CARE MALAWI
"Good Enough" Learning Pilot Report

1.0 Summary of the Report

CARE Malawi identified three key learning questions or objectives for the Good Enough Learning Pilot and they were-

1) Do VSLA group performance (using indicators tracked in VSLA MIS) change (positively or negatively) after project has phased out?
2) What is the magnitude (%) of VSLA multiplier effect on membership, groups and outcomes arising from VSLA participation after a project has phased out?
3) What proportion of trained Village agents continue forming and training groups after project phase out and what motivate them to continue rendering services in their communities

In order to answer these learning questions, the team used different approaches to generate relevant data, including both primary and secondary data. The five key data collection methods employed included: initial meetings with extensions workers and Village Agents (Vas), orienting VAs to the group level collection tool, Focus Group Discussions (FGDs) with 167 VAs and FGDS with sampled 116 secretaries, field visits to document selected impact stories, and validation meeting with key

stakeholders in the two districts. Data was collected from 2, 258 groups representing 61% of potential groups that should have participated in the study. Some key findings of this learning are:

What lasts and grows:
- **Positive outcomes and impact of participating in VSLAs continue** even after project phase out.
- **Members continue saving and getting benefits. Share value even increases** for 57% of groups in the sample.
- **Loan fund utilization** increases (from 35.2% to 65%) and increases access to loan services.
- **81% of the VAs continue supporting groups** after project phase out but their level of support to groups start decline. VA caseloads remain the same or decrease.
- The **number of VSLAs increases in the communities even after project phase** out. For every 1 VSLA CARE created, communities created 2 more on their own.
- The majority of groups **continue to adhere to the VSLA methodology** trained by organization even after implementing agencies have phase out.
- The **maximum amount groups share out has significantly increased**, to as much as 11 million Malawi Kwacha ($12,500 USD). The maximum amount of an individual loan has also increased to as high as 1.9 million Malawi Kwacha ($2,159 USD).
- **VSLA members continue to invest in agriculture and business.** 66% of VSLA members currently running businesses had started their businesses after joining VSLA.

What lasts at a lower rate:
- After project phase out, **return on savings declines** (50% before phase out to 35% after phase out), and the Portfolio at Risk (PAR) increases (7.8% to 19.75%.)
- More VSLAs are **unable to share out,** moving from only 1% having trouble with shareout at the end of a project to 15% struggling to shareout 5-10 years later. Part of this stems from the fact that **nearly all Village Agents are unwilling to train groups in the share out** module, because they see this as one way of maintaining their relevance to the group and for them to continue earning bonuses during shareout.
- **74% of members continue to participate** in their VSLA after projects close.

What changes:
- However, some modifications introduced by few groups reduces their level of performance. For example, **15% start members to be having dual loans**, 35% of groups are having members with dual or belonging to multiple groups and 37% of the group begin to lend to non-members.
- **Interest rates on loans in the group's increases** from an average of 10% per month before project phase out to 30% after project phase. 43% of groups increased their interest rates.
- After project phase out, **members struggle more with repayment** due to decline in technical support to groups. 28% of groups had a case where a member had to sell assets to repay loans, 18% of groups will attempt to grab property to cover unpaid loans and 16% of groups saw a member have to rent or sell land to repay loans.
- 9% of groups said at least one member had **experienced Gender Based Violence** as a result of participating in the VSLA.

What drops off sharply:
- **Linkages between saving groups and formal financial service provider becomes weak** after project phase out with only 4% having relationship with Mobile Money Operators and 2% working with banks after project phase out.

