

Tool for collecting evidence on CARE's advocacy and influencing wins – Malawi VSLA
(16 May 2018)

Success - Malawi: influencing policy and practice on Financial Inclusion	
<p>1. What is the advocacy or influencing success? Include any incremental wins that happened along the way.</p> <p>2. Is this win part of a larger advocacy or long-term program goal? If so, what is this larger advocacy/influencing goal?</p> <p>3. What outcome area(s)/ sector(s) of CARE's strategy is this associated with?</p> <p>4. Who are the main decision makers CARE and partners have been influencing?</p>	<p>CARE Malawi was the first organization to promote Village Savings & Loans groups in the country. Since then, based on the evidence of its work, technical support to others and advocacy, CARE Malawi has managed to influence the Malawi Government to include VSLA in national policy and programs, as well as get the approach adopted and replicated by other agencies in their work. Relevant Government policies and programs that now promote this SuPER approach include the National Financial Inclusion Strategy 2015-2020 (here), Vision 2020 (here), the National Social Support Programme (NSSP), and the Finance Inclusion of Malawi (FIMA) program. CARE is currently supporting the Ministry of Finance (MoFEPD) in piloting, testing and validation of VSL Best Practice Guidelines. CARE has co-chaired the National Technical Working Group TWG on VSLA since 2014. Nearly 70 other national and international organizations have significantly and widely adopted the VSLA model, integrated into different programs and sectors (such as agriculture, health, climate change, and resilience), as a key platform for addressing a wide range of community problems.</p> <p>CARE's influencing work has been targeted at national and District Government officials, working on Financial Inclusion, Social Protection, Community Development, and other issues, as well as peer NGO and donor staff. This was carried out as part of CARE Malawi's Policy and Advocacy Strategic Direction in its Strategic Plan: while specific projects did not include many advocacy activities, CARE Malawi has used the best practices from project work to engage and influence Government and others, with projects contributing funding for the basic advocacy operational costs for travel and meetings.</p> <p>This outcome is related to the FNS & CCR and Women's Economic Empowerment outcome areas (roughly 80% of CARE's VSLA members are women). VSLA is a platform and entry point for different interventions, and so contributes to multiple outcomes, including improved women's access to economic resources, increased social status and decision-making power, improved nutrition, and strengthened resilience to climate change and other external shocks and threats.</p>
Potential Impact/Reach:	
<p>5. What impact population is expected to benefit from the advocacy/influencing win? How will the win translate into a better life for these participants?</p> <p>6. If the change we have influenced is fully implemented, can you quantify the number of lives that could potentially be reached by this advocacy win? <i>Please explain how you calculated this number.</i></p>	<p>VSLAs primarily target impoverished and marginalized women and men in remote areas. CARE is currently supporting the Government in piloting the national VSL Best Practice Guidelines in three districts (Nkhata bay, Dedza and Mwanza), with the expectation that the approach would be fully rolled out to a further 25 Districts next year. As this process moves ahead, and with more stakeholders trained in VSL program monitoring and standard MIS, then more stakeholders will be adopt the VSLA approach, and a larger number of good quality VSLA groups will be formed and monitored. This will enable Government and other stakeholders to track changes and impacts into the future.</p> <p>Expanded VSLA programs by Government and others will contribute to building the resilience of rural households to climate change and other external shocks and threats, as well as to women's rights to nutritious food and economic resources, and power to make decisions that benefit themselves, their families and their communities. This is based on clear evidence in Malawi that VSLAs have helped to improve food and nutrition security and climate change resilience of poor women and men, from both CARE programs (ECRP, I-LIFE, Pathways, etc.) and from others (see ILO report on Social Protection programmes). Recent reports to the National Social Support VSL Technical Working Group indicate that VSL groups have started registering good progress and achievements in pilot Districts, including increased production, diversified livelihoods and increased assets at household level, particularly for poor marginalized women.</p> <p>The National Financial Inclusion Strategy notes that 52% of adults in Malawi are excluded from financial services, over 4m people (while around 1.1m were members of VSLAs in 2014, based on figures in the 2014 Malawi Finscope report – page 5: 14.8% of adult population in VSLAs). The potential future impact is therefore very significant.</p>
Actual Impact/Reach:	

