IMPROVED ACCESS

TO SUSTAINABLY MANAGED MICRO-FINANCE AND WaSH SYSTEMS

WaSH SELF-SUPPLY PROJECT-KENEMA DISTRICT



VILLAGE SAVINGS LOANS ASSOCIATION

TRAINING MANUAL

PREPARED BY

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EUROPEAN UNION AND WELTHUNGERHILFE (WHH)

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LIST OF ABBREVIATION

GMF	Gender Model Family
FO	Field Officers
HDI	Human Development Index
IYCF	Infant And Young Child Feeding
LANN	Linking Agriculture and Natural Resource Management
SALT	Support, Appreciate, Learn and Transfer
SME	Small and Mid-term Enterprise
SRHR	Sexual and Reproductive Health Rights
UNDP	United Nations Development Program
VSLA	Village Savings and Loan Association
WFP	World Food Program

INTRODUCTION TO THE MANUAL

About the Manual

This manual is a product of the project titled: 'Improving Access to Sustainably Managed Micro-Finance and WaSH Self Supply' implemented by SEND-Sierra Leone in partnership with Welthungerhilfe (WHH) and MOPADA with funds from the European Commission in Sierra Leone and Welthungerhilfe. It aims to integrate Village Savings and Loans Scheme (VSLA) to improve community access to sustainably managed and VSLA based micro-finance services, improve farm income and invest revenues from improved livelihood practices in WASH facilities in 42 community clusters.

Why VSLA

For many years, VSLAs have played a critical role in bringing financial services to rural communities in Sierra Leone. This has contributed not only to household income but to a wide variety of poverty reduction and community development initiatives. In many of our project locations including the target communities for this project, VSLA's are the only method available to spur savings culture. Consequently, it has become a powerful pathway used to successfully unlock access and unleash potential. Since 2015 our approach has mobilized people in communities to pool resources together in order to promote self- reliance. Knowing that most of the communities where we work do not have access to water, sanitation, hygiene and health infrastructures, we have spurred community to action in ways they have identified effective ways to manage the few available public assets provided to them. Through this experience, we are hoping to improve community access to clean water and sanitation, health, nutrition and decrease the threat of food insecurity. Our VSLA model is strategic because it deliberately targets the household by first addressing gender relations of power and control within the family and the community. By increasing women's access to income generating activities, this will inadvertently equip community people to adequately manage local assets and increase their access to services.

Status of Nutrition and WASH in Sierra Leone

Sierra Leone ranks 103rd out of 117 qualifying countries of the 2019 Global Hunger Index . It ranked 184 out of 189 nations (UNDP HDI Report 2018). Two-third of the population are directly involved in subsistence agriculture. The main reasons for the

high prevalence of food and nutrition insecurity include lack of income, low household income to cater for nutritious food, use of primitive farming tools, limited mechanization and small land cultivation area by household. This situation is further compounded by the country's risk to disease outbreaks, natural disasters and most recently the corona pandemic. Correspondingly, water, sanitation and hygiene indicators also reveal a lack of access to these resources and poor practices. About 80 percent of households surveyed by the World Food program do not have access to latrine or toilet and 28 percent do not have access to a protected source of drinking water. Additionally, Sierra Leone has a high rate of preventable diseases such as malaria, Acute Respiratory Infection, and diarrhoea among children; low immunization coverage. The rate of malnutrition in children is exacerbated by inappropriate infant and young child feeding (IYCF) practices. Inadequate technical staff, equipment and health infrastructures. This situation is far worse for rural communities where 65 percent of the 7.5 million population live. For communities in Kenema District, the project target location, community access to government and government services are severely affected resulting to desperate situations and untold human suffering.

Purpose Of The Manual

The purpose of this manual is to increase rural community access to financial service through savings and loan association schemes. It will enable people to effectively manage community assets and increase household access to services such as' water supply systems, sanitation and hygiene. Each module is developed to strengthen community's income generating skills to enhance local development.

User And Target Group

The manual is developed for staff supporting the implementation of the project. Users are expected to create independent groups, maintain a training schedule/ program and provide support to achieve success. Although the manual is developed for the purpose of the project, however, it can be used by other development agencies wishing to improve women's economic and social status across Sierra Leone.

Preparatory Meetings

Meeting A: Meeting community stakeholders

The most important aspect of Village Savings and Loan Association is in the preparatory meetings. At this point field officers will meet with local authorities (community stakeholders) to get community buy-in, support and approval. Below are some of the outcomes expected from this meeting:

- Obtain permission from local authorities and leaders to work in an area and to gain their support in organizing a public meeting to outline how the program works
- Describe to a public gathering how the program works and how people may get more information
- Explain to the women why VSLA methodology is integrated into the Project
- Provide a detailed description of how VSLA operates, the core principles, methodological best practices, quality indicators/success drivers or factors, VSLA monitoring and management as well as the role of Field officers.
- Introduce women benefiting from the project to the qualities of effective VSLA memberships and their roles in establishing and nurturing a strong and sustained VSLA as well as the membership selection criteria
- Introduce the concept of community- led total sanitation approaches in order to move households up the sanitation ladder or onto its appropriate level, and to encourage appropriate use and maintenance of WaSH facilitates
- Obtain community members willingness to share their experiences with others in their communities

Meeting B: Introduction of VSLA methodology to the community

At this stage, facilitators are expected to provide a simple coherent VSLA structure to the community. Module 1 of this manual provide a more detail material resource for this purpose.

Schedule and Operations of VSLA

It is also useful to describe the three main phases of a VSLA group cycle. The facilitators should emphasise that at the end of the cycle, each VSLA group will become independent from the implementing organization and manage their own savings, credit and insurance activities.

As the meetings progress, Field Officer (FOs) should support groups to prepare a detail schedule of work. This should follow these steps below:

- **Preparatory phase:** This provides general information to prospective VSLA members. They will decide if they want to be trained.
- **Intensive phase:** 12 weeks. It starts off with 3 visits in the first week, and then continues with 7 visits over the next 8 weeks.
- **Development phase:** 12 weeks. 3 visits. One every month.
- **Maturity phase:** 12 – 26 weeks. One visits every two months and one final share-out meeting visit. As an example, see figure one. You should also include periods for each stage of the schedule. Supervision is spread across the entire period.

VSLA TRAINING AND SUPERVISION SCHEDULE EXAMPLE

Preparatory Phase

- Introduction of methodology to key members of the community who mobilize new groups
- First meeting with newly formed members

Intensive Phase

- Training: Groups, Leadership and Elections
- Training: Constitution development

Development Phase

- Training: First share purchase savings meetings
- Training: first loan disbursement meeting
- Training: First loan repayment meeting at any time when loans are first repaid (in full or in part)
- Training: Action -audit /share out and elections

Maturity Phase

- Supervision meeting. No training module
- Meeting without the Field Officer in attendance

Note: The FO may adjust the frequency of visits, usually in cases where (s)he thinks the VSLA needs extra assistance.

A cycle is normally 52 weeks (12 months) but should never be less than 36 weeks (9 months). During the intensive phase visits are very frequent and the FO takes on an active teaching role in all meetings, in order to guide the meeting procedures. After the VSLA is confident and doesn't make many mistakes, the FO adopts a passive role in which (s)he observes but does not teach, getting involved only when procedures or record-keeping need correction.

In the maturity phase the FO visits only once every two months. This is to confirm that, as the VSLA approaches the end of the annual cycle, it is working effectively and efficiently.

MODULE ONE

GENDER TRANSFORMATION & LANN APPROACH



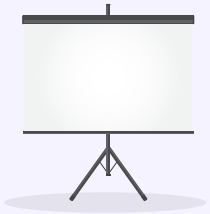
MATERIALS



Post It Notes



Marker



Flipchart

LEARNING OUTPUT

- Obtain permission from local authorities and leaders to work in an area and to gain their support in organizing a public meeting to outline how the program works

KEY MESSAGES

- Understanding the roles, responsibilities, rights, expectations and obligations that are socially and culturally associated with being male and female.
- The importance of shared control of resources and decision-making
- How power relations between and among women and men, girls and boys can undermine development

DISCUSSION POINTS

How can the Gender Model Family approach be used to promote household income generation as a joint effort between husband, wife and children?

- If husband and wife are not equal in the home, how can it affect the income generation in the family?
- Why should husband and wife share equally, activities and tasks intended to improve income generation in the family?
- What are the benefits?



PREPARATION

- Divide the group into small groups of six or five, if possible, according to common experience or work in the same or similar area.
- Give each group a set of marker and pens and flipchart.
- Ask each group to choose a picture. Copy the core principles and benefits of the GMF on a card or flipchart to be used to facilitate the discussion points and make copies of the GMF Poster to be used during small group work.
- Organize brainstorming groups of men and women participants. Give each group a GMF poster and ask them to carefully observe each photo and feedback to the plenary activities what they see husband and wife performing.
- Let the group's report what activities men and women are performing on the poster and discuss each. End this discussion by asking the group to indicate the possible benefits to the family of having husband and wife performing the activities seen in the poster and sharing tasks and decision-making equally in the home.
- Display the card/flipchart with the listed principles and benefits of the GMF and ask the group to discuss them. By the end of this step, the GMF will appreciate the benefits of husbands and wife supporting each other in performing different household tasks.

- Ask the GMF how they can work to encourage other families (and husbands) to share tasks more equally, especially those that relate to resource mobilization. Before you end the discussion do a summary referring to the discussion points.

ACTION POINTS

- Each GMF will prepare an action plan after each training module to implement what they have learnt to improve income generation.

MONITORING GUIDE

- Discuss with the GMF their experiences with implementing their action plan?



UNDERSTANDING GMF

A Gender Model Family is made up of a husband, wife and their children who want to be a model for change and transformation in society by challenging traditional notions of gender roles and responsibilities.

