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# Inventory and Functionality Review of Village Savings and Loans Associations

## Takunda Resilience Food Security Activity

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## LIST OF ACRONYMS

AGRITEX	Agriculture Technical and Extension Services
DOMCCP	Diocese of Mutare Community Care Program
DREAMS	Determined, Resilient, Empowered, AIDS-free, Mentored, and Safe
ENSURE	Enhancing Nutrition, Stepping Up, Resilience and Enterprise Program
FACT	Family AIDS Caring Trust
FGD	Focus Group Discussion
ICT	Information Communication Technology
IDI	In-depth Interview
IGA	Income Generating Activity
KII	Key Informant Interviews
NGO	Non-Governmental Organization
MWACSMED	Ministry of Women Affairs, Community, Small and Medium Enterprises Development
PRIZE	Promoting Recovery in Zimbabwe
RFSA	Resilience Food Security Activity
ToC	Theory of Change
USAID	U.S. Agency for International Development
VSLA	Village Savings and Loans Associations

## EXECUTIVE SUMMARY

This report presents findings of the Village Savings and Loans Associations (VSLA) Functionality Review of the Takunda Resilience Food Security Activity. The project seeks to promote Sustainable, Equitable, and Resilient Food, Nutrition, and Income, directly impacting 301,636 people in the two provinces of Manicaland and Masvingo. The overall objective of the Functionality Review was to map and assess the functionality of previously established VSLAs in preceding programs, learn of the drivers for sustained operations of the existing VSLAs, learn of the adaptations these groups have undertaken and how they enhanced their continued operations and the challenges faced by the non-functional groups or retardation of existing ones.

The findings will help Takunda determine which models to promote and in what form to ensure sustained VSLAs in the immediate and distant future. The study will also address evidence and knowledge gaps (#21 reference 1.2), which determines how sustainable the previously established structures are regarding ENSURE and other programs. Therefore, findings from this study will be used to close this knowledge gap and refine the Theory of Change (ToC). The Functionality Review was conducted using a qualitative research approach with multiple techniques that included focus group discussion (FGD), in-depth interviews (IDI), key informant interviews, desk research, and participants' records. This review targeted VSLA participants and resident non-participants in selected wards in the districts of Mutare, Buhera, Zaka, and Chivi.

A total of 286 VSLA groups in Takunda implementation districts were reviewed with a total membership of 1,830 members (356Male; 1,474Female). The mapping exercise showed that 54% of the VSLA groups were still functional and getting support from community-based cluster facilitators since the end of NGO supported programs (such as ENSURE program support which ended in June of 2020); while in Manicaland, there was still some program support by Rujeko project in Buhera and Caritas, Sustainable Agriculture Trust and DREAMS programs in Mutare District. It was also noted that 100% of the VSLA active participants received training in the basic VSLA methodology that covers member self-screening, groups and leadership, constitution, group fund development, and record-keeping from organizations/ programs (including ENSURE, Fact, DOMCCP, Rujeko, and Dreams). The groups also underwent monitoring, mentoring, and coaching processes facilitated by these implementing partners and were left under the mentorship of community-based Cluster Facilitators (CF). Members who joined the groups after the end of the programs were reported to have been trained by the CF.

Several external and internal factors determined whether a VSLA was functional or not. The external factors included inflation, unstable currency, frequent changes in monetary policy, repeated droughts, and disease outbreaks, especially COVID-19. The internal factors that contributed to the limitation in

growth and complete disfunction of some groups included group-level governance, mistrust among members, poor record-keeping, limited financial management skills, poor utilization of funds, and limitations in access to IGA. This is notwithstanding that within the VSLA portfolio, some groups worked in the same environment and survived and thrived within the same social and economic settings.

The most notable motivation factor for the VSLA participants in this study area was its contribution to education, with 24% of respondents showing that their most significant reason for engaging in the VSLA was guided by their need to generate income to support their children's education. Access to loans to enable participants to purchase food, coupled with the ability to invest in agriculture, was also a significant motivational factor. This gives Takunda leverage to integrate food security interventions and VSLAs, specifically regarding access (production and purchase). Investments in productive assets were also found to motivate members to continue with VSLA as these resources provide an income for the members. The findings also showed that the VSLA had shifted minds to invest in productive assets instead of households' assets. Other motivating factors included the need to gain popularity in the community both as a Cluster Facilitator and or a VSLA member, the need for an improved standard of living, and increased household income.

Ability to manage successful income Generating Activities (IGA) and business management were cited as key drivers for the sustainability of VSLAs. If Takunda focuses on enhancing business management and running of viable IGA while helping to create demand for enhanced asset accumulation, it is envisaged that group operation and sustainability would be significantly improved. It is important to note that poor governance at the group level caused group collapse, as pointed out earlier. Still, the groups that grasped and practiced good governance, good record-keeping, and group cohesion as per the training were more sustainable.

There is a significant gap in linking VSLA with other entities for their continued existence. A few connections were found with government departments, particularly the Ministry of Women Affairs, Community, Small and Medium Enterprises Development (MWACSMED), AGRITEX, Zambuko Trust under the private sector, Zimbabwe Women's Bank under Financial Institutions, and some localized input and output suppliers. Therefore, significant work must be done to strengthen linkages under the Takunda Program.

The most prominent adaptation pathways employed by VSLA groups in the study area were reduction in savings (29%), saving in foreign currency (23%), and increased marketing within the groups' locality (18%). While reducing savings negatively impacted the groups' path to achieving set goals, as funds had been intentionally reduced, it helped keep the groups intact and ensured their continued existence. Furthermore, it shows how groups managed to self-regulate and make their own decisions without necessarily influencing third parties such as stakeholders or program implementers.

Findings from the youth, not necessarily those in VSLA, show that youth may be interested in a slightly different mode of operation in terms of training, monitoring, and support. The youth prefer shorter training sessions and fewer days, demonstrating the capacity to grasp concepts faster. Cluster Facilitators reiterated this, and Stakeholders and the youth themselves attest to not wanting to spend too much time attending one activity since they have other commitments to attend.

Another finding was that VSLA participants find the current record-keeping processes are time-consuming and not user-friendly, thus have come up with their own way of keeping records using contextualizing the program promoted records templates.

Recommendations to the Takunda program emphasize strengthening the drivers of sustainability, particularly motivation and capacities, and customized training for women, men, and youths. It is recommended that the program consider increasing the facilitator-participant ratio, especially among men and male youth, to improve the participation of men and youth, create community role models, and bridge the life stage between the young and the old. This may be achieved by promoting or engaging youth in cash-based interventions such as Cash-For-Assets (CFA), which can provide them with a financial base to advance their YSLA. Exhibition Fairs for VSLA and other livelihoods options to enhance local marketing, strengthening, and collaboration with community-based support systems (like MWACSMED) could be scaled up based on the innovations piloted in the ENSURE and Amalima VSLA outreach on asset building. The VESA (Village Economic and Social Association) model could be employed to ensure an inclusive and holistic approach where the community congregates periodically to discuss and address economic and social development matters.



## 1. INTRODUCTION

CARE International in Zimbabwe, together with its partners Family Health International (FHI360), International Youth Foundation (IYF), Nutrition Action Zimbabwe (NAZ), Bulawayo Projects Centre (BPC), and Environment Africa (EA), are implementing a 5-year program titled Takunda 'We have Overcome.' Takunda is a USD 55 million USAID-funded Resilience Food Security Activity (RFSA). The program serves more than 301,636 people in the Masvingo Province, Chivi and Zaka, and two districts in Manicaland province, Buhera, and Mutare. The program seeks to increase on-farm and off-farm incomes, improve nutrition, and work with women, men, girls, and boys to build resilience to shocks and stressors. VSLA is one of the pathways through which Takunda seeks to increase on-farm and off-farm incomes for targeted women, men, and youths (young women and men).

