support every orphan in need. The group actually became an active, viable and sustainable support mechanism for orphaned children in need.

The session ended with a brainstorm on the possible ways that an outward-focused “third fund” could be used to improve food and nutrition security in communities. Ideas included groups providing food baskets for families in need and groups developing community or school gardens that would serve dual functions of feeding people, but also educating people about healthy eating, nutrition, crop or garden management, etc.

Key Messages:
- Savings Groups are potential platforms for the community members themselves to respond to local development problems.
- Inherent in the process of group development is a sense of empowerment, civic engagement and responsibility so that previously powerless and marginalized people begin to understand their role in the development of their community.
- Need to develop dynamic / flexible Savings Group programming that allows for individual growth, creativity and awareness of social capacity and responsibility.

Savings-Led Microfinance and Mother Support Groups (MSGs): Innovative Approach to Empower Women to Practice Optimal Maternal Infant and Young Child Nutrition (MIYCN)

**Presenter:** Sara Tabit, Save the Children/USA

[Presentation from this session](#)
[Video from this session](#)

**Session Objectives:**
- Share the initial experience of Save the Children in introducing the Savings Group concept to MSGs in a health center setting.
- Provide an overview of the steps taken to integrate the two interventions.
- Gain insights from the group as to the benefits and challenges to integrating an economic component into an existing health development program.

**Session Description:**
Sara Tabit began with a description of the MSG program as it is currently run. Based in local health centers, the program is structured with one Site Coordinator and four Mentor Mothers, who serve as leads of the MSGs. The traditional Ethiopian coffee ceremony is used
as a platform to engage mother groups in conversations, share concerns, accomplishments and discuss topics such as health and nutrition.

The USAID funded program has begun piloting Savings Group activities within the MSGs. Site Coordinators and Mother Mentors are first trained on the concepts of Savings Group development and management, as well as engaging in small businesses. Site Coordinators have marketed the idea, linking it to the benefits for improving MIYCH. Only interested mothers were recruited to join. Mother Mentors then act as group facilitators, initiating, strengthening and supporting the savings group component. Savings group activities are aligned with MSG sessions and each savings group meeting is integrated with messages about optimal MIYCN.

Although USAID/Save the Children have not performed operational research related to integration of the two interventions, initial observations and testimonies have outlined some of the benefits as well as the challenges. Some members have expressed that this is a true response to poor nutrition because women can actually afford to provide their children with the nutritious foods they learn about. Small savings and involvement in various Income Generating Activities (IGAs) has helped fulfill the nutritional needs of themselves and their families. Some members also experienced improved involvement on the part of their partners, who perceived their enrollment in the savings group as a value added to the livelihood of the family. The improved income has also resulted in reducing women’s dependency on their spouse for things like food and transportation to the health clinic. Some initial challenges observed were: (1) client revolving enrollment in MSGs being off cycle from savings group activities, resulting in early secession of mothers from saving activities, (2) some members feeling that savings activities were taking away the focus from health promotion activities of the MSGs and (3) low literacy levels among the Site Coordinators, Mother Mentors and savings group members themselves.

Key Messages:
- Integrating savings activities in already existing groups with established health objectives shows promising social outcomes for all involved.
- Savings activities provide a window of opportunity for promoting male involvement in health related activities.
- It is important to foster linkages with public and private sector actors to provide additional skills building and other opportunities for HIV positive mothers involved in savings groups.
- Savings activities can serve as a mechanism for sustaining MSGs in the long term.
- There is a need to conduct operational research on the true outcomes, benefits and opportunities to integration.

**Moderator:** Wassie Azashe, JeCCDO  
**Panelists:** Melesse Akalu, Childfund International / Gohnesh Mesfin, PCI / Heran Abebe, Pathfinder International / Sara Tabit, Save the Children / Dereje Muluneh, WFP

**Video from this session**

**Session Objectives:**
- Provide participants with an understanding of how the processes involved in economic development can contribute to a social agenda.
- Discuss the complementary social and economic objectives of microfinance and how each can feed the other

**Session Description:**
The session began with the moderator asking the panelists what exactly are the specific social and economic objectives of microfinance? With the foundation being to increase livelihoods at the household level and create financial empowerment and accessibility, the outer layer objectives achieved are increased awareness of one’s self and one’s role in the community, increased leadership, strengthened relationships among community members, etc., as well as increased food security in communities.

Heran Abebe outlined the social benefits of savings groups, stating that they cannot be ignored, nor seen in isolation from the economic. The benefit of networking (with each other and outside institutions), the social bonds, social influence, exchange of information, etc. all lead to true behavior change. Regular meetings build self-efficacy and confidence. Members become aware of and begin exploring the true issues affecting their community.