- Each member of the family has equal rights and thus is entitled to opportunities for empowerment.
- Anyone in the family can help with cooking and cleaning, running a business or making financial decisions.

- Everyone in the family should have access to and control of resources, including.
- Education, which will help them to improve how they make decisions and direct their lives.

WHAT ARE THE MAJOR CHANGES RELATED TO BE A GMF?

- Household tasks are done, but not according to whether you are a woman or girl.
- Everyone helps with all tasks.
- Men, women and children make joint decisions about the family.
- Women have more opportunities to become involved in community management and leadership.
- Children's new work patterns influence other children tasks in their homes.
- Men and women experience a renewed commitment and love for each other

WHAT ARE THE MAJOR BENEFITS THAT GENDER MODEL FAMILIES EXPERIENCE AFTER MAKING THESE CHANGES?

- The burden of work for women and girls is reduced because men and boys are sharing tasks.
- Men and women experience a greater capacity to earn money because they have pooled their resources and are sharing the work. GMFs are better off financially.
- Peaceful co-existence – family tensions are reduced because of a new and positive start.
- Women's self-esteem has increased because women and their roles are beneficial in the family and community.
- GMFs are admired and respected by community members because they have proven that families can experience peace and unity.
- Better parenting for all children; both girls and boys are in school.

In addition to the VSLA principles, facilitators should provide a summary of the Gender Model Family at the same time explain the criteria of a GMF in Box 2 below.

WHAT IS THE GENDER MODEL FAMILY?

The concept of the Gender Model Family is "motivating" because it means that "life has to change completely" Gender relations of power and control are changed when men and women become models for gender equality, recognizing that men and women should enjoy the same rights and opportunities.

***Note:** Ask members of the group 'what it means to be a Model'. At the end of their responses, stress the following:*

- Must ***"watch themselves"*** because the community is ***"watching them"***
- Are ***"special"*** and "unique" because they are ***"doing something different"***
- Are an ***"example,"*** doing ***"something good;"*** ***"doing the right thing"***
- Are a ***"light"*** for the community and need to ***"keep shining"***
- Are ***"agents of change."***

BOX 2

CRITERIA OF GMF

- Married/ Living together.
- Resident in community.
- Beneficiaries of the project.
- Husband and wife jointly volunteer.
- Husband and wife willing to participate in training and other events.
- Committed; ready to learn and change.
- Families volunteer without any promise of rewards.
- Husband and wife agreeing to live equitably.
- Giving equal opportunities to the boy and girl child.

- Husband willing to share domestic task with the wife.
- Husband and wife sharing decision making, especially about the use of household resources.
- Willingness to share their experiences with others in their communities.

Note To Facilitator: *Dive deep into this session by explaining major changes and benefit of the GMF. Using sticky notes, asked participants to share what they think will be a major change in their households/ community if/when the join the GMF. Emphasis the points below*

EXPLAIN WHAT THE MAJOR CHANGES ARE RELATED TO WORK AND DECISION-MAKING THAT HAPPEN AFTER A FAMILY BECOMES A GENDER MODEL FAMILY

- Household tasks are done, but not according to whether you are a woman or girl.
- Everyone helps with all tasks.
- Men, women and children make joint decisions about the family.
- Women have more opportunities to become involved in community management and leadership.
- Children's new work patterns influence other children tasks in their homes.
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EXPLAIN THE MAJOR BENEFITS THAT GENDER MODEL FAMILIES EXPERIENCE AFTER MAKING THESE CHANGES

- The burden of work for women and girls is reduced because men and boys are sharing tasks.
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- GMFs are better off financially.
- Peaceful co-existence – family tensions are reduced because of a new and positive start.
- Women's self-esteem has increased because women and their roles are valued in the family and community.
- GMFs are admired and respected by community members because they have proven that families can experience peace and unity.
- Better parenting for all children; both girls and boys are in school.

GENDER TERMS

Gender equity is the process of being fair to women and men in distribution of resources and benefits. This involves recognition of inequality and requires measures to work towards equality of women and men. Gender Analysis is necessary for gender equity. Gender equality is a Transformational Development goal. It is understood to mean that women and men enjoy the same status on political, social, economic and cultural levels. It exists when women and men have equal rights, opportunities and status. Gender equity is the process that leads to gender equality.

GENDER	Socially learned roles and responsibilities assigned to women and men in each culture and the societal structures that support these roles.
GENDER EQUALITY	A Transformational Development goal. It is understood to mean that women and men enjoy the same status on political, social, economic and cultural levels. It exists when women and men have equal rights, opportunities and status.
GENDER EQUITY	The condition of fairness in relations between women and men, leading to a situation in which each has equal status, rights, levels of responsibility and access to power and resources.
GENDER-SENSITIVE	Being aware of differences between women's and men's needs, roles, responsibilities and constraints.
GENDER ANALYSIS	An organized approach for considering gender issues through the entire process of programme or organizational development. The purpose of Gender Analysis is to ensure that development projects and programmes fully incorporate roles, needs and participation of women and men. Gender Analysis requires separating data and information by sex (known as disaggregated data) and understanding how labor, roles, needs and participation are divided and valued according to sex (whether one is a man or a woman). Gender Analysis is done at all stages of development projects
GENDER INTEGRATION	Is an organic process, akin to a living tree? At the root of the process is political will. An Organisation with strong political will, like a tree with strong roots, can support three vital branches: technical capacity, accountability, and a positive organizational culture. Integrating gender into an organization's activities and structures has both external and internal implications. Externally, gender integration fosters participation of and benefits to women and men in an organization's initiatives or services. Internally, gender integration promotes women's leadership and equality in an organization's own policies and structures.

GENDER MAINSTREAMING

Gender mainstreaming is a gender perspective is the process of assessing implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It refers to a strategy for making women's and men's concerns and experiences an integral dimension of design and implementation, monitoring and evaluating policies and programmes in all political, economic and societal spheres so that women can benefit equally, and inequality is not perpetuated. The goal is to achieve gender equality

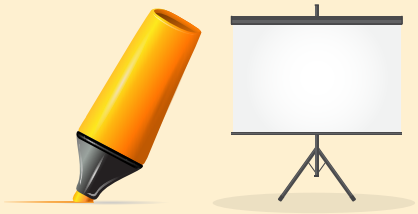
MODULE TWO

INTEGRATING VSLA AND SEXUAL REPRODUCTIVE HEALTH RIGHTS (FAMILY PLANNING)



This module recognizes the power in VSLA as a platform to multiply the impact of women empowerment issues. We identify this module to better empower women within their triple role i.e. productive, reproductive and community work.

MATERIALS



Marker & Flipchart



Flyer



Microphones

LEARNING OUTPUT

- By the end of this module, participants in the VSLA groups will have greater understanding and knowledge of their sexual reproductive health rights and use their owned resources to take control of family planning activities.
- Increase participants access to Sexual reproductive Health materials.
- Understand the importance of planned parenting and how gender role influence SRHRM.

KEY MESSAGES

- Sexual and reproductive health and rights (SRHR) are inextricably linked to larger development goals like reducing poverty, achieving better health and ensuring equal rights for women and girls.

- Access to SRHR, including family planning, is essential to reduce poverty, increase education and professional opportunities and attainment for girls and women in all settings.
- When women can voluntarily decide about the timing and spacing of their pregnancies, their children are healthier and better educated, leading to better outcomes across whole families and entire communities



DISCUSSION POINTS

- How can SRHR education contribute to VSLA adoption by women groups and their families?
- How is family planning important in VSLA promotion?



PREPARATION

Using the VSLA group meeting space as a space to increase SRHR awareness. Facilitator should use Handout 4 to trigger discussions about SRHR among community members. Hone on the key messages above to keep the discussion on track.

For that purpose,

- Ask the group to list their present economic activities.
- Group the women by their age and give them a flip chart to write down what they understand as SRHR.
- Use handout 3 and 4 to stress the group's understanding.
- If a group list more than one from the list, ask them to list in order of priority and why.
- Copy standard explanation of SRHR and ask the group to which SRHR area they think will improve their life.

- Prepare information on the linkages of SRHR challenges to that of low education, dependency and inequalities, and how that affects individuals or households' resources mobilization for self-reliance.
- Provide information on family planning and why it is important for resource mobilization.



ACTION POINTS

- Each member of the women groups and their husbands will prepare an action plan after the training to implement what they have learnt to improve on their health status in support of resource mobilization for investment.



MONITORING GUIDE

- Discuss with the women groups on their experiences with implementing their action plan?

COMPREHENSIVE SRHR SERVICES

- Family planning.
- Antenatal, safe delivery and post-natal care.
- Prevention and appropriate treatment of infertility.
- Prevention of abortion and management of the consequences of abortion.
- Treatment of reproductive tract infections.
- Prevention, care and treatment of STIs and HIV/ AIDS.
- Information, education and counselling, as appropriate, on human sexuality and reproductive health.

- Prevention and surveillance of violence against women, care for survivors of violence and other actions to eliminate traditional harmful practices, such as FGM/C.
- Appropriate referrals for further diagnosis and management.

WHAT WOMEN SHOULD KNOW ABOUT SRHR?

At this point educate the women about the **universal access to comprehensive sexual and reproductive health** information, services and goods available in their communities, facilitators should

- Create the link between harmful cultural practices like child and early forced marriage (CEFM) and female genital mutilation with SRHR.
- Ensure the women VSLA have understanding if not access to screening and management of cervical or breast cancer.
- Share available legal frameworks that protects women and girls affected by GBV and rape.
- Prevention and treatment of Sexually Transmitted and Reproductive Tract Infections and their sequelae, including linkages to **HIV TOP LINE PREVENTION MESSAGES.**



- Abstinence.
- Use condom.
- Be faithful.
- Testing.
- Do not share sharp objects.