To enhance an in-depth understanding of the existence, functionality, adaptations, challenges, and opportunities presented by VSLA, Takunda engaged in the VSLA Functionality and Mapping exercise. This study was built from findings coming from the community action plans through community visioning processes. The study's findings will define entry points for Takunda in the different areas as it rolls out this VSLA intervention, one of the supporting mechanisms to increase incomes.

### 1.1 Problem Statement and Justification

- a.) Village Savings and Loans Associations (VSLA) have been understood to be a foundation for multiple rural development initiatives by meeting the financial needs of the various developmental strategies. However, sustainability conversations highlight that VSLAs have only been known to operate well for as long as the facilitating agencies are present and still providing technical backstopping. It is against this backdrop that Takunda sought to re-visit the VSLAs set up in past years in other program areas (such as the Enhancing Nutrition Stepping Up Resilience and Enterprise (ENSURE) establishments, to develop a deeper understanding of the extent of the sustainable functionality of the groups and how they have adapted to the ever-changing macro and micro socio-economic environment that the country faces, without external intervention.

### 1.2 Study Objectives based on Evidence and Knowledge Gaps

The primary objectives of this study are:

- b.) Map the existence and functionality of previously established VSLAs in preceding programs.
- c.) Learn the drivers for sustained operations of the existing VSLAs in those program areas.
- d.) Learn about the adaptations these groups have undertaken and how they enhanced or retarded the operation of the groups.

e.) Map the challenges faced by the non-functional groups or retardation of existing ones.

### **1.2.1 Key Research Questions**

The key research questions driving this study are:

- a) What type(s) of training in support of VSLAs did participants receive?
- b) What were the significant constraints or challenges that hindered participation?
- c) What are the primary guiding principles that the existing groups have upheld?
- d) What factors sustain or hinder participants from continuing saving after the program ends?

### **1.3 Literature Review**

The study involved a review of Community Action Plans and preliminary results of the Community Visioning process in the four Takunda operational districts. The CV report provided the study with foundational information on the spatial distribution of the VSLA and indications of their functionality, efficacy, and challenges from the community perspective. The CV outputs (Community Action Plans) provided further guidance to the study team on the process leading to the study regarding structures to target mobilization and critical players in the VSLA intervention conversation.

Communities can be innovative when devising supportive mechanisms to solve problems that affect their well-being even under difficult periods of stress and shocks. This is true of rural people in Zimbabwe who have adopted and popularized the Village Savings and Loan Associations (VSLA) scheme to fight poverty and deal with their financial vulnerabilities (Miller, Sawyer, and Rowe 2011).

A variety of research initiatives have argued that savings groups contribute to building the resilience of low-income households. Evidence from seven randomized control trials (RCTs) on savings groups in 2012-2013 shows that savings groups' participation increases total savings without reducing consumption. Members actively use the credit mechanism to mitigate shocks (Gash and Odell 2013). The RCTs also showed that members of savings groups have increased food security and can purchase more assets, suggesting that households may be better equipped to cope with shocks, thus mitigating the effects of these shocks (Gash and Odell 2013).

The VSLA component of ENSURE has been highly successful and contributed financially to activities in all three Strategic Objectives (e.g., via latrine construction and food purchases, agricultural income and IGAs, and contributions to maintenance costs for infrastructure assets). However, VSLAs also reported facing challenges due to the economic environment (ENSURE ENDLINE REPORT). Participants received training on VSLA formation and financial management and took their constitutions and loan repayment

obligations seriously. In FGDs, members often cited their responsibility to adhere to their constitution. Monthly contributions varied by the community and type of VSLA. For women, the VSLAs provided a means to save money.

Yunus (2007) wants to see foreign aid as enabling social business. The baseline for microfinance is that a change in the banking system is needed so that the poor can access money that enables them to grow. VSLA is a particular branch of microfinance that uses a modus operandi since it is small-scale and community-based. According to some experts, "VSL schemes [are viewed] as the one glimmer of hope for the poor, a critical way out of poverty and a means to the empowerment of low income-earners, especially women" (Mochoge, 2016, p. 4).

Saving enables individuals to make investments that will stimulate access to school fees and healthcare for the least wealthy part of the population (CARE Intl., 2013). Karlan et al. (2017) confirm the importance of VSLA in comparison to other microfinance organizations. Yunus (2007) described the VSLA scheme as an actual vehicle towards improving the rural economy and the livelihood of rural people.

VSLAs and poverty reduction confirm other positive findings: membership in savings groups contributes to increasing household assets, improving the quality of housing, and growth of income-generating activities for members. Schola (2015) found that VSLA membership can increase social capital by encouraging a hard-working attitude and improved status within families and the community.

Mochoge (2016) finds that women form approximately 83% of the reported clients of VSL projects. He observed that the strength of VSL schemes was founded on women's proper utilization of funds, financial discipline, and timely repayment of loans. Martins (2015) et al. found that membership of VSLAs has a significant effect on female rural livelihood outcomes and can lead to an increase in average monthly gross profit over time. Other capitals can also be stimulated, including housing conditions, education, and access to improved healthcare.

## 2. METHODOLOGY

This study used a qualitative research approach with multiple techniques that included focus group discussion (FGD), in-depth interviews (IDIs), key informant interviews (KII), desk research, and review of participants' records. FGDs, IDIs, and KIIs targeted VSLA participants and non-participants. The in-depth interview protocols consisted of questions focusing on research themes that included VSLA challenges, enabling/inhibiting factors, and sustainability issues. The FGD protocols consisted of the same questions. The research team recorded, transcribed, and analyzed the data using a content analysis approach. The FANTA Sustainability Framework was used to guide the analysis and presentation of findings. The framework focuses on the function of sustainability's four pillars: Motivation, Capacity, Resources, and

Linkages. Proper alignment with these pillars creates an environment that allows for longstanding results and continuity. Sixteen (16) existing VSLA groups participated in the research.

The research aims to improve the Takunda program's adaptive management approach. Research techniques enabled the research team to acquire first-hand information from the communities about major constraints or challenges that hindered participation in VSLA, key guiding principles upheld by the existing groups, and sustainability of VSLAs. The research structure also enabled the team to acquire relevant VSLA data despite constraints from the COVID-19 lockdown, travel, and gathering restrictions. The research developed theory from the data, enabling generalizations and deeper insights into particular issues on the functionality of VSLAs.

The study was carried out following the Community Visioning process, a strategic visioning process adopted by Takunda to provide communities with a framework to identify community core needs, assets, goals, and strategies during the project's lifecycle. The CV process pitched VSLA as a priority activity in the study area to tackle economic challenges. This prompted the research team to try and get a deeper understanding of the VSLA functionality in the target area. To ascertain the level of VSLA functionality in the operational districts, the research team used VSLA group mapping forms administered by Cluster Facilitators (CFs) mobilized through community meetings. The CFs completed and submitted mapping forms with a total of 286 functional and existing groups with 1,830 clients (356Male; 1,474Female). From these, sixteen (16) VSLA groups were drawn to participate in the research.

## **2.1 Sampling, Study Sites, and Location**

The study was conducted in four districts (Chivi, Buhera, Mutare, and Zaka) in 11 wards. The selection of wards in each respective district was informed by the Community Visioning (CV) process conducted in Ward for Buhera and wards 11, 12, and 23 for Mutare District. The CV process was important in laying the foundation for the study, with the communities pitching the VSLA as a priority activity in the study area. The CV process allowed communities to develop the essential functions contributing to their needs, where VSLA became a priority in the study areas. From this initial prioritization, the team identified established Cluster Facilitators in the study area who became instrumental in a next-level sampling of respondents. The Cluster Facilitators and other local leaders identified and mobilized FGD participants from the visited clusters. Participants included VSLA clients in various life-stages, young men and women, elderly men, women, government staff, and private sector players. From the CV processes, it was noted that youth were excluded from the VSLA. Thus FGDs were conducted for both the youth in VSLAs and those that were non-participants.