All of the social benefits are great, but is there anything specific to savings groups, in terms of social capital, that would not be found in other types of community mobilization groups? Perhaps achieving a state of not only economic stability, but economic empowerment and flexibility is a possible contributing factor to the immense development of social capital in savings versus other types of community groups. Living in a state of economic dependency, without any power or voice is demoralizing for one’s character. Perhaps due to the fact that in a savings group, everyone contributes to what is a shared fund that is owned by the group itself, is also a tying element that creates a strong bond.
between members. Also the nature of the savings group is that they meet very regularly, very often and for a long period of time.

If both objectives are important, how do you maintain the balance between the two? As facilitating agencies, we need to empower group members to make each and every decision about where to focus their energies. Within the particular country and cultural contexts we each work, we can educate group members on the options available to them, but then need to let them decide how to balance their goals and objectives.

**Key Messages:**
- Interventions focused solely on achieving economic or social objectives are lacking. The two areas are interrelated and development programs should focus on building both, with emphasis depending on the context, needs and situation of the target population.
- Savings programs should be designed to give participants as much opportunity as possible (whether in the social or economic realm). There are certain times to focus on each objective and the decision is that of the group.

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**The Experience of CARE Ethiopia**

*Presenter: Zegeye Bante, CARE/Ethiopia*

[Presentation from this session](#)  
[Video from this session](#)

**Session Objectives:**
- Share the experience of CARE Ethiopia in improving livelihoods through the VSL economic empowerment model.
- Explore the benefits and opportunities, as well as important lessons learned, in implementing a standalone VSL program.

**Session Description:**
Zegeye Bante took participants through the experiences of CARE Ethiopia, beginning with the history of the VSL model, developed by CARE in Niger in 1991. In 1994, CARE started a VSLA pilot project in two regions of Ethiopia (Amhara and Oromia), then was able to scale up to additional regions. As of December 2011, CARE has organized almost 6,000 groups across Ethiopia.

Through an in-depth operational presentation, participants were taken step by step through what a VSLA is, highlighting characteristics of flexibility, transparency, sustainability and adaptability. The process behind group functions, meetings was also outlined in the presentation.
as well as the products, features and impact observed in VSLAs.

Lessons learned show that once VSLA members acquire skills and develop confidence, they oftentimes need additional capital beyond internal sources to diversify and augment their business opportunities. However, oftentimes the existing regulatory framework in Ethiopia does not allow VSLAs as a group to access loans from the formal financial market (MFIs, Banks). CARE has conducted initial research and developed the Harmonious Linkage model to mitigate this. See Annex 2 for link to resource material.

**Key Messages:**
- Development programs that are focused on the needs of the target population have a more significant impact.
- Asset building, protection and diversification are key to implementing successful and effective savings groups.
- Savings groups can and should be seen as an entry point for additional interventions.
- Development organizations should be creative in encouraging cross-learning (HIV/AIDS, FNS, market information, gender issues, etc.).
- Need to always link groups with formal / outside institutions, including financial service providers to increase and diversify their development opportunities.

**VI. PROCEEDINGS – DAY TWO “DEVELOPING EFFECTIVE AND TIMELY SOLUTIONS” INNOVATION IN MICROFINANCE**

**Key themes identified from group recap session on day one**
- Groups in isolation are less effective than groups who are connected with other groups, institutions, public and private service providers, governments, etc.
- Gender involvement – need to bring men into the process during moments of the groups’ evolvement. Finding appropriate moments in time to involve spouses or other family members is key to creating a space for conversation, sharing, learning, and joint decision making that contributes to the development of healthy families. Need to incorporate gender analysis from the beginning of a project cycle.
- Chicken or the egg - Which intervention comes first? The question of sequence and operational challenges will always exist, so we need to be competent in the methodologies and able to set our tools to the context, program or situation at hand.
- Savings groups are a powerful tool that can be integrated into FNS programming, BUT should always be adapted to fit the local context. As development professionals, we need to be flexible and step away from a rigid and unyielding attitude that one way of approaching a model or the integration of two models is the only way.
Redefining Sustainability: CRS’s PSP-SILC Model

**Presenter:** Marc Bavois, CRS Kenya

**Presentation from this session**
**Video from this session**

**Session Objectives:**
- Review the rationale for using a market based approach to savings group formation and support.
- Review the key steps to implementation of the Private Service Provider (PSP) delivery model.
- Discuss the opportunities to integrating additional services into a PSP delivery model.