WHY IS SHRH IMPORTANT

Access to comprehensive sexual and reproductive health and rights (SRHR) is the bedrock of gender equality, economic development and progress for all.

Note: *Note: Field Officer should stress on the following to group members.*

"When sexual and reproductive health and rights are violated, women, children and adolescents—particularly girls—are unable to achieve their full potential. Resulting unintended pregnancies—and associated infections—too often end in pre-mature death or debilitation due to complications or unsafe abortions. When they don't, new mothers are often unable to pursue an education or a career, limiting economic participation in their community. Lack of comprehensive SRHR services perpetuates a vicious cycle that further marginalizes women and girls. Universal access to contraceptive information, services and quality, affordable supplies is a basic human right." EWEC, 2017 Global Strategy

When women and girls are healthy and their rights are fulfilled, they can go to school, learn and gain the skills and resources they need to be healthy, productive and empowered adults. When children from the women groups are not able to go to school due to SRHR problems, it affects family stability and peace and this will have complementary effects on economic empowerment of not just women, but also men in society. For example, early pregnancies and child marriage contribute to school dropout. Sexual and reproductive challenges affect women's ability to be productive and to continue their income generating activities.

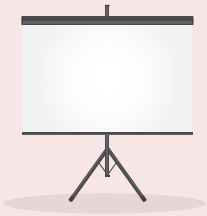
Protecting sexual and reproductive health and rights of all individuals not only saves lives and empowers people but can also lead to significant economic gains for individuals, families, and nations. It has been shown to reduce healthcare costs, improve productivity, and increase rates of education which lead to greater economic growth. Realizing SRHR increases rates of education which leads to a more productive and healthier workforce and reduces other health care costs enabling women and their families to leverage resources for business expansion and further investment in agriculture and education to contribute to women's self-reliance.

MODULE THREE

ASSET AND SALT EDUCATION COMMUNITY
SELF- AWARENESS



MATERIALS



Flipchart



Marker

Every community can identify things it does not have (needs), and things it does have (assets). A strong community is built upon identifying, and then mobilizing, its assets. Recognizing that assets exist in community is the first step towards building a stronger community. This module is seeking to bring the various assets into relationship with one another to enhance the community capacity.

LEARNING OUTPUT

- By the end of this module participants able to manage community assets to build resilient communities.

KEY MESSAGES

- Women believe in their own expertise.
- Can respond to their needs.
- Find solution together.
- Learn, share and appreciate each other.

DISCUSSION POINTS

- What do we want to do? (vision and purpose)

- What do we have to do it with? (assets).
- Who or what can get it done? (individuals, associations, institutions, businesses).
- How do we get them to do it? (relationships, community mobilizing.



PREPARATION

- Organize brainstorming groups of participants. Let each group discuss what they understand by Asset.
- On flipchart let the group distinguish individual asset and community asset. Allow the groups to present and feedback to the plenary.
- Use handout 5 for more information about assets.
- In a plenary session should follow the discussion points questions.



ACTION POINTS

- Each member from the women groups.



MONITORING GUIDE

- Discuss with the women groups their experiences with implementing their action plan.
- What have been the changes they see in their economic engagement.
- What changes and benefits have they observed in their household after the training? What is most challenging when it comes to resource mobilization?

"community capital" can be identified in the form of capacity/asset inventory.
This box below provides different types of asset inventories.

INDIVIDUAL ASSET	Every person has many gifts such as civic interests, artistic abilities, teaching skills, and enterprise experience and ability. The key to capacity/asset inventories is remembering that it is about individuals and relationships, not data
ASSOCIATION ASSET	Are groups of citizens working together to generate collective action. E.G. VSLA groups, Ward committees, Osusu etc
INSTITUTIONAL ASSETS	Are formalized and structured organizations that do not typically rely on voluntary commitment of the individuals involved. Examples of institutions are schools, churches, hospitals, and government agencies
NATURAL RESOURCES ASSET	Natural resources are an integral part of a community's future. This inventory recognizes the contribution natural resources make as an asset if they are recognized and capitalized. Examples of natural resources are lakes, rivers, trees, coal and fish.
LOCAL ECONOMIC LINKAGES AND BUSINESS ASSETS	Strong economic linkages within the local economy are an important asset for the community. For example, if businesses buy all their supplies and hire all their employees from within the local community, then the local linkages are strong, and this is an asset for the community. Similarly, if individuals, associations, and institutions consistently patronize local vendors for their needs, then this aspect of the community economic linkage is strong and should be thought of as an important asset for the community. Conversely, if these linkages are weak, they can be changed and strengthened

TOOL 1

CREATE A COMMUNITY-WIDE INDIVIDUAL SKILLS/ASSETS INVENTORY

Every person has many gifts such as civic interests, artistic abilities, teaching skills, and enterprise experience e and ability. Gifts that are not given are not gifts. A strong development organization identifies gifts and provides a vehicle for them to be given. The "Local Table of People" should ask: Ask' ***What are the gifts of our individuals?***

WHERE DO WE PLUG THEM INTO OUR COMMUNITY?

Explain the goal for this exercise is to make connections among people, and to develop a local "treasure chest" for community and economic development. This "treasure chest" of identified individual skills/assets can provide a base for the development of community capital. Although the list may not be inclusive, it provides a starting point for identifying individual assets in the community.

TOOL 2

CREATE A COMMUNITY-WIDE ASSOCIATIONAL ASSETS INVENTORY. ASSOCIATIONS ARE GROUPS OF CITIZENS WORKING TOGETHER IN A COLLECTIVE ACTION.

Identify people in associations who are in the group:

Ask them

- What is the purpose of the association?
- What do you do that helps people other than members of your organization?
- What are you willing to do that you are not doing?

Associations can have a much larger role in community building.

"How can this association and asset contribute to the community vision and purpose?" Three steps are needed to inventory community associations assets.

At this point facilitator should develop an instrument to collect information about the community associations, their missions, contact individuals, and resources. Compile this information and map the inventory of assets. Publicize the inventory map of assets in a public space in the community.

BUILDING A VISION

Community Questions:

- Who are "we," the people in the community?

- Can we identify ourselves? 2.
- What are the things that “we” value the most?
- What are our beliefs?
- What do “we” want our community to look like in 5, 10 or 20 years from now?

These are simple but compelling questions which challenge the community building process. Without community identity, a set of values and beliefs, and a shared vision, vitalizing and building the community is very difficult to sustain. A process of community-based planning provides the vehicle for defining and developing a shared community vision.

VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLA)



LEARNING OUTPUT

- By the end of this module, participants will understand the importance of saving owned resources towards self-reliance and effective record keeping.



KEY MESSAGES

- A Village Savings and Loan Association (VSLA) is a group of 10 - 25 people who save together and take small loans from those savings.
- The activities of the VSLA last for about one year, after which the accumulated savings and profits are shared out among the members according to the amount they have saved.
- The importance of record keeping.



DISCUSSION POINTS

- How can women groups generate savings from their economic activities?
- How can women use savings from agriculture and other economic activities to grow and expand in order to be self-reliant?



PREPARATION

- Organize brainstorming groups of participants. Let each group discuss their understanding of VSLA and how it works in practice.
- Let the participants discuss group formation and how it is important for VSLA activities.
- Prepare information or slides on the importance of weekly meetings and savings.



ACTION POINTS

- Each member from the VSLA groups will develop an action plan on how to save weekly as members of a VSLA group to support them in times of need or for businesses expansion.



MONITORING GUIDE

- Discuss with the VSLA groups their experiences with implementing their action plan.
- What have been the changes they see in their lives as members of VSLA groups.

The facilitator should explain the basic features of VSLA

BASIC FEATURES OF A VSLA

- It is created so that people can save, borrow and start an insurance fund.
- Members are self-selected and the VSLA is managed by its members.
- Every Group has a written constitution and clear rules.
- Some rules such as the amount of savings, or the service charge on loans are decided by the members.
- Some rules, such as the need for annual elections, are already fixed because this has been shown to be important.
- Every Group has a Management Committee which is democratically elected and changed every year.
- Members must attend all meetings, and buy at least 1 share in each meeting.
- There are fines for lateness and missing meetings.
- A group allows all members to buy between 1-5 shares each week. The price of a share is set by the members.
- The money collected from the purchase of shares is used to provide small loans to members, which are repaid over a period of not more than 3 months.
- All borrowers must pay a service charge on their loans, at a percentage rate decided by the members.
- There is a Social Fund from which members can receive small grants or interest-free loans for emergencies.
- All the Group money is kept in a box with three locks, and the keys are kept by three different members of the Group who are not part of the management committee.
- The box can only be opened in meetings, so all transactions are done in front of all of the members.
- Record-keeping is based on simple passbooks and memorization of important information, such as the amount of cash in the box and who owes money to the Social Fund.

- Each member has a passbook in which their savings and loans are recorded.
- The passbooks are locked in the box between meetings to prevent anyone changing the entries.
- The members decide on a period for operation of the VSLA before they share out their profits. This is called a cycle and is never less than 9 months or longer than 12 months.
- At the end of each cycle, all loans are repaid, and all savings and profits are distributed to members according to the number of shares they have purchased.
- The training and supervision period are 36 weeks. After this period, the VSLA continues to operate independently without any external support.
- Once the VSLA becomes independent, the field officer will only attend meetings if requested by the members.

Source: Adopted from Mango Tree (Field officers training guide)

It is important to recap the ***primary purpose of a VSLA which is to provide simple savings and loan facilities, in a community that does not have access to formal financial services. Loans can also provide a form of self-insurance to members, supplemented by a social fund which provides small but important grants to members in distress.***

THE DOS AND DON'TS'S IN SETTING UP A VSLA

- A facilitator should never train more than one VSLA group at the same time and place.
- Make sure all VSLAs should be trained individually as a group.