Table 1: Study Sites and Location

DISTRICT	FGD VSLA MIXED	FGD YOUTH PARTICIPANTS	FGD YOUTH NON-PARTICIPANTS	IDIs	KIIs	GROUP RECORDS OBSERVED
Buhera	4	2	1	9	4	3
Mutare	5	1	1	9	2	3
Chivi	0	0	1	4	5	0
Zaka	0	0	1	3	3	0
<b>Total</b>	<b>9</b>	<b>3</b>	<b>4</b>	<b>25</b>	<b>14</b>	<b>6</b>

## 2.2 Focus Group Discussions

A total of 16 FGDs were conducted, including 157 participants (34Male; 123Female). These included nine groups interviewed in Buhera and Mutare districts for mixed VSLA groups. The nine groups comprised members from different life-stages and socio-economic settings, identified at the VSLA group level. The study also included three FGDs for young men and women (Buhera and Mutare) participating in VSLAs (not necessarily in homogeneous groups). This targeted 35 participants (7Male; 28Female). A further four groups targeting 36 (14Male; 22Female) young men and women (15 to 35 years of age) who are not participating in VSLAs were conducted. However, Zaka and Chivi districts could not engage FGDs due to district-level COVID-19 protocols instituted during the study period; thus, the team reverted to in-depth virtual interviews for Chivi and Zaka districts.

## 2.3 In-depth Interviews

The study targeted members of existing VSLA groups (mixed elders and youth) for in-depth interviews. A total of 25 out of a planned 36 in-depth interviews were conducted. These interviews were used to strengthen the findings. A notable advantage of the IDIs was that they enabled the researchers to compare answers from the different research units easily. This provided deeper discussions on the issues surrounding the VSLA, participation, perceptions, challenges, and opportunities to triangulate this data with the FGD findings.

## 2.4 Key Informant Interviews

Fifteen key informant interviews were conducted with six government staff, seven Cluster Facilitators, and one Private sector representative (Hungoidza Agro-dealer of Chivi). Key Informant Interviews involved interviewing people who had informed perspectives on VSLAs. The selection of these Key Informants was purposive. Government stakeholders were drawn from the Ministry of Women Affairs Community, Small and Medium Enterprises Development (MWACSMED), a Government Ministry mandated

to develop and manage economic activities inclusive of the VSLA. The private sector interviewed included an Agent whose business included a supply of farming inputs to VSLA groups on credit arrangements with a groceries and household goods component within his business. Advantages to this option are that 1) they are an affordable way to gain a bigger picture of VSLAs, 2) the information gathered came from people who have relevant knowledge and insight, and 3) it allowed for new and unanticipated issues and ideas to emerge.

## **2.5 Desk Review**

The research team did a desk review before conducting the research. The objective was to understand what had previously been researched on VSLAs as an economic strategy. The team scanned through journal articles, research papers, reports, and other literature, including operational environment, laws, and regulations related to VSLAs. The CARE learning platform was also used to access the latest literature on VSLAs to build on the research protocol. The review needed to understand further knowledge gaps inherent in the sustained operations of the VSLA. The review included the utility of CV outputs, including preliminary reports and completed Community Action Plans (CAP). These plans and the report contain the particular community needs and priorities outputs. From the report, it became apparent that the VSLA was a priority activity in community developmental initiatives; the CV outputs further led the team to understand some aspects that either enhanced or retarded VSLA in multiple forms and some emerging changes within the intervention.

## **2.6 Review of Group Records**

An extra layer of functional analysis was added by interrogating six VSLA record books from the targeted 12 groups. As highlighted earlier, due to the COVID-19 restrictions, only six record books of the targeted 12 groups for the FGDs were observed. The process of observation focused on:

- Group Savings
- Group's loans activities
- Membership & whether members are accessing loans and repayments
- Group constitutions
- Group attendance registers
- Fines and other funds
- Basic fund movement (in debit and credit form) to and from the VSLA coffers

These records are critical indicators of the group's growth and stability, governance issues, and efficiency and cohesion. They also provide a financial footprint of the groups, especially where they attempt to transition from informal entities to more formalized institutions.

### 3. FINDINGS

#### 3.1 Functionality Mapping

The mapping exercise was done with the support of the Cluster Facilitators from preceding programs. The study area constituted 11 wards from the Takunda operational districts. A total of 286 VSLA groups were mapped from the study areas, representing 1,830 members (356Male; 1,474Female). Generally, the average group size in the studied area is seven members, with some groups having as few as six people. The results showed that the functionality or non-functionality of the VSLAs was impacted by external factors such as the macroeconomic environment, climate change, disease, and legislative aspects promulgated by central and local governments. Figure 1 shows VSLA groups by functionality status.

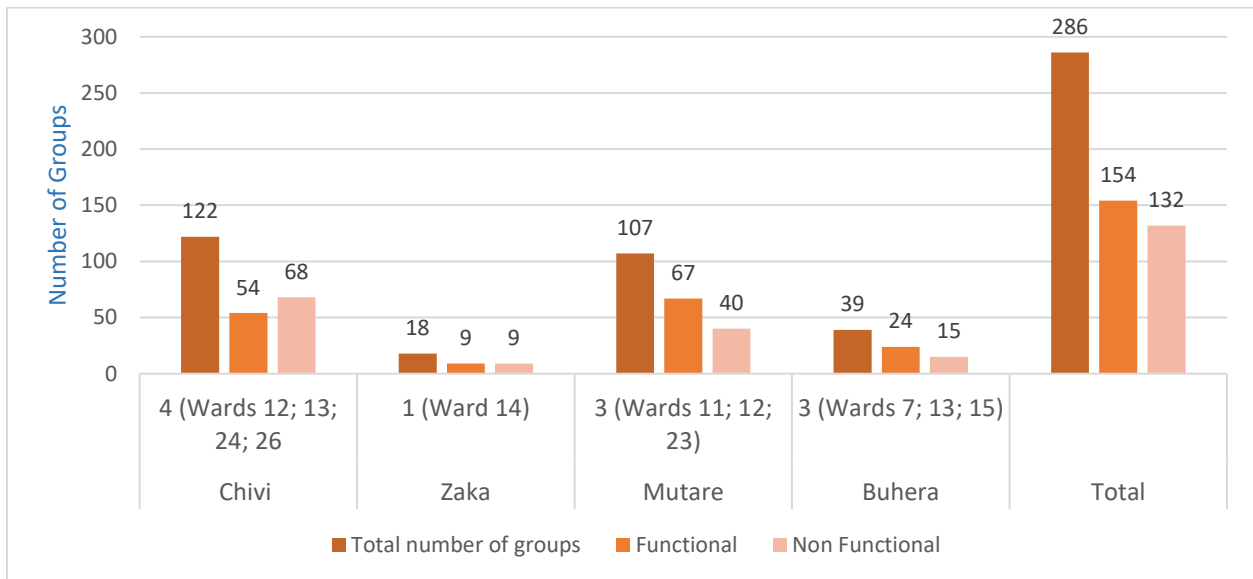


Figure 1: Number of VSLA groups by functionality status

The mapping exercise showed that 54% of the VSLA groups were still functional<sup>1</sup> and supported the Cluster Facilitators. The districts with the highest functionality were Mutare and Buhera with 63% and 62%, respectively.