**Session Description:**
Marc Bavois reviewed the key steps and rationale for the PSP approach to savings group formation, including the three levels of sustainability that this model promotes: group-level, agent-level, and area-level. Details about the approach, from recruitment, supervision, training and examination of agents were described, along with specific keys for success. The model has shown amazing results, with now over 375,000 members in 17,000+ groups started by PSPs on a fee for service basis. Groups started by PSPs also proved to be stronger, higher functioning and higher quality than groups started by project paid field agents.

Participants were split into groups to discuss the opportunities and implications for food security programming using a model like the PSP. Savings groups would be a good opportunity to introduce information and training on food security interventions or practices and the PSP would be a good channel to deliver this information.

**Key Messages:**
- Projects are too short for paid staff to meet total market demand, so a long term, high quality supply of SILC services can reach this demand, and in a sustainable fashion.
- If groups have to pay for something, they will demand high quality service!
- Use of well-trained PSPs to deliver information, technology and other opportunities regarding FNS is a key strategy to integration.
- Need to research ways in which we can layer on the value chain approach at different levels throughout the PSP cycle (training, marketing, etc.).
- Immense opportunity for scale – because the PSP model is focused on scale up and outreach, we can use this to create connections and link PSPs and groups with different service providers and institutions.
GROW Model Demonstration

**Facilitator:** Gohnesh Mesfin, PCI/Ethiopia

**Presentation from this session**

**Session Objectives:**
- To demonstrate an actual GROW group meeting for participants in order that they may understand the process and procedures involved.
- To review the GROW model in detail as well as opportunities that exist to build social capital and integrate with FNS programming.

**Session Description:**
PCI organized a visit to the workshop venue by the Addis Ababa-based Tsigereda GROW group, who agreed to hold an actual weekly meeting in front of workshop participants. Members went through savings and loan activities, discussed one social issue on their agenda and then allowed the audience to participate in an interactive question and answer session, translated by PCI’s GROW Technical Advisor, Gohnesh Mesfin.

The group then came back together and discussed the different elements, objectives and lessons learned in implementing the GROW model.

**Key Messages:**
- Given the opportunity, poor people do have the ability and the potential to change their lives.
- Establishing a people’s institution (by forming local linkages and networks) facilitates sustainable social and economic development in savings groups.
• Economic, social, and even political/civic objectives should all have a place in savings group implementation.

Agro JAM’s Small Lender Participation Program

Presenter: Abenezer Asfaw, Agro JAM

Session Objectives:
• To provide participants with a perspective on farmer cooperatives
• To discuss the potential and processes for introducing savings groups for long-term sustainability

Session Description:
Abenezer Asfaw provided an overview of the approach used by Agro JAM to build the capacity of small holder farmers to increase production through the formation of farmer cooperatives. Agro JAM teaches farmers sustainable practices that help them to develop their farming model. Providing technical assistance, stimulation of the value chain and a focus on women are Agro JAM’s key factors to success. How and where can the VSL methodology be introduced into Agro JAM’s commercial agriculture model? If Agro JAM’s ultimate objective is to minimize its involvement, can forming savings groups among small holder farmers ensure sustainability of the program?

Key Messages:
• Sequence is important. Need to assess when, how and where savings group interventions can be successfully incorporated.
• Use Agro JAM’s experience with widows of farmers to assess the gender in programs and ascertain the best way to incorporate the gender component into savings groups. Women can and should be empowered to participate, but men must be involved in the process.
• Use partnerships as a major strategy to increase the capacity of farmers and groups to increase production, income, skills, etc.
Panel Discussion: Implementing VSL Programming for Better Food and Nutrition Security

Video from this session

Moderator: Sean Carpenter, PCI/USA
Panelists: Teketel Abuto, Food for the Hungry / Yetnayet Girmaw, CARE Ethiopia / Samuel Tembo, Plan International / Dereje Muluneh, WFP

Session Objectives:
- Discuss opportunities and challenges to the formation, development and strengthening of savings groups within FNS programming.
- Gain insights into the major determinants of success in the development of savings groups for better nutritional and food security outcomes.

Session Description:
Panelists began with discussing opportunities for how savings groups can promote improved livelihoods and make FNS outcomes stronger. Savings groups are great tools in terms of building capacity and mobilizing resources and other resiliency strategies, but if we truly want to bring people out of poverty, savings groups are only a start. Groups need to be linked with additional interventions, institutions, forums, etc. in order to increase their capacity, productivity, food security, health and nutrition. Whose responsibility is it to bridge the gaps and ensure that groups are linked at all levels? NGOs / implementing organizations must have the upper hand and play a key role in this. They are the coordinators and need to ensure that groups can be sustainable once a project ends or funding diminishes. The NGO needs to act as third party supporter and intervene when institutions or governments are not willing to work with groups.