- Ensure that meeting is only attended by people who are interested to be in a VSLA, and who have already gathered in groups of 10 - 25 people who know and trust each other.
- Ensure that women understand the importance of involving their husbands and family in the VSLA process for the protection and effective use of resources generated.
- Emphasize that it is important not be involved in more than one VSLA group.

IMPORTANCE OF VSLA

- Improve on income level of group members.
- It is a safe way of saving.
- It creates unity among community members.
- Improve on the living standard of members.

Qualities Of A Good/potential Member:

Facilitators should explain the following at the same time ask members to list any other quality they think should be included to this list. Preferably ask them to list first then confirm their answers to the note below.

Good Members Will:

- Know each other and be from a similar economic background.
- Not live too far from where the meetings will be held.
- Have a reputation for honesty and reliability.
- Be able to attend all meetings.
- Attend all meetings on time.
- Follow all rules.
- Have a cooperative personality. Someone who is known to create conflict should probably not join.
- Be able to buy at least one share each week.
- Be able to repay loans on time.

- There is only one member from the same household. It is better if members from the same household join different VSLAs.

After every training, the facilitator should ask the group to provide a suitable name and help them to elect leaders who will manage the group for a period of one year. Let participants know elections are held every year to elect new leaders.

Social Fund

The group should create a social fund to provide grants to members who encounter serious problems (optional after the first cycle), grants help with funeral expenses, catastrophes such as fire damage or house damage, loss of livestock, etc.

- The group decides the amount of a regular contribution to this fund, it is kept in a separate bag but in the same box, there is no interest on this amount, but they must be paid back.
- Social funds are used for community projects and initiatives such as the maintenance and management of community projects like water hand pumps.

Share Purchase Rules

- Members save in a VSLA by buying shares, at each weekly meeting. Each member can purchase between 1 to 5 shares.
- What does the group want to make the share value? (the amount is too big if the poorest member will have trouble regularly saving at least one share).

Lending Rules

- Members can save every week, but they can only borrow every four weeks because it keeps most meetings short, keeps record-keeping simple, allows the loan fund to build so that members can borrow useful amounts.

- What purpose will the loans be given? (group decides).
- Members should not take loans that they cannot repay easily.
- The amount borrowed by any member cannot be more than three times their savings, this ensures that everyone has fair access to loans and that loans are not too risky.
- How long should the members be allowed to take out loans? The maximum should not be more than three months.
- When members take loans, they must pay a service charge every 4 weeks. This is a fee paid to the group for being able to borrow, but which ends up back in the members' pockets at the end of the cycle (in nine months). It should be a percentage of the loan amount.
- Recommended to be 10%. A charge that is too low may tempt members to borrow more than they can easily repay (should be more than 5%). A charge too high will discourage members from borrowing.

Safety Of Group Funds

- Need a calculator, three locks, three bags, passbooks, two bowls, three lock hooks, member number cards, rubber stamp, ink pad, two pens.

Elections

The group chooses a name for the VSLA and the Field Officer gives the Group a number.

The Field Officer Explains:

- All members have the same rights.
- The Management Committee is elected by the members, who can also dismiss it for poor performance.
- The Management Committee serves for one year, after which a new committee is elected, he/she then reviews the qualities needed for each position and the work that each person chosen needs to do, using the tables below:

QUALITIES AND RESPONSIBILITIES OF THE GROUP CHAIRPERSON

Qualities	Responsibilities
• Respected	• To call the meetings to order, announce the agenda and lead discussions
• Confident and calm when speaking in front of others	• To ensure that the meetings follow proper procedure and that the Constitution is followed and respected
• Treats everyone equally	• To maintain discipline and charge fines as needed
• Listens to others and asks for opinions	• To facilitate discussions and to ensure that
• Organized	• To resolve conflicts
• Always on time	• To represent the Group to outsiders and non-members, including local government officials.

QUALITIES AND RESPONSIBILITIES OF THE GROUP RECORD-KEEPER

Qualities	Responsibilities
• Good with numbers	• Ensures that all transactions for the Social Fund, Share-purchase and lending take place according to procedure, and that all rules are followed
• Writes neatly	
• Has a reputation for trustworthiness?	

• Always on time	• Makes all passbook entries for shares and loans
• Willing to work extra hours to train with the VA if needed	• Reads the Social Fund and Loan Fund cash balances out loud at every meeting

QUALITIES AND RESPONSIBILITIES OF THE GROUP BOX-KEEPER

Qualities	Responsibilities
• Trustworthy	• Keeps the Group box safe in between meetings
• From a household that has a good reputation (no one in that household should be considered unreliable)	• Ensures that (s)he is accompanied to/from meetings as necessary
• Lives in a house with good security	• Brings the box to the meetings on time
• Always on time	

QUALITIES AND RESPONSIBILITIES OF THE GROUP MONEY-COUNTERS

Qualities	Responsibilities
• Able to count quickly and accurately	• Counts all amounts paid to, or taken from the VSLA
• Trustworthy	• Informs the Record-keeper of the correct amount to be recorded in the passbook
• Calm and organized	
• Always on time	

PROCEDURES FOR FIRST SAVINGS MEETING

Meeting step	**First Savings Meeting** (Procedures)
Meeting Opening	• The Chairperson calls the meeting to order • The Record-keeper performs a roll call • The Key-holders open the box, which remains in front of the Box-keeper • The Fines bowl is placed in front of the Chairperson, so that fines can be collected during the meeting • The Record-keeper calls each member in number order to the front and gives them their number card and tells them that they must always bring it with them to all meetings • The record-keeper writes their name and number on a passbook but does not give the passbook to the member

Social Fund

(if the group does not have a Social Fund, skip to step 3)

- The Chairperson announces that contributions will be made to the Social Fund.
- The Record-keeper calls each member, by number, to give their Social Fund contributions to the Money-counters
- When the member comes forward, they give their Social Fund contribution to the money-counters and are given their passbook
- The Money-counters confirm that each member has given the right contribution and place it in the Money-counting bowl
- The money counters count the total amount in the Money-counting bowl and announce this to the members
- The Record keeper says that everyone should remember this amount for the next meeting
- The Record keeper records this amount in the notebook
- The Social Fund money is then replaced in its draw-string bag and put back in the cashbox

Share Purchase/Savings

- The Chairperson announces that members will now buy shares
- The Record-keeper calls each member to the front by their number
- Each member comes to the front and buys between 1 - 5 shares, giving the money to the Money-counters and their passbook to the Record-keeper
- The Money-counters count the money, place it in the Money-counting bowl and announce the number of shares that have been purchased by the member
- The Record-keeper stamps the correct number of shares into the passbook and crosses out any unused blocks

- The member then checks that the number of new stamps in the passbook is correct: the passbook remains with the Record-keeper for the rest of the meeting

Expenses

- The Chairperson asks the Record-keeper if there will be any necessary expenses before the next meeting. If any expenses are approved by all of the members, the Chairperson instructs the Money-counters to remove the necessary amount from the Money-counting bowl and give it to the member who is responsible for paying the expense.

Calculating The Loan Fund Balance

- The Money-counters combine the money in the Fines bowl and the Money-counting bowl
- The Money-counters count the money and the Record-keeper announces the total to the Group
- The Record-keeper then tells the Group that this money constitutes their Loan Fund
- The Record keeper records this amount in the notebook
- The Money-counters place the Loan Fund in its draw-string bag and put it in the cashbox

Closing Balances

- The Record-keeper announces the total of the Social Fund once again, and the Chairperson instructs all members to memories the Social Fund balance for the next meeting
- The Record-keeper announces the total of the Loan Fund once again, and the Chairperson instructs all members to memories the balance of the Loan Fund for the next meeting
- The Key-holders are called by the Chairperson to lock the box

Closing

- The Chairperson invites members to discuss any other subject that may be of interest
- The Chairperson announces the date and time of the next meeting and reminds everyone to come with their Social Fund contributions and Share-purchase money
- The Chairperson tells the members that they will be able to request a loan at the first loan meeting, three weeks from the date of this meeting
- Once discussion is complete, the Chairperson closes the meeting

Record Keeping

- A system of two record- keeping is maintained each individual as well as a centralized system.
- Each group member is provided an individual passbook
- All savings and loans transaction of the member is maintained in that passbook
- During every meeting the members savings are recording using stamps (on the page of the book) for the number of shares saved and at the back of the same passbook the report of loans liability details of the member is kept updated.
- In addition to the individual passbook provided to every member, the group maintain a central register with separate sections to track attendance and closing cash balances in the loan fund and the social fund.
- When members save with the group by purchasing shares, the record keeper will stamp the number of shares purchased in their savings passports, while ensuring that the member watch and confirm that the number of shares stamped are then crossed out on the respective meetings line to prevent fraudulent entry of shares.