Twelve (12) out of the 154 existing functional groups in the study areas participated in FGDs and IDIs. These interviews showed that functioning groups use various saving modes such as saving in United States Dollars or South African Rand. Other strategies employed included staggering savings, reducing the savings contribution amount, and subjecting interests to the late payment, which prompts members to make payments on time.

The study also noted non-functional groups had faced challenges such as COVID-19 restrictions, unstable local currency, limited access to stable currencies (USD and South African Rand), and unavailability of viable Income Generating Activities. Additionally, several internal factors contributed to the limitation in growth and complete disfunction of these groups, including group-level governance, mistrust among members, and poor record-keeping. These findings provide Takunda with an opportunity to revise training modalities to address such issues. Opportunities for improvement include, but are not limited to, community-led record-keeping systems, intensifying group constitution functionality, and opening opportunities for diversifying savings to include digital savings and loans as linkages with a formal financial institution. Takunda will continuously learn and increase efforts for community-led record keeping improvements to strike a balance between what works for the community while ensuring essential data is captured within the records, which is critical for the creation of a financial track record ahead of graduation into formal settings.

Mutare showed positive results in functionality attributed to the training and support received, investments in small livestock, and the function of community-based trainers. This has also been highlighted in the Community Visioning Processes across all study districts. Takunda will need to further learn from these groups of interest that have been in existence for the past 18 plus years on their *modus operandi* and how they have adapted to the changing micro and macroeconomic environments. The groups owe their sustained existence to clearly defined periodic objectives, the function of Cluster Facilitators, and investment in small livestock.

Other aspects that impacted the non-functionality of VSLA included limited financial management skills, poor utilization of funds, and limitations in access to IGAs. Takunda has an opportunity to introduce

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<sup>1</sup> Functionality: Referring to existence of a group, performing regular savings and loans operations, and meeting regularly



financial literacy as a pre-cursor to VSLA to enhance understanding of money issues before engaging in the activity. Takunda can further strengthen local systems that include leadership training, women's economic empowerment, and community-based technical training on VSLA and other socio-economic activities, specifically targeting women and young people to be more inclusive in economic activities. This can increase the facilitator-participant ratio and bridge the life-stage issue where young people and men also have facilitators to address the limited participation of women and youth.

### 3.2 Challenges Faced by the Non-functional and Functional VSLA Groups

Table 2 outlines the challenges faced by non-functional and functional VSLA groups.

*Table 2: Challenges Faced by VSLA groups*

	<b>CHALLENGES HIGHLIGHTED BY RESPONDENTS</b>	<b>MITIGATION/LEARNING/REVIEW OPPORTUNITIES AS PER THE RESPONDENTS</b>
1.	Unstable Macroeconomic environment (Inflation; Markets)	External finance (where it applies) Enhanced financial literacy training Group Assets Accumulation (to cushion against inflation) Use of more stable currencies (flexibility in the currency of choice)
2.	Low trust between the VSLA community and public/private sector	Multi-sectoral engagement and monitoring (public/private sector; local mechanisms)
3.	Lack of periodic monitoring support from the NGOs/development partners, including government	More support from community-based government or development partners structures
4.	The outbreak of crop, animal, and human diseases	Increased outreach and support from vet dept and private sector players
5.	Lack of sustainable, viable IGAs (most of the IGAs were affected by COVID-19)	IGA diversification and improved internal marketing processes
6.	Social, cultural, and gender-related harmful norms, controlled by spouses	Gender training to VSLA clients
7.	Time poverty	Workload sharing
8.	COVID-19	Digital solutions (saving and marketing via phones)
9.	Poor participation of youth	Technology-based interventions

### 3.3 Key drivers of sustainability

#### 3.3.1 Motivation

Motivation forms one of the four pillars of sustainability (FANTA Sustainability framework). According to FANTA, motivating factors must be present to drive the members forward for individuals and communities to sustain their continued participation in an activity. Below is a discussion on the elements that participants picked as major motivational factors in VSLA functions. VSLA participants invest their funds primarily guided by what they aspire to get from such investments. The figure below shows the areas in which the participants invest their funds according to their preference and how it impacts their lives.

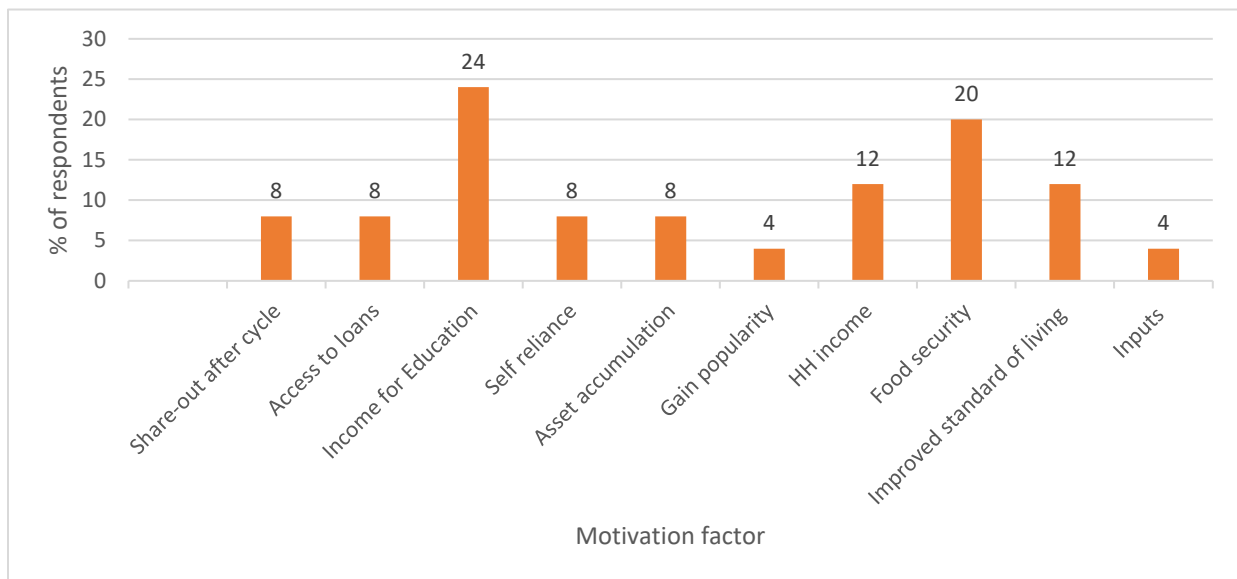


Figure 2: Motivation Reasons Given for VSLA Participation (% of respondents)

The most notable motivation factor for the VSLA participants in this study area was saving for education, with 24% of respondents showing that they use their funds for education. Participants value their children's future, and their children typically expect support, thus being motivated to invest in their education. This came out strongly in three districts, Mutare, Buhera, and Chivi, where complementary interventions were education-oriented (DREAMS and IGATE). Takunda will leverage this knowledge to tease out pathways of linking objectives and priorities produced through the CV process with the VSLA. It has been noted that the VSLA can be integrated to be a financial vehicle for the operation of those priority areas. This is the same with food security, which was also prominent in community responses as a major motivational factor. The objective to increase household food security or at least mitigate the

shocks of food insecurity motivates participation in VSLA; thus, Takunda would need to fully integrate food security interventions in terms of access (production and purchase) into VSLA.

*"Isu tinofarira kuva mu mukando nekuti tinoita mbiri tichinzi takarongeka munharaunda"* (we like being in VSLA because we become popular as other community members view us as organized). It has been noted that this popularity has strong ties with social capital, which builds resilience for community members since they are deemed less risky to deal with in society. Takunda may thus leverage this aspect of popularity and leadership to develop and co-create role models, similar to the concept of Gender Champions and Youth Ambassadors, to advance the objectives of the different age and gender stages of community members in various interventions.