List of Acronyms

B4	Before
CO	Country Office
CO-MELA	Country Office, Monitoring, Evaluation and Learning Advisor
Grps	Groups
FGD	Focus Group Discussions
FNS	Food and Nutrition Security
GBV	Gender Based Viloence
GED	Gender Equity and Diversity
IGA	Income Generating Activity
I-LIFE	Improving Livelihood through Increasing Food Security
MK	Malawi Kwacha
M & E	Monitoring and Evaluation
MIT	Multiplying Impact Team
MIS	Management Information System
MMNO	Mobile Money Network Operator
NGO	Non Governmental organization
PAR	Portfolio at Risk
Prjcts	Project
RIEL	Research, Innovation, Evaluation and Learning
SAVE-UP	Savings Scaling Up Project
TA	Traditional Authority
US$	United States Dollar
VA	Village Agent
VSLA	Village Savings and Loans
WE-RISE	Women Empowerment: Improving Resilience, Income and Food Security

2.0   Good Enough Learning Pilot Objectives

The Multiplying Impact Team (MIT) and Food and the Nutrition Security Research, Innovation, Evaluation, and Learning (FNS RIEL) in an effort to improve monitoring, evaluation and learning practice did offer Country Offices (COs) an opportunity to address any piercing questions whose answers could change the way the concerned COs design and implement key programs, write proposals and conduct advocacy. This opportunity was offered under the "Good Enough Learning Agenda" Pilot. The pilot broadly had the following objectives;

- ➢ Give country and sub-regional offices the space to think about their own learning questions (as distinct from donor-driven or organization-wide learning mandates).
- ➢ Organize disparate pieces of data and research within coherent learning themes or questions, resulting in country/sub-regional-level, rather than program-level learning priorities.
- ➢ Strengthen systems and processes for learning

3.0   CARE Malawi Context of the Good Enough Learning Pilot

CARE Malawi has been integrating formation and training of Village Savings Loan Associations in most of her programs for over 17 years through different projects and in different districts. Being the first organization to implement VSLA in Malawi, CARE has supported many organizations to scale up the concept. CARE has data for all the running projects and those that have phased out and is aware that the projects that had VSLA component and phased out, communities in those areas on their own have formed additional VSLAs and that the VSLA concept has been expanding to surrounding areas within and beyond CARE projects areas. CARE Malawi is also aware that so many VSLA groups have been established after the projects phased out. These two types of groups are both considered as multiplier effect and are examples of how CARE is multiplying the impact. New projects being designed for implementation in the areas where projects phased out have been in dilemma to either set targets of forming new VSLAs (in addition to those formed by the phased out project) or plan to work with existing VSLAs based on the figures for the phased out project.

Two key thresholds of project sustainability are continuity of outcomes/impact and the structures that contribute to the attainment of the outcomes. Good group performance based on the VSLA MIS indicators is proxy of benefits (outcomes/impact) members gain from their participation. Donor restricted funding does not permit CARE to go back to an area it implemented VSLA to assessment if the groups continue to operate and if indeed groups' members continue to benefit from their participation.

During project implementation, CARE Malawi identified and trained some community members as Village Agents to support scaling up VSLA activities in their areas. The assumption is that VA model is a sustainability strategy for VSLA program in an area. During project implementation VAs receive some incentives such as trainings, bicycles, T-Shirt and these motivate them to support groups. It is not very certain that in absence of these incentives VAs would volunteer to form and train groups. Currently there is no evidence that VAs as an implementation structure indeed support the groups after project phase out.

It is against this background that CARE Malawi decided to seize the opportunity of pursuing some critical questions around VSLAs in order to inform its future programming, offer a learning opportunity to on-going projects that have VSLA component but also to use the findings for advocacy work.

4.0   CARE Malawi Learning Questions/Objectives

CARE Malawi identified three key learning questions or objectives for this study as outlined below:

1) Do VSLA group performance (using indicators tracked in VSLA MIS) change (positively or negatively) after project has phased out?
2) What is the magnitude (%) of VSLA multiplier effect on membership, groups and outcomes arising from VSLA participation after a project has phased out?
3) What proportion of trained Village agents continue forming and training groups after project phase out and what motivate them to continue rendering services in their communities

CARE Malawi's Country Office Presence Review of 2016 and the subsequent Business Plan approved in 2017 are aligned to CARE global 2020 program strategy which among others aim at multiplying impact. The above questions were considered as very relevant as they contribute to the tracking of how CARE Malawi is and should be multiplying its impact through VSLAs. The questions are also aligned to the CO's program strategy of scaling up and scaling out successful approaches like VSLA which contribute to women economic empowerment.