<p>7. Do we have any evidence to date that these expected outcomes have been achieved? Can you quantify the number of lives that have been improved? <i>Please explain how you calculated this number.</i></p>	<p>As per the National VSL Mapping Report that CARE carried out in 2014, there are over 67 organisations that have integrated VSLAs in their food and nutrition security and other development programs in the country.</p> <p>Assuming VSLA members grew from 2014-2017 by same average annual number as over the 2008-2014 period (i.e. "from 86,000 members in 2008 to 1.1 million members in 2014"), but only counting those accessing savings groups for the 2011-2017 period (which is the period for which we are counting impacts towards the CI Program Strategy – and which also follows CARE’s advocacy on VSLA from 2009 onwards), a total of 1,014,000 people would have accessed VSLAs in Malawi between 2011-2017, of which just over 323,000 were formed directly by CARE projects. This would allow us to reasonably claim that CARE has contributed to around 690,000 people accessing informal financial services in Malawi, in addition to the direct impacts/outcomes of projects.</p>
<p>Contribution:</p>	
<p>8. On a scale from high, medium, or low, how would you rate CARE’s contribution to the advocacy/influencing win? <i>(please refer to the scale below the table)</i></p> <p>9. Describe CARE’s contribution, as well as the contribution of other main actors. What evidence is there that backs up our claim to have contributed to this win?</p>	<p>While other INGOs would have been promoting VSLAs in Malawi regardless of whether CARE had, we have a strong enough story of our influence on informal financial inclusion in Malawi to say our contributions to this influencing win can be considered high.</p> <p>CARE Malawi has:</p> <ul style="list-style-type: none"> • Been the market leader in VSLA in Malawi • Influenced national policies (Financial Inclusion, Vision 2020) & programs (NSPP, desk office on VSLA in Min of Finance) to include VSLAs, and • Provided technical support to Government and others as VSLAs have been scaled up across the country (chairing the TWG, developing best practice guidelines, carrying out the mapping, training other organizations, including on VSL MIS) <p>Since 2009, CARE Malawi has been advocating to Government for the recognition of the VSLA model as a poverty reduction strategy. This has included inviting top government officials to visit communities where CARE was implementing VSLA to witness the positive impacts of VSLA on rural poor participants, and by providing technical support to Government and other organizations in implementing VSLAs. This influencing work led to the Malawi Government promoting the model as one of the Five Pillars in the National Social Support Program (NSSP), and as a key strategy in the 2015-2020 National Financial Inclusion Strategy. CARE has also networked with other organizations adopting VSLA to influence Government to establish a desk office on VSLA in the Ministry of Finance, Economic Planning and Development (MoFEPD). In 2014, CARE Malawi was engaged to facilitate the formation of the National Technical Working Group (TWG) on VSLAs, developing the TORs for the TWG, training other organizations in VSL MIS, and providing other technical support. CARE was chosen to co-chair the Technical working group at National level, from 2014 to 2017 (along with the Ministry of Gender, Child and Community Development). In 2015, CARE Malawi in collaboration with the Malawi Government conducted a VSL mapping exercise across the country, supporting the core team to design, conduct and produce a report on the state of VSLAs in Malawi. In 2016-17, CARE Malawi also provided technical support to the MoFEPD in the development of VSL Best Practice Guidelines for Malawi, that are being piloted and expected to be rolled out across the country next year. CARE Malawi also engaged by Government (with GIZ funding) to train 60 staff members from different organisations in the three pilot districts, in VSL program monitoring and standard MIS.</p> <p>Evidence to support this contribution claim includes the national Financial Inclusion Strategy 2015-2020, Vision 2020, the National Social Protection Policy, the 2014 VSL Mapping report (co-issued by CARE Malawi), and the VSLA Best Practice Guidelines (see links above).</p>
<p>Reflection and Learning:</p>	
<p>10. What were the main challenges you faced, and were they overcome? If so, how?</p> <p>11. What influencing tactics were</p>	<ul style="list-style-type: none"> • Working hand in hand with Government has been essential for influencing policy and practice, and getting VSLAs adopted by Government and many other organizations. Sharing lessons, findings and experiences with other stakeholders, through dissemination workshops, field visits, and other forums, helped influence adoption and replication. • Evidence-based advocacy has proven the most effective tactic. CARE involved District-level Government officials in project implementation, and donors and other high level and Senior Government and NGO members of the TWG were also invited to visit a number of VSLA-related

<p>particularly effective/ineffective?</p> <p>12. What would you do differently next time?</p>	<p>projects to see at first hand the impact this approach is bringing on the rural households. Stories from community participants, coupled with evidence from evaluations, helped stakeholders see the clear value VSLA brings to the rural poor. This engagement also led Government to refer different VSL program designers to CARE for learning visits, with our projects serving as centres for learning.</p> <ul style="list-style-type: none"> • Working in partnership with other organisations, maintaining quality programs and jointly producing sustainable good results, facilitates the influencing and sharing. CARE staff are being hired and requested to support designs, trainings or evaluations for a number of VSLA programs in the country, either as part of the NSSP or for different NGOs. • Donor engagement (GIZ, UNCDF, etc.) has also been critical, to support evaluations of CARE programs to generate evidence, to fund the TWG or other spaces (such as the NSSP technical committees), and the development of Best Practice Guidelines, the mappings, etc.
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Rating scale¹:

High: There is reason (evidence) to believe that the change would not have happened without CARE's efforts. This could also include significant actions from partners which we support technically or financially.

Medium: There is reason to believe CARE contributed substantially, but along with other partners

Low: CARE was one of a number of actors that contributed, but this change may have happened regardless of CARE's involvement

¹ This rating scale has been used by Save the Children to measure contribution in advocacy work