Additional strong findings from the study included the need for improved living standards and increased household income. Takunda can use this as a basis for creating model households that demonstrate improved standards of living, as per the community perception.

### **3.3.2 Resources**

Results show that 86% and 67% of respondents from Masvingo and Manicaland, respectively, preferred to invest in productive assets (Figure 3). Productive assets help participants generate income and preservation of monetary value, which motivates VSLA participants to invest in these assets. These findings also show that the VSLA has shifted minds to invest in productive assets instead of household assets, as shown in the graph below. The function of building resources, be it financial (savings) or physical that include productive (machinery, implements, livestock, poultry, etc.) and non-productive (furniture, household products), provides members with tangible benefits that have an impact on their lives. Takunda, through other studies such as the CV, learned that small livestock production such as poultry was essential for both meat and eggs. Women cited goat-rearing as a means of helping them access meat products that they have control over, while men mentioned cattle rearing. *"Semadzimai*

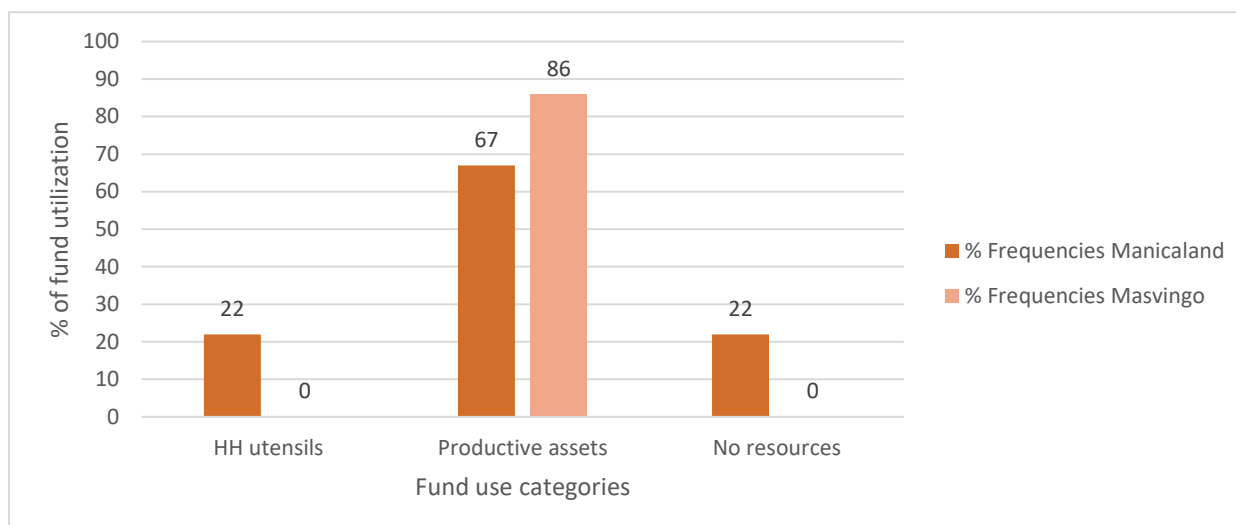


Figure 3: How VSLA funds are invested (%)

*tinowana name Cuba kuhuku zvisina basa nekupiwa mum Kuti tiuraye huku*" (As women, we can access meat from our chicken without the need to request permission from the husband).

Takunda would need to intensify efforts to ensure program participants, especially women, are constituted into larger groups of up to 25 members to increase pool funds to better support internal financing of activities, enhance their leadership roles, and create the numbers that attract financial services providers. Furthermore, Takunda should facilitate enhanced access to poultry and small livestock production to increase income and animal protein intake, thus diversifying nutritional options.

The Agricultural Value Chain Preliminary findings noted that livestock was lost due to droughts and disease, which supports the need for increased focus on building the asset base of communities, particularly in livestock. Takunda also has an opportunity to leverage cash-for-work activities to enhance savings and loan activities in asset creation to increase liquidity, especially among young men and women, to invest in VSLA.

### 3.3.3 Capacity

The ability to manage successful income Generating Activities (IGA) and business management were cited by 28% and 32% of respondents, respectively, as key drivers for sustainability. There is a very strong correlation between VSLA member capacities to operate successful IGAs and the sustainability of their groups. Were Takunda to focus on enhancing business management and running of viable IGAs while helping to create demand for enhanced asset accumulation, it is envisaged that group operation and sustainability would be significantly improved.

Technical and managerial training in governance and record-keeping and its continued application has helped VSLAs in Zaka and Mutare remain intact and has increased cohesion among members. Takunda could enhance gender and couples' dialogues to enhance cohesion among members and groups, positively impacting group strength as members create a unified focus on set objectives.

### 3.3.4 Linkages

Figure 5 below draws attention to the entities the VSLA participants link for various forms of support such as agricultural extension, financial support, and marketing activities. The critical driver on linkages is the connection with government departments, particularly AGRITEX, which provides agricultural extension supporting agro-based IGAs for the VSLA members (Figure 4). The private sector is also instrumental in driving the work of the VSLAs through the provision of finances (such as Zambuko Trust, Zimbabwe Women's Microfinance Bank ZWMB, and other financial service providers) as well as serving as an enabling environment for marketing and accessing inputs as seen in Buhera Murambinda Growth point, which is a significant player on input and output marketing. However, it is essential to note that there is a significant gap in linking VSLAs with these functional entities for helping to ensure the VSLAs continued existence. Takunda would need to invest more in creating demand between and among the players (the VSLA members and the private and public sector) to intensify connections and generate a reciprocal scenario.

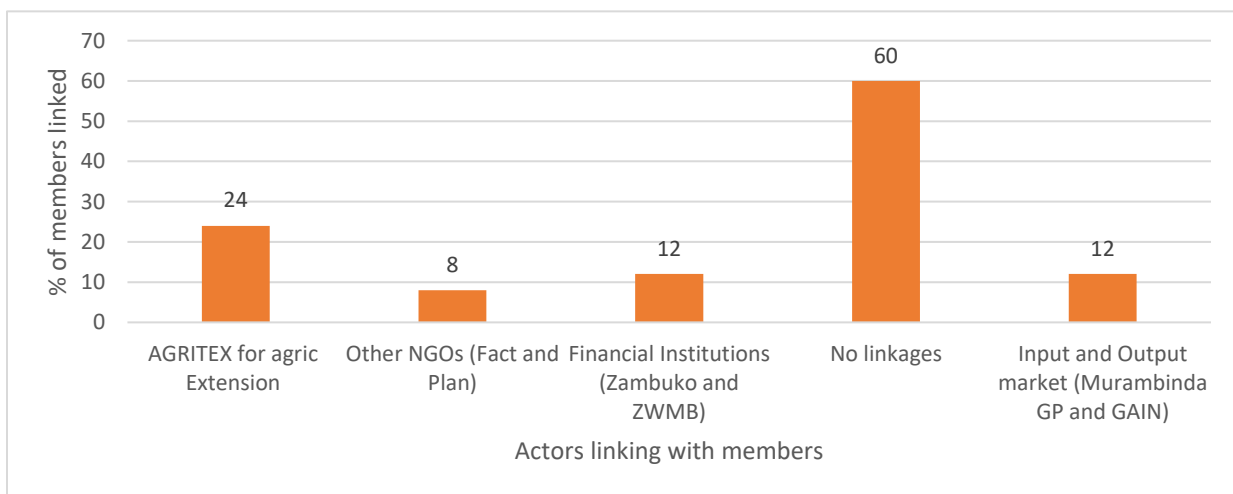


Figure 4: VSLA Participants linking with Various Actors (%)

### 3.4 VSLA Adaptation

The study noted that the most prominent adaptation pathway necessitated by the current social and economic state employed by VSLA groups in the study area was a reduction in savings (29%) and increased marketing within the groups' locality (18%) to COVID-related movement restrictions (Figure 5). Savings in foreign currency followed at 23%, which has gained popularity in recent years as VSLA members attempt to protect the value of their investments and savings. While, in a way, reduction in savings instead negatively impacted the groups' path to achieving set goals as funds had been intentionally reduced, it helped keep the groups intact and ensured continued existence. Furthermore, it demonstrates how the groups maintained economic activity under challenging circumstances and without minimal external support. It is also important to note that in response to COVID-19's regulations and restrictions, especially regarding movement, VSLA members re-aligned their focus to local marketing of their products.