If we want to meet food security objectives, we need to begin from the program design phase. Plan on addressing FNS needs and then support savings groups to do this.

When integrating savings groups for improved FNS, consider:
- Who is the target (daily wager, small land holder, urban community member, women headed household)? Their risk of investment will differ, therefore the approach should differ.
- Seasonalities – when will they need to borrow?
- Sequence - when do you form the group? In which context do you train individuals?
- Market analysis, cost benefit analysis and simple business planning

Food for Thought...

Isn't food and nutrition programming geared mostly toward people in rural areas; people working in subsistence agriculture with little available cash or cash flow? How can development programs integrate a savings and lending program into that framework?

Some folks in the audience may be thinking to themselves: “We are a maternal child health organization” or “we are an agricultural extension organization, and while it would be great to get a new grant to start a savings-group program, how can we really integrate these savings groups into our existing programs without access to new money”?

Let’s think of the most significant barriers to developing savings-group programs BESIDES money, which is of course everyone’s challenge in all of our work?
PCI-Ethiopia
How Savings-Led Microfinance Can Make Food and Nutrition Security Programs More Sustainable

Key Messages:
- Need to build in legitimate capacity building into saving groups from the very beginning of a program in order to make linkages in all contexts, frameworks, countries.
- As NGOs promoting savings groups, we need to understand the legal context, boundaries and institutional barriers that could potentially prevent groups from being successful.
- Everyone has a responsibility to link savings groups, including NGOs, governments, local institutions, MFI’s and savings groups themselves.
- Layering and linking activities at various stages of the group’s development and of program cycle is key.

Poster Presentations

Savings for Agriculture Input Supply and Increased Production: A Case Study of the Banking on Change Project in Zambia – Samuel Tembo, Plan International

Participants learned how VSLA groups, particularly those in rural communities who depend on agriculture for livelihoods, can use their savings to access inputs and motivate agro input and equipment suppliers to bring their services from towns and cities down to villages and communities. As development professionals, we play an important role in facilitating linkages between VSLA groups and various agro service providers in order to enhance household food and nutrition security. Groups that are linked with service providers at the right time will not only have access to agricultural inputs, but will receive technical knowledge and capacity building opportunities as well. What are other ways in which we can integrate agriculture activities into our VSLA groups? Plan International is also working with government departments such as the Ministry of Agriculture, to deliver new agriculture technologies to smallholder farmers. Through a value chain approach, beneficiaries are able to increase production and improve their nutrition.

Literacy, Livelihood and Income Generating Activities (IGA) for Returnees and Displaced Communities – Angela Jaja, GOAL South Sudan

REFLECT (Regenerated Freirean Literacy through Empowering Community Techniques) is a women’s literacy and numeracy program implemented by GOAL in a number of countries. It uses an informal educational methodology to develop an approach geared towards the local context. REFLECT is a natural fit for introducing a savings methodology because it follows an annual cycle and teaches skills needed for literacy and financial management. Some
activities include developing a seasonal calendar, agriculture map and an income and expenditure tree as simple ways for people to learn about the problems and opportunities that they face. Participants understand the importance of literacy in daily life and how developing these skills can lead to improved household security. REFLECT is a two year program where, during the second year, GOAL provides business training curriculum and small grants to beneficiaries to engage in income generating activities. If we can promote savings group activities with beneficiaries of the REFLECT program, participants would able to supplement these small grants with their own income, increasing the effectiveness of the program.

“Income Generation for 5,000 Poor Ethiopian Women”: Integrating Income Generation with Reproductive Health Interventions – Heran Abebe, Pathfinder International Ethiopia

Through a partnership developed with the Addis Ababa Womens Association, Pathfinder International was able to develop a project integrating income generating activities with Reproductive Health (RH) interventions. Each partner contributes their services to the project - economic or health related - and what they’ve found is that building social capital into the savings groups through RH information provision contributes to women not only being empowered economically but also gives them the opportunity to make informed decisions about their reproductive life. The goal of this type of empowerment project creates much more than just economic independence. It can ultimately contribute toward the achievement of gender equality and improved gender relations for poor women in Ethiopia. Savings-Led Microfinance can and should be used as a tool to facilitate not only the economic, but the social empowerment of women, and unique partnerships focused on integrated programming can help organizations achieve this.