5.0   Methodology
5.1   Study Team
The CARE Malawi "Good Enough Learning Pilot" pooled together a number of staff with different expertise to accomplish different tasks. The Country Office Monitoring, Evaluation and Learning Advisor (Co-MELA) had the overall oversight apart from being responsible for study design, development of data collection tools, data analysis and management

The VSLA Principal technical Advisor was in charge of training of data collectors, supervising and monitoring data collection activities and leading in documentation of impact stories. The Communications Advisor provided guidance and oversight in production and editing of short video documentary depicting VSLA impacts in the two districts of Lilongwe and Dowa. Prior to study tools design the Country Office Gender and Diversity Advisor, on-going projects M & E Coordinators and VSLA specialists contributed in the data mapping process of how the study questions would be answered. The data mapping exercise informed what sense had to be gotten from the study to benefit different outcome areas of CARE Malawi's programming. The presence of the GED Advisor in the team necessitated the integration of more gender related data like GBV and other gender issues.

5.2   Study Approach
In order to answer the above learning questions different approaches were engaged to generate relevant data. Both primary and secondly data was gathered to respond to the questions. The study team developed a matrix prior to commencement of the study which helped to map out the potential data sources for each of the three questions as noted in appendix 10.1. In this data mapping exercise, the team identified possible existing data sources, the additional data which had to be collected, how the data was to be gathered both secondary and primary data.

5.3   Data Collection Preparation
The data collection preparation for the pilot was categorized into four steps as outlined below;
5.3.1   Mapping out of data source
As described above a matrix was developed to map out possible data that would be required to respond to the learning questions.
5.3.2   Community level mapping out of groups and VAs
Meetings were held with government extension workers and VAs in different identified centers. These initial meetings were aimed at sensitizing these local structures of the learning pilot, establishing from these key stakeholders the estimate number of groups and VAs in their respective areas in both districts. Such information was key in deciding the most practical way data could be collected from the groups

and VAs. Such meetings were also used to establish convenient venues where VAs would be oriented to the data collection tools. During these meetings, each VA was asked to indicate the number of both active and in active VSLAs he/she was supervising and their areas of coverage. The output of these meetings was template that gave the study team an idea of how many groups were existing from each of the traditional authorities as noted below. This helped to establish potential data collection centers and revise our data collection strategies and approaches.

Table 1: List of anticipates VAs and VSLAs in each TA

DISTRICT	TA	Reported number of Village Agents	Reported number of Active groups
Lilongwe	Chitukula	22	543
	Malili	17	290
	Chitseka	18	265
	Ntema	5	100
	Kalumbu	36	558
	Masumbankhunda	24	309
	Kalolo	20	376
	Chadza	16	141
	Kalumba	6	100
	Masula	13	155
	Mazengera	19	321
	Kabudula	5	62
	Nkhongoni	0	74
Total		**201**	**3294**
DOWA	Chiwere	32	235
	Mkukula	26	190
TOTAL		*58*	*425*
Grand Total		**259**	**3719**

5.3.3 Orientation of VAs to the Group data collect tool

Sessions were organized during which VAs were oriented to the data collection tools. After the orientation, each VA was given group data collection tools (appendix 10.2) equivalent to the number of groups which he/she indicated in the first meeting as indicated in 5.3.2. A date was set when VAs submitted collected data to the CARE staff and enumerators as discussed below.

5.4 Data Collection Methods and Tools
5.4.1 Focus Group Discussions with VSLAs

The FGDs with groups were facilitated by VAs after being oriented as explained above (section 5.3.3). The group level data was largely quantitative in nature focusing on a number of thematic areas which included;
- Group identification & Demographic data for group members
- Historical background of the group

- Financial performance of the groups
- Benefits being experienced by VSLA members
- Adherence to VSLA methodology
- Performance of VSLA Add-Ons (Linkages to Banks, Micro Financial Institutions & Mobile Money service providers) after projects phase out
- Challenges being faced by VSLA members

Most of the variables that were in the FGD tool for groups is data which projects use VAs to collect during implementation period. Therefore, the orientation served as refresher to many VAs but was also necessary because some variables were new to many of the VAs.