- There is also the record in the passbook that documents the following details for evert loan taken by the member, which is also updated in every meeting. The information will contain:

  Loan number (to indicate whether this is first, second or 3rd loan of the member)

  Loan Amount: loan received by member/ remaining balance due; service charge on the loan; amount paid by the member and total amount paid by the member

  Signature of the member: for every record entry there is provision for member to sign

*Examples Of Record Keeping - **Recording Member's Savnigs***

PASSBOOK WITH 11 SHARE STAMPS IN

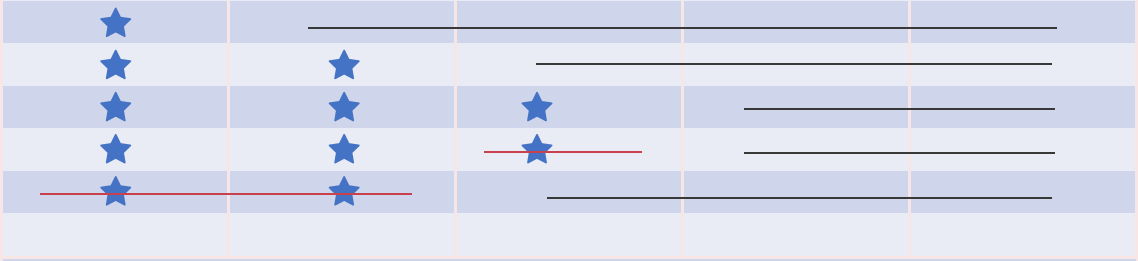
Shares Price	Le 2000	
Starting No. Of Shares		00
Shares baught per meeting		
★		
★ ★		
★ ★ ★		
★ ★ ★		
★ ★		
Ending No. Of Shares This Page		**11**

Explanation

The illustration shows that there have been five meetings and that the member has bought eleven shares. When members make their contribution, the Secretary stamps in each passbook the number of shares purchased and the member confirms that the amount is correct. On each line, the unused spaces are marked through with a diagonal line to prevent fraudulent entry of shares at a later date.

The value of shares purchased is 11 x Le 2,000 = 22,000

PASSBOOK SHOWING THE SALE OF 3 SHARES

Shares Price	Le 2000	
Starting No. Of Shares		11
Shares baught per meeting		
		
Ending No. Of Shares This Page		**11**

Two meetings later, in the seventh meeting of the cycle, the member was unable to save. To show that she did not save anything at this meeting, the row for meeting 7 is cancelled by the Secretary, with a diagonal line.
The three shares she bought in meetings 5 and 6 are deleted, using a red pen, and the money is paid to the member.
The possibility of selling shares allows members to access their savings, but all members must understand that they will lose future earnings when profits are distributed. Once sold, the shares cannot be replaced.

RECORDING LOAN TO MEMBERS

Member Loan Record (1)

LOANS			
Loan No.	Items	Amount	Signature
1	Loan Amount	300,000	Sietua
	Interest	300,000	
	Paid		
	Balance		
	Interest		
End	Paid		
	Balance		
	Interest		

Sietua signs this to show that she understands that she owes Le 300,000 for the loan and Le30,000 as the interest charge for the first 4 weeks using 10%

Member Loan Record (2)

LOANS			
Loan No.	Items	Amount	Signature
1	Loan Amount	300,000	
	Interest	300,000	
	Paid	30,000	
	Balance	300,000	
	Interest	30,000	
End	Paid		
	Balance		
	Interest		

This shows that after paying the interest charge, the member still owes Le 300,000 (Le 300,000 Loan Amount plus Le 30,000 interest Charge minus Amount Paid Le 30,000). An interest charge of another Le 30,000 is then added to cover the next four weeks. Thus, the member is told that he owes Le 330,000

LOANS			
Loan No.	Items	Amount	Signature
1	Loan Amount	300,000	
	Interest	300,000	
	Paid	30,000	
	Balance	300,000	
	Interest	30,000	
	Paid	100,000	
	Balance	230,000	
	Interest	20,000	
End	Paid		
	Balance		
	Interest		

The Record-keeper receives the Le 100,000 and writes a loan balance of Le 230,000 on the next line. She also adds an interest charge of Le 20,000, which will be owed at the next loan meeting. Thus, the total amount owed is Le 250,000

Final Loan Repayment

LOANS			
Loan No.	Items	Amount	Signature
1	Loan Amount	300,000	Sietua
	Interest	300,000	
	Paid	30,000	Sietua
	Balance	300,000	
	Interest	30,000	
	Paid	100,000	Sietua
	Balance	230,000	
	Interest	20,000	
End	Paid	250,000	Bao The Record Keeper
	Balance	0	
	Interest	o	

Once the loan is fully paid, the Record keeper draws a red line through the whole loan record. This indicates that the loan has been completely repaid.

RECORDING PASSBOOK INFO TO LEDGER BOOK

No.	Name of Member	Wk 1 Date	Wk 2 Date	Wk 3 Date	Wk 4 Date
1	Sietua	10,000	10,000	6,000	10,000
2	Bao	10,000	10,000	10,000	10,000
	Konneh	6,000	10,000	10,000	4,000
	Koroma	4,000	8,000	10,000	6,000
	Kanneh	10,000	4,000	8,000	10,000
30					
Total cash last week		00	40,000	82,000	127,000
Total amount of shares this week		40,000	42,000	44,000	40,000
Amount of fines collected		00	00	1,000	3,000
Total loans repaid (loan + interest)		00	00	00	00
Other incomes		00	00	00	00
Total income		40,000	82,000	127,000	170,000
Less total loans given		00	00	00	120,000
Total cash balance		40,000	82,000	127,000	50,000

No.	Name of Member	Wk 1 Date	Wk 2 Date	Wk 3 Date	Wk 4 Date
1	Sietua	10,000	10,000	6,000	10,000
2	Bao	10,000	10,000	10,000	10,000
	Konneh	6,000	10,000	10,000	4,000
	Koroma	4,000	8,000	10,000	6,000
	Kanneh	10,000	4,000	8,000	10,000
30					
Total cash last week		50,000	40,000	105,000	30,000
Total amount of shares this week		40,000	42,000	44,000	40,000
Amount of fines collected		00	3,000	1,000	00
Total loans repaid (loan + interest)		00	00	00	15,000
Other incomes		00	00	00	00
Total income		90,000	105,000	150,000	85,000
Less total loans given		30,000	00	120,000	00
Total cash balance		60,000	105,000	30,000	85,000

RECORDING SOCIAL FUND

No.	Name of Member	Wk 5 Date	Wk 6 Date	Wk 7 Date	Wk 8 Date
1	Sietua	500	500	500	500
2	Bao	500	500	500	500
	Konneh	500	500	500	500
	Koroma	500	500	500	500
	Kanneh	500	500	500	500
30					
Total cash last week		00	2,500	5,000	7,500
Total amount of funds this week		2,500	2,500	2,500	2,500
Amount of fines collected		00	00	00	00
Total loans repaid		2,500	5,000	00	10,000
Total income		00	00	00	00
Less grant		00	00	00	00
Total Cash Balance		2,500	5,000	7,500	10,000

CALCULATION ON THE DAY OF SHARING

No.	Name	# of shares	Share Value	Total Contrivutions
1	Sietua	25	2,000	50,000
2	Bao	56	2,000	112,000
	Konneh	48	2,000	96,000
	Koroma	37	2,000	10,000
	Kanneh	40	2,000	8,000
30				
		206		412,000

DEVELOPMENT OF GROUP CONSTITUTION

A constitution is defined by the general assembly (members of the group) and documents:

- Its rules must relate to the purchase of shares, savings, lending practices and social fund;
- It should also include how the group will share out money at the end of the cycle.
- It must comprise the structure of the group's management.
- A VSLA constitution should have key sections (governance and services offered by the group such as loans, savings and social funds.

Conclude this module: Take members through the elements of VSLA constitution in handout 7 below

ELEMENTS OF VSLA CONSTITUTION

Developing a constitution cannot be done in a day, the group will need two or three meetings times to complete all the required sections below:

Governance Structure

- Set the group purpose.
- Membership guidelines.
- Management committee election and removal procedures.
- Frequency of group meetings.
- Procedures governing the exit or death of members.
- Rules pertaining to imposition of fines.

Services Offered

- How members save.
- How members borrow.
- Rules concerning social fund contribution and benefits.

Basic Information On The Group

- Name of the Group:
- Address:
- The Group was formed on:
- Date of official registration:

Relationship To External Sources Of Financial Services

- The Group will not borrow from financial institutions during its first cycle of operations. If it does so in future cycles, it will follow these rules.
- The loan to the Group will not exceed the value of the previous cycle.
- The Group will take the loan, not individual members.

- The Group will on-lend the money to its members and will not provide information about this to the lender.
- If the Group borrows from a financial institution, members agree that their individual borrowing may never exceed 5 times their shares (without an outside loan from a financial institution, the rule remains 3 times).
- If a group borrows from a financial institution, member savings will not be used as a security deposit.

Who May Be A Member Of The Group?

- Lower age limit
- Gender
- Residence
- Other common circumstances
- Composition of the management committee
- Chairperson
- Record-keeper
- Box-keeper
- 2 Money-counters

Election Procedures

- Elections must be held at the beginning of each new cycle.
- The different positions are:
  - 1 Chairman
  - 1 Record keeper
  - 1 box keeper
  - 2 money counters
  - 3 key holders (one for each of the three keys used to lock the box)

- The minimum number of people that must stand for each position is 2 except in situation where a person stands unopposed.
- A member can only be re-elected to the same position once.
- The minimum number of members who must be present to hold an election is: 2/3 of group members.
- The election procedure will use a system that allows an open election process. Anyone can be voted to be on the management committee.
- A candidate for any position must be proposed by another member.

Removal Of Officers From Their Position Between Elections

- Any member of the Association may, at any time, request a vote of no confidence against a member of the Management Committee.
- The Committee member must resign if most members decide to remove him/her.
- An election is required to fill the vacant position.

Meetings

- To buy shares the Group will meet every week.
- Shares will be bought at every meeting, but loan/repayment transactions will be conducted only during loan meetings, held every 4 weeks. The Group will conduct a share-out every year.

Members Leaving The Group

- If a member leaves before the cycle is finished, the money they have used to purchase shares will be returned to them, minus any loan and service charge they owe.

Expulsion From The Group

- The reasons for which a person should be expelled from the Group are:

Fines

There are difference reasons for which the group might decide to charge members a fine, but the main purpose is to encourage members to maintain discipline and follow the rules set by the group. It is important that the scenarios which call for a fine and the respective fine amounts are clearly defines in the governance structure section of the group's constitution. The following table lists the fines that will be charged.