TEACH – Together Educating and Advocating Community Health – Kennedy Auma, Health Solutions

As a cross cutting approach, this community mobilization strategy works by linking self-efficacy to collective efficacy, through fostering individual and community empowerment, and by following 10 perspectives for community health education and outreach, which include things like recognizing and building on communities own strengths and fostering a high level of community participation. Health Solutions understands that poverty and health are interrelated and works to bridge this gap for the poor with a powerful combination of savings-led microfinance, education, and health protection. Groups in this Kenya based program come together to save small amounts for health care and/or food security purposes. One coalition succeeded in creating an action-oriented movement that mobilized hundreds of individuals to commit to “being the bank.” By asserting the individual and collective ability to mobilize the resources necessary to change environmental conditions, TEACH groups are realizing that they themselves are the “added value” endowed to the community.
Harmonization of Economic Strengthening (ES) Interventions

Presenter: Solomon Wole, Save the Children/USA

Session Objectives:
- To provide an overview of the USAID TransACTION program.
- To introduce USIAID’s ES Technical Advisory Group (TAG) and its role in harmonizing ES activities.

Session Description:
Solomon Wole gave a brief overview of the TransACTION program, a 5 year USAID-funded initiative to bring HIV prevention and care services to at risk populations along transportation corridor routes. Linking the project’s core activities (local partner capacity building, prevention and behavior change, HTC and STI testing and care and support activities) to a focus on Economic Strengthening will inherently increase the programs outcomes. Strengthening the bargaining power of commercial sex workers (CSW), for example, will increase economic stability and reduce unsafe sex practices, which will in turn contribute to the prevention of HIV among this population.

The ES TAG working definition of economic strengthening is that it comprises a portfolio of interventions to reduce the economic vulnerability of families and empower them to provide for the essential needs of the children under their care. Considering economics at the family level, we need to understand the target and adapt the intervention to their needs. Families in destitution (virtually no income, virtually no expenses) need provision to build their capacity to spend money. Families struggling to make ends meet (erratic income, erratic expenses) need protection through strengthening their ability to manage money. Families prepared to grow (erratic income, consistent (though low) expenses) need promotion to increase and diversify their income.

USAID/Ethiopia in collaboration with the Livelihoods and Food Security Technical Assistance Project (LIFT) recommends nine strategic approaches practitioners should address in programming:
(1) Understand the economic and vulnerability profiles of target beneficiaries, even as they change over time
(2) Understand the market contexts in which we are operating, even as they change over time
(3) Understand and continually refine the anticipated costs, benefits, opportunities and risks to beneficiaries
(4) Invite beneficiaries to participate under clear and transparent criteria, in ways that do not promote stigma or isolation and in a manner that balances scale with quality.
(5) Use facilitative approaches that build local ownership and capacity, strengthen necessary systems and lead to sustainable economic outcomes
(6) Actively seek to engage, coordinate and collaborate with partners who had value to our efforts.
(7) Monitoring, evaluation and impact assessment to understand how ES activities lead to meaningful results; adjust activities based on what works and what doesn’t.
(8) Adopt mechanisms for ensuring transparency, information sharing, collective learning and innovation.
(9) Actively integrate with other service providers, initiatives, government support, MFIs, etc. to ensure beneficiaries have access to a full range of complementary services.

Key Messages:
- ES is a means, not an end by itself
- Understand the target (provision, protection and promotion)
- ES activities across programs are necessary to mitigate the impact of HIV/AIDS and sustainably empower households to care for their families and children.

The Importance of Micro and Small Enterprises Development

*Presenter: Mohammed Abdu, Federal Micro and Small Enterprises Development Agency (FeMSEDA)*

Presentation from this session
Video from this session

Session Objectives:
- To give an overview of FeMSEDA’s role, mission and vision
- To explain the rationale behind the support for the Micro and Small Enterprise (MSE) sector.

Session Description:
Mohammed Abdu explained that the Ethiopian government has recognized the development of MSEs as important vehicles to addressing the challenges of unemployment, economic undergrowth and inequity within the country. FeMSEDA was established to encourage, coordinate and assist institutions that provide support to the development and expansion of MSEs.

While the major focus is on strengthening the
capacity of MFIs and other institutions, the program is also focusing efforts on youth development in Ethiopia, where if a young person creates a technology or project idea that is presented to FeMSEDA, they will receive initial capital and access to credit for start up as an incentive.

**Key Messages:**
- While Savings Groups have many advantages as informal institutions, they also have a limited range of financial services. FeMSEDA can act as another vehicle to link, educate, capacitate and strengthen the financial limitations that savings groups alone face.
- Capacity limitations and other challenges on the side of MFI’s and other financial institutions also play a role in the lack of cohesion between the more formal and informal sectors.

**Panel Discussion: Using Data to Improve Savings Group Programming**

*Moderator: Marc Bavois, CRS  
Panelists: Mershaye Asrat, Childfund International / Sean Carpenter, PCI/USA*

**Video from this session**

**Session Objectives:**
- Explore cutting edge Management Information System (MIS) approaches and tools that are used to manage Savings Groups projects.
- Explore how data analysis can be used to change fundamental implementation strategies that will improve programming on a variety of levels.