On the dates these group level data forms were being submitted, enumerators trained by CARE Malawi (including former VSLA field officers) were tasked to check for quality of the data collected. The enumerators were checking for completeness of the forms and validity of selected variables. In the course of the work, it was noted that this field editing was consuming a lot of time and it was decided only sampled tools submitted by VAs were to be checked.

5.4.2   Focus Group Discussions with VAs

A total of 12 FGDs were conducted with VAs in selected centers in both districts using the tool in appendix 10.3. Table2 summarizes FGDs held with VAs in each district and the attendance

District	# of TAs where VAs FGD were held	# Male VAs Participated	# Male VAs Participated	# Total of VAs Participated
Lilongwe	8	52	69	**121**
Dowa	2	17	29	**46**
Totals	**10**	**69**	**98**	**167**

5.4.3   Focus Group Discussions with VSLA Secretaries

In 9 Traditional authorizes, FGDs with secretaries of selected groups were conducted. These FDGs were used to validate some of the findings on certain thematic areas from VAs data. Table below summarizes number of secretaries FGDs held in each district.

Table 2 FGDs held with secretaries of selected groups

District	# of TAs where VAs FGD were held	# Male VAs Participated	# Male VAs Participated	# Total of VAs Participated
Lilongwe	7	51	26	**77**
Dowa	2	25	14	**39**
Totals	**9**	**76**	**40**	**116**

5.5   Data Analysis

Prior to analysis of the quantitative data collected from the groups through the VAs two categorization of the variables was done. The first categorization was to prepare for data entry by distinguish variables that had to be entered into global VSLA MIS and those which a separate data set was to be created. It should be noted that during data collection, the enumerators were trained on how different variables correlated to each other. Illogical responses were being flashed out or getting clarification on whether the assumed illogical data represented current performance of the groups. Such field cleaning represented a min-analysis and interpretation. An example of variables that were being checked for correlation and as field level analysis are;

➢ Questions 3.13, 3.19, 3.26 & 5.3. In case of a group reporting that the number of loans (Q3.19) is more than the number of members of the group (Q3.13), a response for Q5.3 was to be checked if the group is lending out to non-members. Again the response on Q3.27 was to give a picture if lending to outsiders did affect group share out at the end of the cycle. Such correlation of variables was giving a picture on learning question 1 (performance of groups after project phase out) and learning question 3 (trainings being provided by VAs after project phase)

The VSLA standard variables were therefore automatically being analyzed using the MIS. The other set of questions were entered and analyzed using excel. The second categorization was to map out which questions or variables in the data collection tool were responding to each of the three learning objective/questions. The data collected through VAs and Secretaries FGDs was analyzed based on thematic areas.

The study team also did conduct participatory analysis of impactful stories in the communities. This process was considered befitting the name "Good Enough Learning Pilot." During FGDs with VAs and Secretaries participants were being tasked to help the study team to identify the most impactful cases which were wealth documenting. The process provided an opportunity for participants to analyze success stories shared by their colleagues guided by questions in both VAs and secretaries FGD tools.

6.0   Study Findings

The first meetings held with VAs as described in section 5.3.2 above presented to the study team first set of results which were numbers of VSLAs and VAs existing in the study areas where projects had phased out. At the end of the study period it was established that data was collected from 2, 258 groups (see Table 4) representing 61% of expected group level data that should have been collected by the VAs. The VAs that participated in the FGDs represented 64% of all potential VAs.