Scenarios	Fine
• Failure to attend a meeting	Le
• Arriving late to meetings	Le
• Not remembering Group rules	Le
• Loss of member number card	Le
• Forgetting key	Le
• Chatting through the proceedings	Le
• Disrespecting a fellow member	Le
• Not remembering decisions or balances from the preceding meeting	Le
• Failure of a member of the Management	Le
• Committee to perform their duties	Le
• Others	Le

Amendments To The Constitution

- 2/3 of the members must agree before the constitution can be changed.
- Any member can propose an amendment to the Constitution.

Services Offered By The Group

- Savings.
- Members may buy 1- 5 shares in each meeting.
- The purchase price of a share will be:

- Members may contribute an equal agreed-upon amount at the start of every future cycle to speed up the growth of the loan portfolio. At this moment only, the number of start-up shares can be more than 5 shares per member, if all members agree.

Lending

- The maximum amount that anyone can borrow is three times the value of their savings.
- The maximum length of a loan term is 24 weeks, but only 12 weeks during the first cycle.
- A member must repay a loan before (s)he can take another.
- The monthly service charge to be charged every four weeks is:
- If a member dies and has a loan remaining unpaid, it will be treated as follows:
- The highest priority for loans will be given for:
- The second highest priority for loans will be given for:
- The third highest priority for loans will be given for:

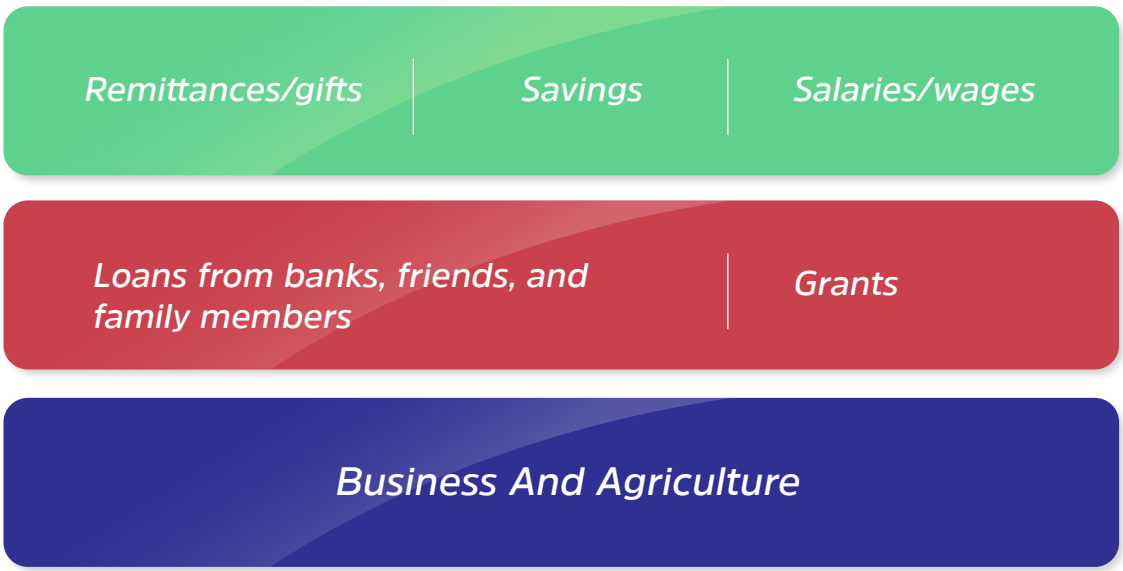
Social Fund

- The Social Fund is for grants only. No loans will be made from the Social Fund.
- The member contribution to the Social Fund per meeting will be:

- The benefits for the death of a member will be:
- The benefits for the death of a spouse will be:
- The benefits for the death of a child will be:
- The benefits for the death of a parent will be:
- Other:
- Names of members

Name	Signature
Name	Signature
Name	Signature

AVAILABLE RESOURCES MOBILIZATION CHANNELS



The facilitator should make sure that the women groups understand the various means in which resources can be mobilized to support economic and business activities.

TYPES OF RESOURCE MOBILIZATIONS

Local Resources

The term refers to financial and non-financial contributions from local sources including savings, profit from businesses, or income from agriculture activities, VSLA, salaries/wages, land leases, and interest from loans to others economic or business participants. These can be grown and expanded to support the empowerment and advancement of women.

External Resource Mobilization

External sources might include but not limited to grants and loans from NGOs, Government, INGOs, gifts from family members, loans from banks, and emergency relief financial support. These resources can stop at any time. Women groups should be encouraged to mobilize local resources from their economic activities and grow them to support their progress toward self-reliance.

How To Mobilize Internal/local Resources:

- Expansion of agriculture or business activities.
- Engagement of family/group members.
- VSLA
- Saving from salaries and wages.
- Rent/land leases.
- Royalties.

MODULE FOUR

INCOME GENERATION THROUGH DIVERSIFIED AGRICULTURE AND RURAL SMALL AND MEDIUM-TERM ENTERPRISE



Farming is the backbone of the selected communities' economy with over 65% of the population practicing subsistence agriculture. 95% of these are smallholder farmers who do not have collateral to acquire loans from formal financial institutions to support procurement of inputs. This module therefore comes in handy to provide access to small loans without collateral. We developed this approach to increase agricultural output of small-scale farmers, agriculture-related rural infrastructure renovated or construction using labor intensive approaches and Agriculture-related physical and natural water infrastructure constructed or made more resilient to climate change.

By the end of this module.

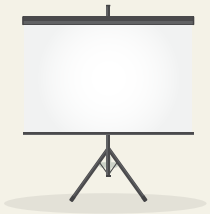
TRAINING MATERIALS REQUIRED



Sticky Notes



Marker



Flipchart

LEARNING OUTPUT

- By the end of this module, small- holder farmers learn how and where to save their money.
- How to succeed in getting the right loan for their business.
- How to manage money in their business so that the business can grow.

KEY MESSAGES

- Why does it mean to be financial literate for small holder farmers?
- Why is it important to be financially literate?



DISCUSSION POINTS

- Savings (what is savings).
- Credit (Accessing credit).
- Is accessing credit important in the first place.
- Why should small holder farmers require access?
- How ready are you to access credit?
- The attributes of managing your finances in your own operations (Plan, budget, record keeping etc)



PREPARATION

Using handout 6, organize brainstorming groups of participants. Let each group explain what savings mean to them.

- Ask participants to write why it is important to them.
- Ask participants to share how the access credit.
- Trigger discussion about why credit is important to them (answer may include hire labor, value addition, crops etc)
- Ask the group how ready are they to access credit and how do they plan to repay loans?
- In a plenary session through questions and responses, discuss various resources mobilization mechanisms and how the women groups can make use of them to build assets and make investment that will benefit agriculture and improve Business development i.e. agro business.



ACTION POINTS

- Each member from the women groups will develop a type of agriculture resources available to them and plan how to increase production.



MONITORING GUIDE

- Discuss with the women groups their experiences with implementing their action plan.
- What have been the changes they see in their economic engagement.
- What changes and benefits have they observed in their household after the training? What is most challenging when it comes to diversifying their income or improving production?

WHAT IS FINANCIAL LITERACY?

Financial Literacy refers to the set of skills and knowledge that allows individuals to make informed and effective decisions regarding money matters.

WHAT DOES IT MEAN TO BE FINANCIALLY LITERATE FOR A SMALL HOLDER FARMER?

Being financially literate means that you understand the basic financial principals such as:

- Why it is important to save your money.
- How and where to open an account with a financial institution so that you can save your money.
- How and where to open an account with a financial institution so that you can save your money.
- Keeping proper records of your financial transactions so that you can manage your income and expenses wisely.
- How to access financial assistance in forms of loans so that you can sustain and grow your business.

WHAT IS FINANCIAL LITERACY?

When you can make good decisions on money matters then you are more likely to succeed in your agricultural businesses. Also, you will be able to have money to meet emergencies and for other important things like paying school fees for your children. When you are financially literate you will also be able to convince others to lend you money.

When people are not financially literate, there is a big chance that they will make poor decisions that can harm their families and their businesses.

WHAT IS SAVING?

Saving is putting money aside to use in the future. When you store money away, for some purpose, then you are practicing savings.

WHY IS IT IMPORTANT FOR YOU TO SAVE?

- First of all, saving allows you to meet your basic household needs- such as buying food and clothing for yourself and other members of the family.
- Also, when you save, you can use the money later to expand your business.
- When you save, it allows you also to invest your savings by purchasing other valuable commodities such as a cow...which can provide milk for the children, or you can use the money to buy improved seeds and fertilizers so that you can improve the performance of the farm.
- It is also important to save because; many organizations that provide loans will want to see that you have the capacity to save before trusting you with their money.
- Saving is also important because it allows you to deal with emergencies and unforeseeable events- such as loss of loved ones, or medical emergencies.
- Savings enable households to meet education for children and other relatives.
- Savings allow you to keep your money safe.

SO THEN, HOW AND WHERE CAN YOU SAVE?

Normally after you harvest and sell your produce, you will receive your payment and it is very important to save this money in a safe place. To save your hard-earned money, you can consider saving it in one of following ways highlighted below:



You Can Save In A Financial Institution



You Can Save By Buying Assets



You Can Save At Home In A Secret Place



You Can Save By Joining A VSLA

IMPORTANCE OF SAVINGS

Set Goals

- Determine the big achievements you want in life, such as educating your children or building a permanent house. Then try to understand smaller goals that you need to achieve- that will eventually deliver those big goals

Budget

- By budgeting- you look at all the money you receive and all your expenditures. It helps you to see how much you can save

Be Realistic

- Set realistic savings goals. It is more important to develop the discipline than to punish yourself by saving more than you can afford.