**Session Description:**
What kinds of data are important when we talk about Savings Group programming? Data collection indicators at the group level can include membership, attendance rate, demographic information, date started savings and other savings information, etc. The VSLA MIS system can provide descriptive information regarding groups and members, but also regarding the Field Officers who are responsible for facilitating the groups.

Panelists reviewed the basic features, layout and components of the MIS, as well as the importance of the user-defined indicators section for customization across organizations or programs.

**Key Messages:**
- Beware of numbers! We cannot look at our data in isolation. We must dig deeper into what the data is actually telling us about what’s happening on the ground.
- Data is not the sole responsibility of M&E. Data can be used by program staff to make management decisions and it can also be used in creative ways with donors.
• There must be a feedback loop so that all country offices and staff (not just headquarters) are understanding and using the data to make decisions.
• It is vitally important to take time to perform periodic evaluations. Looking solely at how many business have been started does not cut it! We cannot forget that obtaining money is a means to an end, but it is not the end.

**Final Group Session – Wrap Up and Reflections**

*Facilitator: Sean Carpenter, PCI/USA*

**Session Objectives:**
- Reflect on workshop experience as a group – what are the key messages, lessons learned and resources that we can take back with us?

**Session Description:**
As development professionals from more than half a dozen countries, over the past two days we’ve seen that our organizational priorities and interests in savings group methodologies are clearly different. Our programmatic experience in savings-group interventions and future needs are likewise also varied, and are driven by the contexts, geography, cultures and the social, legal and political structures that we work in. However we’ve all come together because we’ve seen the power and potential of savings-group approaches to improve the lives of marginalized people and communities, and we’re drawn to idea that we can integrate and adapt existing models in order to improve the impact and sustainability of our work.

Participants were split into six groups, all focused on a different development area, and asked to come up with ideas, resources, existing tools, research, thought leaders, recommendations, models/examples, etc. together to be documented and shared with the group for future reference. Click the links below to view each group’s presentation. Other recommended resources are listed in Annex 2.

**Key Messages:**
- The variation of context (limitations and opportunities) in which we all work means that we must be adaptable and that we should design flexible programs that result in the creation of savings groups which can independently operate, grow and thrive, no matter the context.
- We should endeavor from the beginning to not only foster linkages between savings groups and other public and private stakeholders, but also to actively encourage the development of both social and financial capital in the groups we work with.

- **Group 1** – Savings Group Development and Management
- **Group 2** – Linking Savings Groups to Agriculture Value Chains
- **Group 3** – Linking Savings Groups to MFIs/External Capital/Financial Sector
- **Group 4** – Gender in Savings Groups
- **Group 5** – Adaption of Savings Groups for Special Context: Refugees/IDPs/Conflict and Post Conflict
- **Group 6** – Savings Groups for Resiliency: Climate Change Adaptation / DRM / Health and Nutrition
Closing Remarks – The Way Forward

Video from this session

Tsegaye Tilahun, USAID/Ethiopia
Wallelign Alemaw, PCI/Ethiopia

Tsegaye Tilahun began by thanking all contributors who made the workshop possible. He was impressed by the collaboration, diversity of participants and approaches, models, and processes that were reviewed and discussed. All of the discussions were valuable, including raising questions that challenge systems, norms and in-action that keep us from moving forward with our collective vision of empowering the powerless. Recognizing that there are challenges in behavior change, within partnerships, as well as sectors and programs. When partnerships are fragile, the outcomes will not be significant. We need to leverage the capacities of ALL stakeholders, from beneficiaries to the government level. We need to be learning and research oriented. Many development projects are now including economic strengthening activities because we are learning about its importance. And, when we talk about sustainability, economic strengthening is the key! We have the opportunity to bring remarkable, meaningful change to the lives of the poor across Ethiopia and elsewhere and USAID is honored to take part in an event where strong partnerships, communication and sharing is built. May the discussions of the forum continue beyond these walls.

PCI Ethiopia Country Director, Wallelign Alemaw, finished the workshop with a motivational speech. Wrapping up and summarizing the days’ events, Wallelign reflected on how all of the economic empowerment models discussed throughout operate differently and how our priorities and interests vary, but that there is so much we can take away from each. In addition, many great ideas were shared through the plenary and panel discussions and poster viewings. However, we have only scratched the surface of these interesting discussions. Issues such as the institutionalization of VSLAs and self-help groups, integration of these groups with the formal Microfinance sector and cooperatives, savings-led economic strengthening interventions that can be integrated with different programs and actors to make food and nutrition security more sustainable, and synchronizing economic strengthening interventions into Ethiopia’s national development framework. These conversations have only renewed our commitment and started us on the beginning of a long journey to promote economic strengthening within development programs. Through continued sharing using the forthcoming BtB forum virtual group, we will continue to push this agenda forward.