Most CARE Malawi projects implementing VSLA depend on VAs in data collection from the groups. The same is true with other community activities which are implemented through community agents. *The inability to collect data from other groups which VAs had indicated they supervise during the mapping exercise gives lesson on how COs/Projects should be checking completeness (data is representing all the possible groups) of data collected by community agents.* If the

District	Participated	Expected	%
Dowa	422	425	99%
Lilongwe	1, 836	3, 294	56%
Totals	2,258	3,719	61%

Table 3 VSL Groups that Participated in the study

mapping exercise was not done, it would have been still an assumption that data was being collected from groups that currently exist.
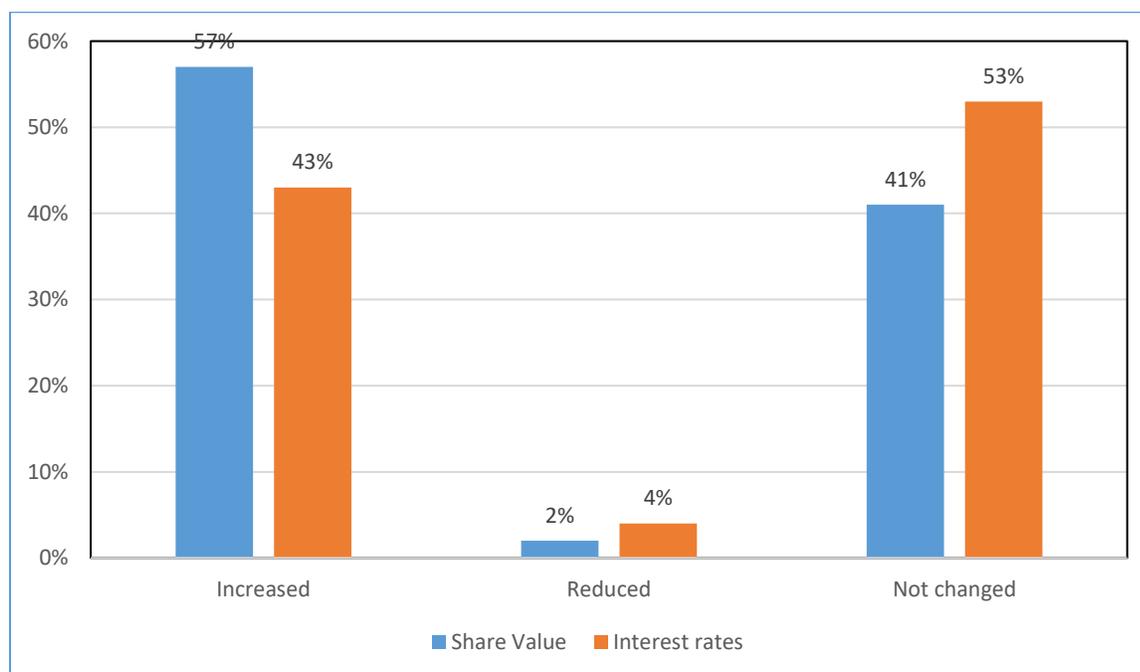
6.1 VSLAs Group Performance after Project Phase-Out
6.1.1 Financial Performance of VSLA groups after project phase out

In order to establish whether VSLA group's performance change after phase out of the project, a number of parameters were considered and the current financial performance of groups was critical area of assessment. The current financial performance of the groups was measured by looking at variety of financial indicators including level of savings, loan fund utilization, Portfolio at Risk (PAR), returns on savings and growth of share value.

Savings in the VSLA are done in form of shares and loans attract an **interest**. The study found out that more than half of the existing groups have increased their share value since they started as noted in figure 1. The average share value has increased from K50.00 to K200.00, however the share value has remained the same in 41% of the groups that participated in the study. The loans in the VSLAs have become more expensive than before with 43% of the groups increasing their **interest rates** from an average of 10% per month to 30%. The figure 1 also show that Interest rates have remained unchanged in 53% of the groups.