Stick To It

- Keep it going. Once you develop the discipline of saving keep it going, and always remember that there are several other ways of saving such as investing.

Invest

- You will feel very good when you can convert your savings into investments. You can invest your savings by buying assets like land, machinery, improved seeds or fertilizers

WHY IS IT IMPORTANT FOR YOU TO SAVE?

Type	Advantages	Disadvantages
Financial Institutions		
Commercial Banks	• Offer high interest rates on savings • Savings are more secure due to local bank supervision	• High costs and charges • Limited outreach, bank branches might not be available in your community
	• When you save with commercial banks you can then qualify to access loans	• You might find that minimum balance requirements are too high
Informal Sector		
Village Savings and Loans Associations	• They are in the rural areas, so they are closer to the farmers. • The savings stay within the community- not taken away to some head office- and are therefore accessible for borrowing later	• Savings accumulation is sometimes slow, and sometimes loans for borrowing is not always available when required
Rotating Savings and Loans	• Located in the village, therefore very close to the farmer • Members can access a lump sum amount at once • Groups are self-managed by members who know each other.	• Its timings are inflexible. • You must wait your turn to access your accumulated saving • High rate of default by members after they have received their share

Savings At Home And Investment		
Savings At Home	• Saving at home is a convenient method for farmers who do not have access to other formal methods of saving • Money saved at home is also easily accessible for Emergencies	• Easy access to savings can give rise to mismanagement of the money • There is also the risk of theft from other family members and relatives.
Investment	• Saving through Investing allows you to purchase valuable commodities such as input seeds, and fertilizers, which can be utilized in future • By investing, small holder farmers can also diversify their businesses- for instance profits from maize harvest can be used to buy dairy cows- which can produce milk for sale.	• You might require more money than is available to make a particular investment. For instance, your savings might be lower than the going price of a dairy cow.

ACCESSING CREDIT

What is credit?

Accessing Credit or Borrowing is defined as taking money in cash from a financial institution, a group or from any individual; with the commitment that this cash will be paid back at some defined time in the future.

Is Accessing Credit Important In The First Place Anyway?

Borrowing money can be very important for meeting the costs of your business, meeting family subsistence needs and growing your business. However, borrowing money entails taking on risk, because when you borrow, money, it has to be repaid back fully with interest, and normally within a given period of time.

Why should small scale farmers require access to credit?

Some of the reasons why borrowing money is important for Small holder farmers or small-scale agribusiness owners are as follows:

- Credit can be used to hire laborers, or tractors to clear and prepare the site for planting.
- To acquire improved inputs for planting- such as seeds, fertilizers, and pesticides/herbicides. Poor yields from small scale farmers are often because of use of poor input seeds and lack of fertilizer. With access to credit, this situation can be improved.
- With access to credit, small holder farmers can increase their production, so that they graduate from subsistence farming to production for sale. Therefore, credit allows farmers to grow their businesses.
- By borrowing, small farmers can solve any cash flow problems. For instance, the farmer might not have enough cash to bring in a big harvest, yet his produce has ready market. Accessing credit can allow the farmer to hire labor so that the proper harvest and post-harvest is done.
- To buy machinery and equipment such as tractors.
- Credit is important also in fulfilling other personal and family needs such as paying school fees.
- Ability to borrow also enables small scale farmers to deal with emergencies, such as medical emergencies or death of loved ones.

Facilitator Note: *Stress the ability to access credit can provide a significant improvement in the business operations of small-scale farmers.*

Ask participants whether they are ready to Access credit?

We have seen that ability to access credit is important for sustaining and growing our farming operations. It is important however for borrowers to remember that loans are meant to be paid back in full, with interest and within a defined period. This is important because farmers must ensure that their farm operations enable them to both pay back the loans and generate enough profits for savings.

- Credit can be used to hire laborers, or tractors to clear and prepare the site for planting.

Important attributes for successfully accessing VSLA loan

- It is important that as a farmer, that you can demonstrate some experience in agriculture, for at least 2 seasons. When you demonstrate that they are experienced even as subsistence farmer, this gives the financers more confidence.

- It is important that you can show that you are capable of saving. This can be demonstrated if the you have other sources of income that can contribute to repaying the loans as an example, if you want a loan to grow an acre of maize, it helps if you can demonstrate that you have another income generating activity, such as a Dairy cow or a small retail shop.

- You must show that you can work hard. A loan will enable you to farm on a larger scale, so you must demonstrate an ability to work hard.

- As a small-scale farmer, it is important for you to join and be part of a group. This provides several advantages, including the following key ones: a) Members of the group co- guarantee each other, so as an individual you do not need security such as land title to access a loan. b) As group members it is easier to collectively market the harvested produce. When there is easy access to markets, then the financer is given more confidence to lend, c) As group members, you can access valuable training and support from other development agencies, farmer associations and lending institutions. This training is very useful in managing loans effectively.

- It is important to ensure that you use the borrowed money fully for the purposes for which it is borrowed. For instance, if you acquire a loan of SLL 500,000 for one acre, and you plant ½ an acre, you will not have enough harvest to repay the loan and make savings. This then discourages you from borrowing further, hence stopping opportunities for growth.

To ensure that you are ready and able to borrow, ask yourself these questions below. If you can answer yes to most of them, then you are ready to borrow.

BORROWING CHECKLIST

- Do I have a clear business need for the loan?
- Do I have a clear workplan or business plan?
- Do I have a ready market for my produce?
- Do I have experience in the activity for which I intend to take out a loan?
- Am I a hard worker?
- Do I belong to a group through which we can jointly access agricultural loans?
- Are you at risk to miss repayment.
- Do my fellow group members feel that I have the capacity to manage a loan?

Step 4

Summarize the session following the instruction.
You are now financially literate because

Savings	Access To Credit	MANAGING YOUR FINANCES FOR YOUR FARM BUSINESS
You know the importance of savings	You know why credit is important to improve your farm business	You can plan for future savings from your farm
You have learnt how you can better save and invest you finances	You have learnt the different sources of credit for small holder farmers	

Step 5

Question and answers ensuring active participation

MODULE FIVE

RESOURCE MOBILISATION AND SPENDING ON WASH



In Kenema district, most villages have a population smaller than 150 persons. These communities are difficult to reach on a cost-effective basis using community managed systems. As budget constraints will most likely continue, these communities do not tend to be priority areas for community-managed systems which are funded mainly by the government and third parties. To improve their water supplies, these villages rely on their own initiatives and investments to construct, operate and maintain their own water and sanitation services. This module provides a step by step resource mobilization strategy to accelerate WASH self- supply in rural communities.

MATERIALS

- **Flip chart**
- **Markers**
- **Sticky Notes**
- **Bar Of Soap**
- **Water**
- **Veronica Buckets**
- **Cayenne Pepper**
- **Bowl**
- **Bucket**



LEARNING OUTPUT

- By end of this module, participants will be able to effectively manage VSLA savings to maintenance and repair water facilities (hand pump and wells).

  Participants will be able to use VSLA to negotiate improved hygiene practices.



KEY MESSAGES

- What is WASH self- Supply.
- Why is it WASH Self- Supply important to women?
- Explain the links between WASH and healthy living.
- How to use VSLA to accelerate WASH self-supply in rural communities.



DISCUSSION POINTS

- Increase community knowledge about the need for WASH self – supply.
- Describe critical hand washing practices.
- Identify, discuss and demonstrate critical WASH practices that can help improve community health and community health.
- Explain the links between WASH and health.
- Describe critical hand washing practices.
- Discussed ways to keep water safe.
- Observed and practiced using tools and techniques for changing hygiene and sanitation behavior at the **HOUSEHOLD LEVEL.**
- Practiced skills to build a hand washing station.
- Practiced steps to build a household latrine.



PREPARATION

Depending on the number of participants, divide into smaller groups of 4-6 people to encourage discussion and exchange, assigning one person in each group to serve as moderator and raconteur.

Ask the group the following question to assess the status of WASH in the community.

- What are the current Water points and latrine situation?
- Tell participants to discuss how they treat, store and handle drinking water, food preparation, personal hygiene and care for their latrines.
- Gather key points on a flip charts and discuss with the following questions.
- The consequences of the current situation and what will be the consequences if nothing changes or if changes are made?

- Trigger a discussion about the community goal for change (see Handout 9)
- How can the goal be reached with community owned resources?
- How well do would WASH self- supply improve public health and increase the Households economy.
- Collect these feedbacks on flipcharts and draw an action plan that will include ways the community can utilize VSLA social fund to improve on their WASH infrastructure. Handout 8.
- Use this space to stress good hygiene practices Handout 9 exercise



ACTION POINTS

Before developing a WASH- Self -supply action plan:

- Use the VSLA group training session to do a transect walk of the community.
- Note general observations of sanitary conditions and visit randomly selected households along the transect to conduct a rapid first-hand assessment of the sanitation facilities that exist.
- Capture the range of different styles of latrines and construction materials currently used.
- Consider constructing village maps that illustrate the position of households and latrines.
- A group leader and all members of the core team should participate in the transect walks.

Encourage each member from the women groups to develop a social fund within their VSLA groups. Agree with the group how this fund will be managed and adopt a model that will include every member of the community not just members of the VSLA groups. Use handout 7 to complete this task



MONITORING GUIDE

Follow up WASH Self- Supply discussions in subsequent VSLA groups meetings.

Inquire about the group experiences with implementing their action plan with the following questions

- What have been the changes they see?
- What changes and benefits have they observed in their household after the training?
- What is most challenging when it comes to resource mobilization?