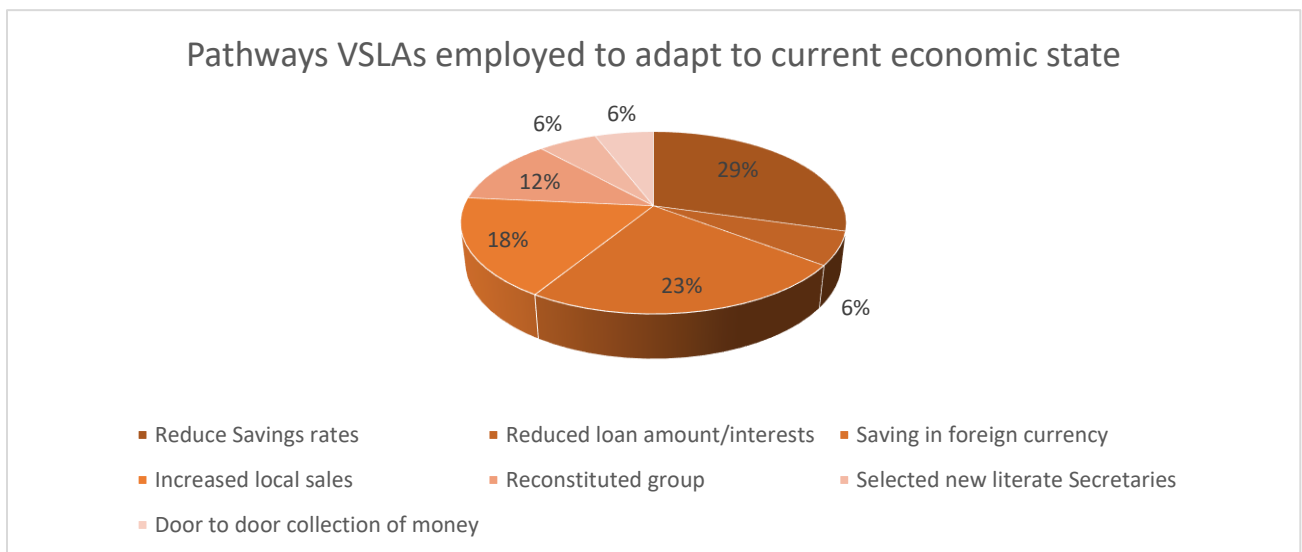


Figure 5: VSLA Adaptation Pathways (%)

Though unintentional, this provides Takunda with the opportunity to build on local solutions to strengthen the resilience of local structures and establishments. Within its interventions, Takunda can leverage the function of the local market as a primary source of economic engagement for all economic strengthening interventions and then expand to other markets as a secondary activity.

From the FGDs with elder members of the VSLA groups, it was noted that groups collapsed due to poor repayment rates by non-members who had access to their funds as loans. Since the groups' constitutions

do not bind these external individuals, there was no remedy for the loss since that activity would be *ultra vires*. As posited by the stakeholders from the Ministry of Women Affairs Community Small and Medium Enterprises Development (MWACSMED), these groups have an option and opportunity to formalize and be able to act as a lending institution or a community Savings and Credit Cooperative (SACCO), which is duly recognized and has a legal backing to advance its trade. Takunda can thus work with groups to graduate from informal to formal entities and expand their horizon.

### **3.5 Key Learnings/Opportunities**

Findings from the youth show that youth are interested in a slightly different mode of operation in terms of training, monitoring, and support. The youth prefer shorter training sessions over three days, between one and two hours. This was reiterated by Cluster Facilitators and the youth themselves, who attest to not wanting to spend too much time attending one activity since they have other commitments to attend. Specifically, young women pointed to the need to engage in household activities while their male counterparts pointed to fending for the family. However, this was not universal as some of the youth said they dropped out of school and would require more time to grasp concepts. Thus, they would instead go for the five half-day training regime, just like the elders.

Beyond training, the youth preferred progressive monitoring meetings to occur twice a month to monthly, enhancing the opportunity for cross-pollination of business ideas and community social bonding. Takunda can use these meetings to foster gender and other dialogues. There were mixed feelings around the composition of groups by the youth. The bulk of the respondents prefers mixed groups (by age) with the justification of tapping into the rich experience of older participants in investment and basic management and issues around increased stability of the groups if they are mixed. These sentiments were shared by both young people currently participating in the VSLA and non-participants. Furthermore, the youth prefer mixed groups (by sex and age), including men and women, youth, and elders. The VSLAs cut across interventions and will be more inclusive to draw strength from the aspect of self-selecting into the community-defined group setup based on needs and purpose. This allows for enhanced peer-learning as all ages and life-stages will participate, either as homogenous or mixed groups.

Key Informants government staff and CFs converged on a need for training to be more robust to achieve multiple objectives. Important learnings revealed the need to intentionally promote VSLA participants' asset-building to foster stronger cohesion for members while increasing group sustainability. Assets were noted as a significant sustaining aspect in the VSLAs. The informants mentioned that if women contribute to the households' asset accumulation, especially small livestock, it goes a long way in attracting young and older men to allow participation for their spouses and join VSLAs.

Information gathered from participants and reinforced by the stakeholders was the need for devising ways of injecting small start-up capital without negating the gains of self-financing. This was closely tied

to the need for further skills development/training, particularly for special populations such as people living with a disability. This and in-kind support to start IGAs featured prominently in the CV process as the communities prioritized their livelihood options and needs. Government staff from the Ministry of Women Affairs and the private sector advised that VSLA participants needed to be more visible in community economic activities. They both converged on the issue of planning and running community exhibition platforms that would bring together the community and serve as a market opportunity for the VSLA and community at large.

#### 4. RECOMMENDATIONS

- Increase the Facilitator-participant ratio, especially among men and male youth, to improve the participation of men and youth, create community role models, and bridge the life stage between the young and the old. This would reduce the time burden on the Facilitator while increasing peer support within the community. Pilot a Fee-For-Service approach to community facilitation to increase accountability of the Facilitators' work while placing a value on the efforts of the CFs. This is envisaged to increase the CFs' motivation to continue providing support to the VSLA community while giving a voice to the VSLA participants to demand quality support from the CFs since they are being paid for their services.
- Consider promoting cash-based interventions such as a Cash-For-Assets (CFA) model, providing the youth with a financial base to advance their YSLA. It was noted that the youth, by nature of being under parents' guardianship in most cases, do not own means of production and have limited sources of income, especially prior engagement in some of these social and economic activities. Thus, methods may be devised to enhance their access to initial investment capital to VSLAs, which can propel them to continued engagement in the future.
- Facilitate the planning and running of exhibition fairs for VSLA and every other livelihood option to enhance local marketing and an internal multiplier effect through local investment. VSLA participants, like other business people, tend to do good business on the council-led rotational open market days that happen once every month in some wards. In the same vein, these market days can integrate with or redefine the work of the VSLAs and other market actors in the private sector, inclusive of input and output organizations, to create platforms for all actors to market their products locally.
- Develop tailored and flexible technology-based training and savings modalities that are community-led to cater to different socio-economic groups and life-stages and target specific sustainability issues that have resulted in non-functioning groups such as group-level governance, mistrust among members, and poor record-keeping. Training modalities must be designed to be flexible in meeting fundamental VSLA. For example, in situations where the target



is younger participants who grasp the content more easily or young or older women/men (married or single) whose peculiar objectives may differ from the rest of the VSLA community in general. As mentioned earlier, some youth prefer shorter training cycles (hours and days) while others prefer longer cycles. "*Vamwe vedu taka dropper kuchikoro, saka tingadawo mazuwa akati wandei Kuti tinyatsobata*" (some of us dropped out of school as such; we would need a considerably more extended period to grasp concepts).