VIII. OUTPUTS FROM THE FORUM

Lessons Learned and Recommendations

As NGOs promoting savings groups, we need to understand the local legal, cultural and country context, boundaries and institutional barriers that could potentially prevent groups from being successful. We must work to fully understand the situation groups will face, then design a program that will work around these challenges. The use of strategic partnerships, networks and relationships with local institutions is a key strategy to increase the capacity of savings groups to enhance production, income, skills building and other financial opportunities, sustainability, etc. Methods that allow groups to develop local partnerships, relationships and networks should be incorporated at the program design phase.
There is a growing recognition across countries and contexts that women-focused savings groups are a best practice in relation to improving FNS, particularly among rural communities. If we are to promote gender-driven economic empowerment interventions, we need to be aware of gender relationships and incorporate gender analysis into program design. Gender does not mean we should focus our efforts solely on women. Lasting change cannot be achieved unless we involve the entire household. Therefore, it is imperative to work to bring men into the discussion in order to address underlying issues of power, communication, joint decision making, respectful relationships, etc.

When integrating an economic empowerment model into a food security program (whether previously existing or not), it is important to be aware of timing and sequence. Organizations need to assess when, how and where savings group interventions can and should be incorporated. Creating awareness among staff and partners around the cultural and programmatic environment or context is key.

Organizations implementing economic development interventions should focus on the development of both social and financial capital. Depending on the situation and context of beneficiaries, either can and should be emphasized at times, but both should be valued if we want to achieve true sustainable development in our communities.

There is a need to document and share successes, lessons learned and models on a wider scale in order to truly encourage and advocate for increasing the promotion and integration of savings-led microfinance methodologies in food and nutrition security programming.

**Post-Test and Evaluation Results**

As mentioned in the Executive Summary, on the first and last days of the forum, participants were asked to fill out a short pre and post-test to help us understand their knowledge and ascertain whether or not they gained skills and information about savings-led microfinance models in FNS programs during the course of the event. There were 9 questions on the test that were scored on a Likert scale of 1-5 (“strongly disagree” to “strongly agree”). Questions asked about level of comfort and understanding regarding a variety of topics, including: various savings-led microfinance models and their implementation in different contexts, defining social capital, understanding of the opportunities and challenges that exist regarding formation and support of savings groups, particularly within FNS programming, innovative models for scale-up and conditions that indicate sustainability in savings programs.

The average scores for all questions on the post-test were higher than the average scores on the pre-test, many of which were deemed a significant increase after further analysis.

The table below highlights the questions that showed the greatest change from pre to post test, indicating that by the end of the forum, people not only felt very comfortable with the concepts learned, but also felt confident that they could support their organization in the execution of some of these concepts.
How Savings-Led Microfinance Can Make Food and Nutrition Security Programs More Sustainable

PCI-Ethiopia

<table>
<thead>
<tr>
<th>Question</th>
<th>% respondents who answered either “agree” or “strongly agree”</th>
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<tbody>
<tr>
<td>I feel comfortable defining two or more savings-led microfinance models and the differences between each</td>
<td>51%</td>
</tr>
<tr>
<td>I have a good understanding of which savings-led microfinance models are more successful in which contexts</td>
<td>40%</td>
</tr>
<tr>
<td>I have a good understanding of how access to savings-led microfinance can positively affect desired outcomes within various types of development programs</td>
<td>60%</td>
</tr>
<tr>
<td>I am confident that I could support my organization to implement innovative models that can strengthen or scale up savings-led microfinance programs</td>
<td>60%</td>
</tr>
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Additional analysis of post test scores indicated that there is a need for more practical application activities in forums such as the BtB workshop. For example, the difference in average scores pre to post was not significant for the question that asked about confidence level in supporting participant organizations to actually incorporate a savings-led microfinance model into a FNS program, indicating that while participants gained theoretical knowledge on the models and methods, their ability to apply in a practical FNS setting did not increase significantly. PCI will take this into consideration in the design and planning of future workshops, in order to promote the most effective methods of learning for our colleagues in the field.