HYGIENE PRACTICES AND KEY HYGIENE MESSAGES

Procedures

Facilitator dips hands into a bowl filled with Cayenne pepper powder.

Shake hands with some participants, refilling your hands with the cayenne pepper as necessary.

Participants shake hands with each other too.

Touch other surfaces in the chairs and tables, leaving a trail of pepper.

Ask Based on the pepper, how fast does contamination occur?

- Possible answers highlight these key points:
- People exchange germs when they touch each other, surfaces or food.
- Contamination enters the body through mostly through the mouth.
- Contamination on hands soars after using the toilet.

Tell the group Imagine you were about to sit down and enjoy a meal. Just before you started to eat, you noticed your hands were covered with cayenne pepper. Would you continue eating? What would you do? Say The cayenne pepper represents just a fraction of the germs present on our hands. Imagine that we could see our hands covered with millions of germs. Would you want to eat food with hands that look like that?"

Ask:

What might happen if you eat food without washing their hands while their hands were covered with germs (Pepper). What might happen if you prepared food with germ-filled hands?

Tell the Group Summarize these key points on germs enter our bodies

- Contact spreads contamination.
- Germs can enter the body through the mouth.
- Germs clinging to unclean hands can easily transfer to food and from food to mouths.
- The number of germs on hands soars after using the toilet. The most dangerous germs enter the body from hands that have not been cleaned after using the toilet. Washing hands with soap or ash after defecation and before handling food.

Say:

This project thinks that hand washing will make a huge difference to people's health and well-being. Hands are used for anal cleansing after defecation. No matter what material is used for anal cleansing, hands still get dirty from the faeces, even if the dirt cannot be seen or smelled. For this reason, both hands should always be washed using soap or ash after defecation or after going to a latrine. Hands should also be washed before handling any kind of food, including dry food like roasted maize. Both hands should be washed with water and a cleansing agent.

Soap is the most pleasant (and effective) hand washing agent. When soap is too expensive or is not available, alternative can be effective:

Wood ash will also rub off any dirt and smells. The slight irritation you feel when you wash your hands with ash shows the cleansing power of ash.

Clean sand with water can be used for hand washing to help to rub off dirt.

It is important that everyone always washes their hands after defecation and before handling food. However, most people do not wash their hands often enough. Hand washing should be made as easy as possible by keeping hand washing water and the cleansing agent beside the latrine, and if possible, also outside the kitchen or food eating area.

Conclude: Hand washing with soap or ash after defecation and before handling food will improve everyone's health.

Ask:

What are the WASH practices that can help improve our health?

- Safe excreta disposal.
- Hand washing at four critical times.
    a) Before eating.
    b) Before cooking.
    c) After washing child bottom or performance of any cleaning job.
    d) After toilet use.
- Keeping water safe for drinking.

In your groups determine how much water will it take to practice good hygiene

- Calculated amount of water needed by a household for one day to carry out "ideal behavior" of hand washing.
- Demonstrate correct hand washing technique
- Explain the importance of hand washing and how soap or cleaning agents help to release germ.
- Identified when households should wash throughout the day.
- Articulate some barriers to washing hands MATERIALS Bucket and Pitcher Soap.

FOs note…. *You DO NOT want to try to save water in this demonstration. You pour water over the volunteers' hands and use as much as reasonably possible. This contrasts later with the savings using the tippy tap. Emphasize the importance of soap or agents to break down and lift contamination, faeces. So, water can wash it off It is like cleaning grain, separating the chaff from wheat.*

Emphasize that it does not have to be clean water, it could be flowing water
Procedure:

Ask:

For 1 volunteer to demonstrate correct hand washing. Have the group coach on 'correct hand washing", correcting the technique if needed. All the time, wastewater should be caught in the bucket below.

Facilitator: *Encourage the group to focus now on CORRECT technique. Direct participants to the correct hand washing instruction in the Footsteps Guide,*

At the end of the wash, measure the water in the bucket.

Write *down this number on a flipchart.*

Tell the group

We just used XX litres of water for ONE correct hand washing…

Say:

Now take the worksheet and we'll continue examining the behavior of hand washing. Have them fill the amount of water used on their worksheets.

Amount of water required to wash hands CORRECTLY ___500ml__ (or whatever amount it was)

Say:

Now we're going to figure out how many times a day a family needs to wash their hands I'm going to ask you to think of a family of six, and calculate how many times a day this means you'll wash…

Break into groups of three and calculate how many times a day the family needs to wash.

Use the worksheet in below. Say there are no correct answers. Just make assumptions and proceed. For instance, a family of six probably has one or two infants under two. You decide, make decisions on all the undetermined possibilities, and proceed.

Example	No. Of Times A Day / Each Person	No. Of Family Members Doing This	Total No. Of Times A Day
After defecation	2	4 (babies and young children don't wash their hands	8
After cleaning a baby's bottom	8	1	8
Before preparing food/cooking	4	1 (mother and daughter)	8
Before eating	2 plus washing before breastfeeding	4 (one baby will be BF, the other is fed)	8+4BF
Total			**36**

Facilitator: *Groups often estimate a range of 25-60 washes. The example is just to make a point, so do not be concerned with precise number. Probably there will be a need to help the groups with the math.*

Say:

Now, multiply this number of washes a family must do per day…by the amount of water it takes to do a wash. Estimated amount of water to wash hands CORRECTLY (in ml)

Multiply by number of washings

TOTAL AMOUNT OF WATER FOR A FAMILY TO WASH CORRECTLY FOR ONE DAY

Ask:

Groups to call out how much water. Total number of litres will vary.

Ask:

The 'high' and the 'lowest' group to explain the 'assumptions' of how they got to their totals. There is no "right" answer.

Conclude that it is difficult for families to do the 'ideal' behaviors.

Each 20 litres mean another trip to the well. A family washing hands properly could mean keeping the girl child out of school, just to carry out this task of bringing water for hand washing!!!!!

Ask:

What makes it difficult for people to wash their hands?

What could they do to make it easier considering the VSLA social fund scheme in this discussion?

What could you do, in your role, to help make it easier for people to wash their hands correctly at the 4 critical times?

Link your answers to the WASH Self- Supply action plan

MODULE SIX

IMPROVING NUTRITION AND HEALTH



VSLAs are an effective platform for nutrition behavior change. The nature of VSLA groups creates opportunity to engage communities about nutrition. This module will leverage on the roles of VSLA groups as cultural gatekeepers to change negative social norms around nutrition. As the VSLA group focuses on women, in most cases, the groups are the only available opportunity to target critical groups such as pregnant and lactating women who would normally not participate in community meetings however are interested in learning about savings and loans for their children.

- **Flip chart**
- **Markers**
- **Food Condiments**



LEARNING OUTPUT

- By the end of this module, participants will identify VSLAs as an effective platform for nutrition behavior change.
- How to engage and educate influencers to change negative social norms around nutrition.



DISCUSSION POINTS

- Why is nutrition important to improving health?
- What is nutrition based VSLA.
- Why is it important?
- How can we use VSLA to promote nutrition?



PREPARATION

- Organize brainstorming groups of participants. Let each group discuss their understanding of good nutrition and discuss among themselves why is it important.

- What causes malnutrition.
- How can we utilize VSLA to improve maternal and child nutrition?
- Have one member of the group present the answer.
- Fill the gaps using the handout of material below.
- Allow participants to discuss why nutrition is important to them.
- Prepare information or slides on the importance Nutrition to health.
- Nutrition Demonstration.



ACTION POINTS

- Ask each member from the VSLA groups will develop an action plan base on the VSLA methodology on how to link Nutrition and VSLA.
- Used Handout 10 to stress the stages.



MONITORING GUIDE

- Discuss with the women groups their experiences with implementing their action plan.
- What have been the changes they see in their lives as members of VSLA groups.

HOW CAN WE UTILIZE VSLA TO IMPROVE NUTRITION?

VSLA facilitators should use the following method to trigger discussions about Nutrition?

- Use a behavior change model to assess community.
- At these meetings facilitators should introduce WASH practices i.e. Demonstrate Handwashing and Ask the group to list the critical times when Handwashing is required.

- Encourage discussion about environmental hygiene.
- Ask the group how to do they dispose of household waste or infant faeces.
- Use the VSLA intensive phase to trigger discussion about Home gardening's and harvest loss.
- ***Note:*** Gather these responses on a flipchart to develop a Nutrition action plan for the community.

WHAT IS NUTRITION BASED VSLA

VSLAs established based on self-selection. Once VSLA membership is set, nutrition messages can be introduced to the VSLA groups starting in the intensive or development phase.

As a distinct VSLAs for Women (pregnant, lactating women) which also include, the diversity of the group is ideal to reach influencing groups and the wider community more deliberately.

Because VSLA groups meet every week and community facilitators meet with VSLA catalysts once a month for training/coaching, these periods could be used to discuss the following:

- Improved nutrition related behaviors.
- Improved used of maternal and child health nutrition services.
- Encourage households to adopt appropriate water and sanitation practices.

Messages include feeding practices, intra-household food production and distribution, WASH, gender roles, negative social norms

What Is Credit?

Facilitators explain the goal of VSLAs and the importance of discussing nutrition and WASH messages.

- During the election of the management committee – group chooses catalysts, community volunteers, who will help facilitate lessons on nutrition/WASH.
- These catalysts are trained in Maternal, Infant, and Young Child Nutrition and WASH practices.

Intensive Phase

Facilitators start to share nutrition and WASH messages with VSLA group members (15-20 minutes at the beginning of each meeting).

Development Phase

Facilitators start to hand over and supervise catalysts to deliver nutrition/WASH messages to the groups.

Conclude: Develop an action plan following an agreed method(s) in the VSLA approaches.

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MOPADA-SL


SEND
SIERRA LEONE


welt
hunger
hilfe

