Using Savings groups to promote resiliency during times of crisis

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22nd May 2018
To promote economic opportunities for cooperatives, enterprises & communities through sound business practice

- Economic development organization
- Catalyzing investment
- Climate smart agriculture
- Empowerment & resilience
- Institutional strengthening
- Market systems
• Analyze social dynamics between men and women
• Empower youth to drive innovative change in their communities
• Food and nutrition security
• Nutrition sensitive agriculture
• Education
• Youth Activism
• Ending Violence
• Sexual and Health Rights
• Early Childhood
• Skills and Work
• Emergencies
Guiding Question: What do you need to take into account when designing SGs for populations in crisis?
Presentations by break out groups
Back ground: Sustainable Nutrition and Agriculture Program

- Increase yields
  - 45% households were food insecure
- Curb malnutrition
  - 1/3 children under 5 suffered from chronic malnutrition
  - 1/8 women died from pregnancy related causes
- Capacity building on
  - Nutrition
  - WASH
  - VSLAs
VSLAs

• 30 members per group
  • More than 170 groups
• 5 day training
  • How to save
  • How to invest
  • How to manage money
• Loans are used for
  • School related costs
  • Building houses
  • Small businesses
Humanitarian crisis: Ebola Outbreak

• First cases reported in 2014
• Restrictions
  • Public gatherings
  • Schools closed
  • No movement out of ones county
• Ebola Response & Recovery Program
  • Unconditional cash transfers
  • Within SNAP geography: complement preexisting activities
Reviving VSLAs

• Some members died or moved away
• Majority unable to repay loans
• Provided grants to savings groups
• Promoted investment in micro enterprises
Objectives

1. Increase the access of girls ages 12-17 to girl-only safe spaces and girl friendly counseling and referrals to needed services
2. Increase knowledge of reproductive health, financial literacy, and personal self-esteem of girls 15-17
3. Increase awareness of boys ages 15-17 on ways to promote gender equality and prevent violence

Girls Take the Lead: Building Assets of Adolescent Girls in Refugee Camps in Rwanda
The Environment

Two Refugee Camps in Rwanda

Refugee camps can best be described as a concentrated situation of protracted adversity.
The Environment

GIHEMBE REFUGEE CAMP
GICUMBI DISTRICT
NORTHERN PROVINCE
RWANDA
POPULATION: 12,368
FEMALE: 54%
GIRLS TAKE THE LEAD

The Environment

NYABIHEKE REFUGEE CAMP
GATSIBO DISTRICT
EASTERN PROVINCE
RWANDA
POPULATION: 14,455
FEMALE: 55%
Vulnerable and Diverse Populations

Congolese Refugees
GIRLS TAKE THE LEAD

Age

15-17 year olds
Gender

Girls
## The Context: Girls Financial Awareness

<table>
<thead>
<tr>
<th></th>
<th>Both Camps (Pre)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>It is important to save money</td>
<td>93%</td>
</tr>
<tr>
<td>Works for Money</td>
<td>25%</td>
</tr>
<tr>
<td>Has control over money earned</td>
<td>61%</td>
</tr>
<tr>
<td>Able to save money</td>
<td>48%</td>
</tr>
<tr>
<td>Currently saving for something</td>
<td>61%</td>
</tr>
</tbody>
</table>
The Context:

Where Girls Save Their Money

<table>
<thead>
<tr>
<th>Where Girls Save Their Money</th>
<th>Pre-Test</th>
<th>Both Camps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings group/SACCO</td>
<td></td>
<td>24%</td>
</tr>
<tr>
<td>Bank account</td>
<td></td>
<td>38%</td>
</tr>
<tr>
<td>Keep it with my parents</td>
<td></td>
<td>8%</td>
</tr>
<tr>
<td>Keep it at home</td>
<td></td>
<td>12%</td>
</tr>
<tr>
<td>Keep it in a briefcase or box</td>
<td></td>
<td>12%</td>
</tr>
<tr>
<td>Mobile cash e.g. Tigo</td>
<td></td>
<td>5%</td>
</tr>
<tr>
<td>Trusted person/friend</td>
<td></td>
<td>1%</td>
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### Designing Youth Savings Groups in Refugee Camps

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Design</th>
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<tbody>
<tr>
<td>The Environment – refugee camps</td>
<td>• Consider security of funds</td>
</tr>
<tr>
<td></td>
<td>• Engage camp leadership</td>
</tr>
<tr>
<td>Vulnerable Populations - Refugees</td>
<td>• Train camp residents to deliver YSG program</td>
</tr>
<tr>
<td></td>
<td>• Plan for refresher training and recruitment to replace mentors who leave camps</td>
</tr>
<tr>
<td>Age – underage youth</td>
<td>• Engage parents</td>
</tr>
<tr>
<td></td>
<td>• Be sensitive to schedule and dosage of trainings</td>
</tr>
<tr>
<td></td>
<td>• Organize more recreational activities</td>
</tr>
<tr>
<td>Gender – focus on girls</td>
<td>• Conduct extra engagement with parents and home visits</td>
</tr>
<tr>
<td></td>
<td>• Remember: voluntary member selection is more important than same sex groups</td>
</tr>
</tbody>
</table>
GIRLS TAKE THE LEAD

Holistic Programming

• Conducted Life Skills Classes using Choose a Future curriculum
• Established girl-friendly safe spaces
• Established Boys4Change Clubs
• Set up Youth Savings Groups
• Conducted Enterprise Your Life entrepreneurial curriculum
Girls Take the Lead

OUTCOMES

- Established 5 girl-friendly safe spaces
- Increase in number of girls receiving follow-up counseling
- 660 girls completed life skills training
- Increased knowledge of sexual and reproductive health by 94%
- 20 Youth Savings Groups saved $2,000 during first 6 month cycle.
- Increased to 35 Youth Savings Groups in second cycle with 869 youth
### Findings: Girls Financial Awareness

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</tr>
<tr>
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<td>75%</td>
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<tr>
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