The post-forum survey included four open ended questions that were designed to give participants an opportunity to share their thoughts on the workshop, lessons they learned and what we might do differently in the future. Many participants stated that they were eager to share and apply what they had learned in their organization and they felt confident in their ability to do so. People enjoyed being exposed to the different models and hearing about the experiences, challenges and lessons learned from other organizations. Many stated that this experience allowed them to think through sustainability, gender, scale-up and other concepts in new and different ways. People identified gaps that they had not seen before and reported learning new ways to redefine strategies to address the gaps in their programs. Participants stated they would like to continue the discussions through similar events and expressed an interest in seeing this type of open and transparent dialogue in other sectors. All were enthusiastic about the relationships built and have the desire to continue to share resources, strategies and ideas with others who are doing similar work. Participants were excited, eager and requested that more events like this be organized in the future.

PCI again thanks TOPS and Save the Children for their support for the BtB event, and we look forward to collaborating in the future on similar programs and events.
ANNEX: ADDITIONAL RESOURCES

Recommended Reading
- The Poor and Their Money, Stuart Rutherford
- Portfolios of the Poor, Rutherford, Morduch, Collins, Ruthven
- Financial Promise for the Poor: How Groups Build Microsavings, Kim Wilson, Malcolm Harper, Matthew Griffith
- Savings Groups: What are They, Overview by Huge Allen and David Panetta
- Savings Groups at the Frontier, by the Savings-Led Financial Services Working Group, SEEP Network (Forthcoming).

Training
- Sustainable Microenterprise and Development Program (SMDP)
- COADY Institute – Community Managed Microfinance Online Training (http://coady.stfx.ca/)

Fact Sheets
PCI Ethiopia
TOPS Program
Agro JAM

Useful Websites
- The SEEP Network (www.seepnetwork.org)
- Savings Revolution (http://savings-revolution.org/)
- International Labour Organization (ILO) – Financial Literacy (http://www.ilo.org)
- PCI (Project Concern International) (www.pciglobal.org)
- Village Savings and Loan Associates (http://vsla.net/)
- CARE (http://www.care.org/)
- Save the Children (http://www.savethechildren.org)
- Catholic Relief Services (CRS) (http://crs.org/)
- International Rescue Committee (IRC) (http://www.rescue.org/)
- Mennonite Economic Development Association (MEDA) (http://www.meda.org/)
- Aga Khan Development Network (http://www.akdn.org/)
- FeMSEDA (www.mse.org.et)
- GOAL (http://www.goal.ie/)
- Plan International (http://plan-international.org/)
- ACDI/VOCA (http://www.acdivoca.org/)
- SNV (http://www.snvworld.org/)
- World Food Programme (http://www.wfp.org/)
- Grameen Foundation (http://www.grameenfoundation.org/)
- Childfund International (http://www.childfund.org/)
How Savings-Led Microfinance Can Make Food and Nutrition Security Programs More Sustainable

Health Related
- Child Support Index (http://www.pactworld.org/cs/ethiopia_child_support_index)
- USAID’s Infant and Young Child Nutrition Project (http://www.iycn.org/resources/)
- Care Groups (http://www.caregroupinfo.org/blog/)
- Mother Support Groups (http://mom2mom.org/)
- Mother to Mother Support Group Training Manual

Gender Related
- UN Women (http://www.un.org/womenwatch/osagi/gendermainstreaming.htm)
- Gender Issues in Monitoring and Evaluation in Rural Development: A Toolkit
- 2009 World Survey on the Role of Women in Development: Women's control over economic resources and access to financial resources, including microfinance
- Start Awareness Support Action! Toolkit
- Gender Analysis, Assessment and Audit Manual & Toolkit – ACDI/VOCA

Food Security Related
- Food Security and Nutrition Network (http://www.fsnnetwork.org/)
- Productive Safety Net Program – (http://go.worldbank.org/E4PE1DEGS0)
- Food Consumption Analysis Technical Guidance Sheet – WFP
- Cash for Work Resource - Emergency Agricultural Recovery of Livelihoods Initiative (EARLI)
- Case Study: Facilitating Financial Linkages for Smallholder Producers in Nicaragua

Savings Group Models
- CRS – SILC Manual
  - Case Study: The Key to Helping Zimbabwean Youth
- CRS – PSP
- CRS – Harmonious Linkage
- Pact – WORTH (http://www.pactworld.org/cs/what_is_worth)
  - Case Study: Empowerment through Literacy, Banking and Business
- PCI – GROW
- PCI – CLA
- IRC - EA$E

Measurement
- Excel MIS, cloud MIS – (http://vsla.net/)
- The Savix - compare international results (www.savingsgroups.com)
- Forthcoming results from Randomized Control Trials (RCT) - CRS
- PPI (Progress out of Poverty Index) - http://progressoutofpoverty.org/
- PAT (Poverty Assessment tool) - http://www.povertytools.org/