Figure 1: Change in Share Value and Interest rate

The increased share value represents a positive change financially among the group members as it means members are saving more. However the increased interest rate may be reducing the potential benefits from the savings. It was established that there is a growing myth among groups that increased interest rate will also mean groups will be making more money at the end of each saving cycle. Before projects phased out (according to the projects VSLA MIS 4 years ago) minimum savings per member was 7000.00MK (equivalent to 12US$) while the current minimum savings is 16, 200.00Mk (equivalent to 18US$).

Through this study, we have learnt that returns on savings decline, loan utilization rate and PAR increases as noted in figure 2. Before project phased out the **return on savings** was 50% but currently it is at 35%. On the other hand PAR has increased from 7.8% to 19.75%. PAR represent inability of members to repay their loans timely. The findings means that due to increased interest rates as noted in figure 1 members are failing to repay their loans when loans are due. The increased PAR can be one of the reasons why VSLAs after project phase out are not making high net profit (return on savings) than before. Similarly it has been established that project after phase out more VSLAs are **unable to share out** with 15% of groups unable to share out their proceeds at the end of a cycle, compared to only 1% that had problems with shareout during project implementation. Among the groups being supervised by the 167 VAs that participated in the VAs FGDs, 123 (Table 4) groups had failed to share out on time because some members had failed to repay their loans on time. At the end of each cycle members who have failed to repay their loans, the shares they have bought by then are deducted to cover their outstanding loans. However, this is only possible when the loan outstanding is less than money saved by a concerned member. When a group fails to share out because of outstanding loans, it means the loan value is higher than what the members concerned has saved with the group. This implies that in groups where VAs reported that they had failed to share out, loans were higher than the money saved through share purchasing.
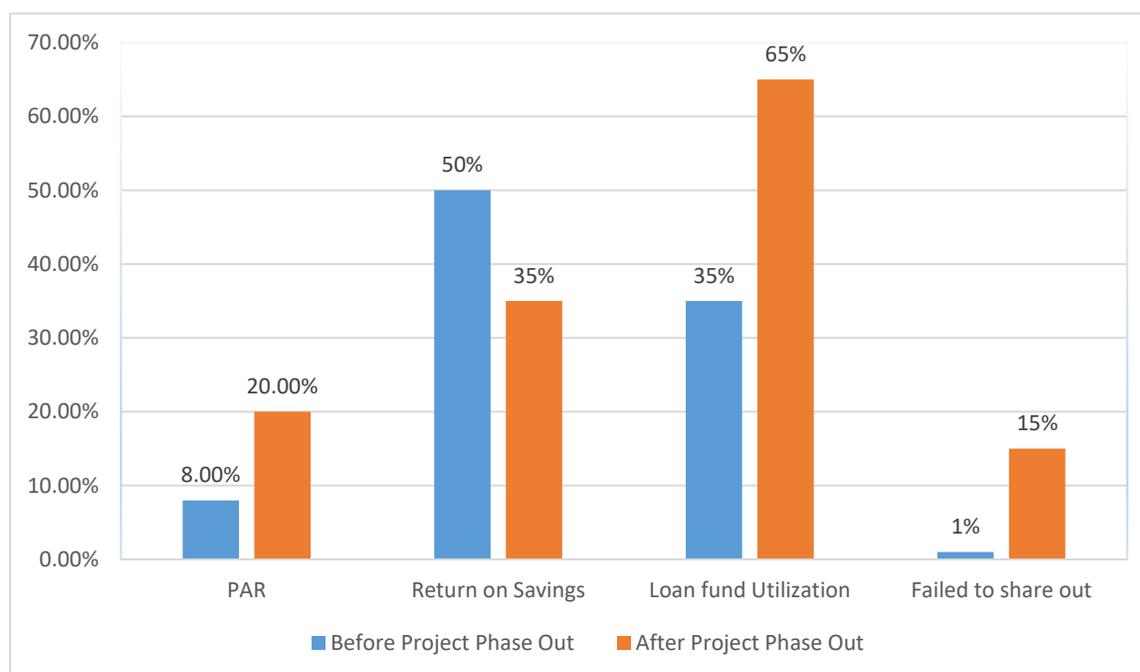
Table 4: Groups unable to share out due to loans