- Intentionally involve government staff (specifically, MWACSMED) on the intervention and how they fit into the process of supporting the VSLA communities. Government staff have a presence in the districts and wards but usually fail to adequately support the VSLA work for lack of knowledge on the process and where they best fit. It is thus imperative that they are involved from the initial stages of the program, fully appreciate it, and are equipped to deliver on the intervention.
- Prioritize asset-building among the VSLA participants through a participatory process that brings out success factors from the sustainable VSLA groups that made it through the volatile economic environment and the increasingly devastating climatic environment. Assets, both individual and group assets, have helped keep groups together as each member feels the need to protect their gains, which can be seen through the process of each member walking away with their defined asset at the end of each cycle. Additionally, the VESA (Village Economic and Social Association) model could be employed to ensure an inclusive and holistic approach where the community congregates periodically to discuss and address economic and social development matters.
- Takunda to promote larger VSLA groups of up to 25 members to increase pooled funds and provide meaningful financing to members while at the same time creating a financial track record for participants, which is critical when the participants need to formalize and access other formal services such as bank credit/loans and general banking services, e.g., individual or corporate accounts. Rolling out the intervention normally does not prescribe a specific number of members, but messaging tends to incline members to establish smaller-sized groups. However, sentiments from monitoring support activities indicate that communities can create larger groups in certain contexts, for example where they are drawn from an irrigation site or from a producer and marketing group. Takunda will encourage groups to form larger groups in areas where new groups are being formed and members are willing to do so. Existing groups will decide on their own whether to maintain their group size or to re-configure into larger groups.

Takunda will train groups on leadership, constitution, and conflict resolution for all group members. This will help to build a better understanding of VSLA group process. This will also help to build trust and confidence among group members. This shift should be strengthened by strong

engagement with local leadership and law-enforcement authorities (Councilors and the police) who will append to the constitutions.

- Takunda should consider focusing on enhancing business management and running viable IGAs while helping to create demand for enhanced asset accumulation; then, it is envisaged that group operation and sustainability would be significantly improved

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**ANNEX**

**DATA COLLECTION TOOLS**

**FGDS WITH 12 EXISTING VSLA GROUPS**

**Introduction**

My Name is \_\_\_\_\_ from Takunda Programme. I am requesting for your consent to discuss with you about your VSLA activities. Information that I get from this discussion is going to be handled by Takunda Program only. The information will be used to assess the factors that promote and or affect VSLA activities and help the Program to design and refine VSLA and other interventions to achieve positive sustainable impact in the communities.

1. What type of training did you receive and for how long?.....
2. Did all group members receive the training? Yes/No..... If not, how many did not receive training? .....What are some of the reasons for not receiving the training?.....
3. How did the training help you as members and as a group?.....
4. For those that did not receive training, how did they finally catch up with the others?.....
5. Besides trainings did you receive any other support? Yes/No..... If yes, from who did you receive support from (mention everyone that supported) and in what form?

Name/Organization	Support Given

6. Does your group have a constitution? (Yes?No) Does your group have any vision, plans or goals for the next few years? If Yes, How will you proceed to achieve that plan/goal?

Vision/Plan/Goal	How will you achieve that vision/ plan/goal

7. How did the VSLA impact (+ve/-ve) on you and the community at large?.....



- .....
- .....
- 
15. What connections /Linkages have your group made with business services providers such as, , , etc that enhance the activities of your savings and lending group? List them

Linkage type	Organization
Extension	1)
	2)
	3)
Financial Service Providers	1)
	2)
	3)
Market players	1)
	2)
	3)
Business Development Service Providers	1)
	2)
	3)
Government depts.	1)
	2)
	3)

16. What knowledge and skills have you gained that will enable your group to continue with group savings and lending activities?

.....

.....

.....

.....

.....

17. Do you know of VSLA groups that has been dissolved in your community and what were the reasons?

.....

.....

.....

18. What factors affected the discontinuity of other VSLAs?

.....

.....

.....

19. What would you suggest to make the VSLA model better? Probe on training, timing, monitoring, frequency of meetings, technology, and membership.

.....  
.....  
.....  
.....

20. a) In your view, are the savings for your group and members expanding or they are static?

.....  
.....  
.....

b) What is enhancing or limiting the expansion of size of savings and lending at group and individual level?

i. Enhancing Factors

.....  
.....  
.....

ii. Limiting Factors

.....  
.....

What needs to be done to facilitate expansion of the group savings and lending?

.....  
.....  
.....

**IN-DEPTH INTERVIEWS WITH 36 VSLA PARTICIPANTS**

Introduction

My Name is \_\_\_\_\_ from Takunda Programme. I am requesting for your consent to discuss with you about your VSLA activities. Information that I get from this discussion is going to be handled by Takunda Program only. The information will be used to assess the factors that promote and or affect VSLA activities and help the Program to design and refine VSLA and other interventions to achieve positive sustainable impact in the communities.

1. For how long have you been a member of VSLA group? \_\_\_\_years. Did you receive any form of training? Yes/No
2. From whom did you receive training from?  
.....  
.....  
.....
3. What are your sources of income, or where do you get money to participate in VSLAs regularly? List the sources.

- .....  
 .....  
 .....
4. Are there times when you struggled to find money for your regular Savings and lending activities? (yes/No)
  5. How do you then find money for regular savings and lending?  
 .....  
 .....  
 .....
  6. How are you coping in this COVID period?  
 .....  
 .....
  7. Have you managed to borrow money from your VSLA Group? Yes/No.....  
 If yes and what did you use the loans for?  
 .....  
 .....  
 .....  
 If no what hindered, you from borrowing?  
 .....  
 .....  
 .....
  8. What do you do with the share-out that you get from VSLA?  
 .....  
 .....
  9. What impacts (+ve/-ve) did the VSLA bring to you and the community?
    - i. Positive Impact  
 .....  
 .....
    - ii. Negative Impact  
 .....  
 .....  
 .....
  10. What has been the most significant change for you since you joined?  
 .....  
 .....  
 .....
  11. Do you know of any individuals who have dropped out from VSLA groups and what were the reasons?  
 .....

.....  
.....  
.....

12. What challenges did you face as a VSLA member of your group? What were the major drivers of these challenges? How did you address the challenges?

Challenge	Drivers of the Challenges	Mitigation	External support Received	Name/Organisation that provided support

13. What motivates you to continue participating in your VSLA group?

.....  
.....

14. What Resources have you accumulated that support your IGAs to keep going?

.....  
.....  
.....

15. What connections /Linkages have your group made with business services providers such as extension, financiers, markets, business management etc. that enhance the activities of your savings and lending group? List them

.....  
.....  
.....

16. What knowledge and skills have you gained that will enable your group to continue with group savings and lending activities?

.....  
.....

17. What caused some groups to disintegrate?

.....  
.....  
.....

18. Do you have a Cluster Facilitator? Yes/No.....If yes, how has this person been helpful or not? (Give reasons)

.....  
.....  
.....



19. a) Are your groups mixed or not (mixed is having men and women/ older women and young women or youth together with elders)?.....  
 b) From your own perspective, which groups are more sustainable and why?  
 .....  
 .....
20. a) In your view, are your IGAs expanding, shrinking or static?  
 .....  
 .....
- b) What is enhancing or limiting the expansion of your IGA?  
 i) Enhancing factors  
 .....  
 .....
- ii) Limiting Factors  
 .....  
 .....
- c) What needs to be done to facilitate expansion of your IGAs?  
 .....  
 .....
- In your view, what do you think should be done differently, to improve and sustain the activities of IGAs as a VSLA member?  
 .....  
 .....
21. How can the VSLAs be structured for everyone to participate (Men, women, young men/women married and not/unmarried, vulnerable)

The End

**KII WITH 4 CLUSTER FACILITATORS AND 2 PRIVATE STAKEHOLDERS AND 4 PUBLIC STAKEHOLDERS**

Introduction

My Name is \_\_\_\_\_ from Takunda Programme. I am requesting for your consent to discuss with you about your VSLA activities. Information that I get from this discussion is going to be handled by Takunda Program only. The information will be used to assess the factors that promote and or affect VSLA activities and help the Program to design and refine VSLA and other interventions to achieve positive sustainable impact in the communities.

1. What has been your role in the development of the VSLA/YSLA?  
 .....  
 .....  
 .....

2. What has been your successes in supporting the groups?  
.....  
.....  
.....  
.....  
.....
3. What impacts did the VSLA/YSLA bring to you and the community?  
.....  
.....  
.....
4. How confident are you that VSLA/YSLA will continue to survive after withdrawal of external support (Facilitating organization)?  
.....  
.....
5. When you think about the changes that the VSLA Groups brought about, will they remain? If yes, Why and if no, why not?  
.....  
.....
6. In your view, what are the factors that limit the expansion and growth of VSLA groups? How can these challenges be addressed?

Limiting Factors	Mitigation

7. Do you know of VSLA groups that have been dissolved in your Zone of Influence and what were the reasons?  
.....  
.....  
.....
8. Are there societal norms that limit participation of men and young people in savings groups? (Yes/No)\_\_\_\_
9. If yes, what are they? .....  
.....  
.....
10. What community support systems can be put in place to support sustainability of VSLA?

- .....
- .....
11. What would you suggest to improve the VSLA intervention to benefit both men, women, young men & women?
- .....
- .....

The End. Thank you

## FGDS WITH YOUTHS

### Introduction

My Name is \_\_\_\_\_ from Takunda Programme. I am requesting for your consent to discuss with you about your VSLA activities. Information that I get from this discussion is going to be handled by Takunda Program only. The information will be used to assess the factors that promote and or affect VSLA activities and help the Program to design and refine VSLA and other interventions to achieve positive sustainable impact in the communities.

1. What motivated you to be in a Y/VSLA?
- .....
- .....

2. Are young men and women in Y/VSLAs taking loans from the group? (Yes /No). If yes, what are they using the money for (probe does if it differs with life stages)

Life stage	Loan Uses	Loan Uses	Loan Uses
15-19 Female ( <i>unmarried</i> )	1.	2.	3.
15-19 Male ( <i>unmarried</i> )	1.	2.	3.
15-19 Female ( <i>married</i> )	1.	2.	3.
15-19 Male ( <i>married</i> )	1.	2.	3.
20-29 Female ( <i>unmarried</i> )	1.	2.	3.
20-29 Male ( <i>unmarried</i> )	1.	2.	3.
20-29 Female ( <i>married</i> )	1.	2.	3.
20-29 Male ( <i>married</i> )	1.	2.	3.
30-35 Female ( <i>unmarried</i> )	1.	2.	3.
30-35 Male ( <i>unmarried</i> )	1.	2.	3.
30-35 Female ( <i>married</i> )	1.	2.	3.
30-35 Male ( <i>married</i> )	1.	2.	3.

3. Where are the young men and women in VSLAs getting contribution money? (Probe if it differs if you are young women or young men and with life stage)

Life stage	Contribution sources	Contribution sources	Contribution sources
15-19 Female ( <i>unmarried</i> )	1.	2.	3.
15-19 Male ( <i>unmarried</i> )	1.	2.	3.
15-19 Female ( <i>married</i> )	1.	2.	3.
15-19 Male ( <i>married</i> )	1.	2.	3.
20-29 Female ( <i>unmarried</i> )	1.	2.	3.
20-29 Male ( <i>unmarried</i> )	1.	2.	3.
20-29 Female ( <i>married</i> )	1.	2.	3.
20-29 Male ( <i>married</i> )	1.	2.	3.
30-35 Female ( <i>unmarried</i> )	1.	2.	3.
30-35 Male ( <i>unmarried</i> )	1.	2.	3.
30-35 Female ( <i>married</i> )	1.	2.	3.
30-35 Male ( <i>married</i> )	1.	2.	3.

4. Are the youth participating in VSLA in leadership position? (Yes/No) (if yes Probe which position for young men and women.

- a. Young men: Main positions held:.....
- b. Young women: Main positions held:.....

5. If not, ask why: .....  
 .....  
 .....

6. What can be done and if there any benefits for them to be in leadership position?  
 .....  
 .....

7. In mixed groups (elders and youths) how are the groups working?  
 .....

8. Would you prefer to be in a solely youth group and why? (Yes/No) Which group composition would you prefer and why

- (i) Youths only mixed (sex)  
 .....  
 .....

- (ii) Youths with elders  
 .....  
 .....

9. What is your perception of?

- i) Savings?  
 .....  
 .....
- ii) Loans?

.....  
.....  
10. What are the potential sources of cash?  
.....  
.....

11. What configuration would you prefer for the YSLA in terms of training sessions?

i) (Timing; period; duration, mode)  
.....  
.....

ii) Frequency of meetings  
.....  
.....

iii) Technology and membership  
.....  
.....

12. What challenges do youths face in starting or joining Y/VSLAs?  
.....  
.....

13. Are there societal norms that limit the participation of young men and women in Y/VSLAs?  
.....  
.....

14. What do you think can be done to encourage youth to participate in Y/VSLAs?  
.....  
.....

The End.

**QUESTIONS FOR YOUTHS NONPARTICIPANTS IN THE Y/VSLA**

1. Have you ever heard of Savings groups and what do they do, or what is it all about?  
.....  
.....

2. What are your reasons for non-participation in Y/VSLAs?  
.....  
.....

3. Do you know of any youths that are in the Y/VSLAs?  
.....  
.....

4. How do you perceive them; socially, economically, and generally in the community?  
.....  
.....

5. If you were to start a Y/VSLA, where do you think you would get funds for it?  
.....  
.....

6. Also, if you were to start a Y/VSLA, how would you configure it? Youth only/ Mixed (both sexes)/ Mixed (age-wise)  
.....  
.....

7. Please share reasons why you prefer the above configuration.  
.....  
.....

.....  
.....  
.....  
8. Which IGAs do you see as opportunities for youths in your area and district?

.....  
.....  
9. What other skills would you want on top of the Y/VSLA training?

.....  
.....  
10. Why?.....

.....  
.....  
11. Normally VSLA training lasts 5 days with 2 and half hour trainings daily; how would you want the training to be structured?

.....  
.....  
12. What other aspects would you want the training to include/imbed?

.....  
The End.