District	# of groups that failed to share out
Lilongwe	113
Dowa	10
Totals	**123**

Such findings call for more staff and Vas to spend more time with groups to make them understand the real implications of increasing interest rate without considering the performance of their economic activities. Figure 2 also shows that there is an increase in **loan fund utilization** (from 35.2% to 65%) which is a good development as it means increased access to loan services. Increased loan fund utilization is one of the things that projects or VSLA facilitating agencies need to enhance. However it is important to critically analyze if such an increase represent a positive change. The learning pilot found that one of the reasons why there was an increase in loan fund utilization was because some groups are forcing members to borrow and lending to outsiders. Forced borrowing and lending to non-members is likely to lead to default and failure to repay the loans timely as noted above.

It was encouraging that the Malawi Good Enough Learning Pilot found that maximum amount groups are able to share out has significantly increased to as much as 11 million kwacha (equivalent to 12, 500 US$). At individual level the maximum amount of a loan from the VSLAs has also increased to as high as 1.9 million Malawi Kwacha.
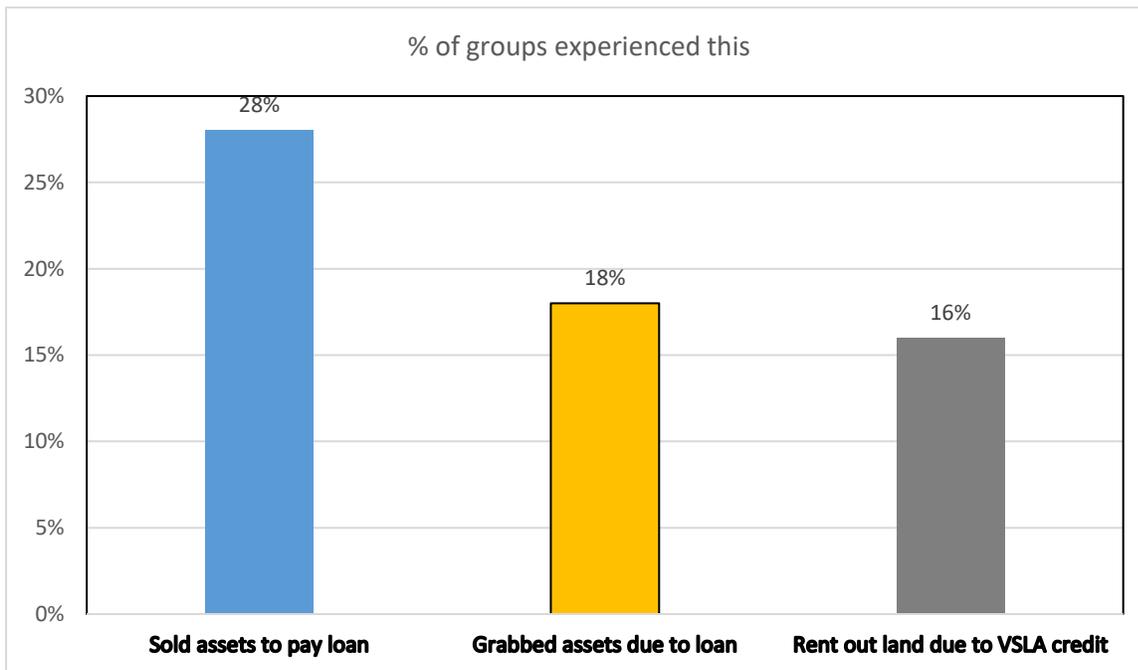
Figure 2: Comparing financial indicators

VSLAs are aimed at improving the well-being of the members among other through accumulation of assets particularly household assets. The assumption is that when members borrow money from the group and when they shared out they invest their money into assets. To assess performance of groups after projects phase out, the study investigated incidences of selling assets to repay loans, lending or selling land because of VSLA loans and groups grabbed assets of members because such members have failed to repay loans. Overall it has been learnt such incidences are increasing after project phase out. Table

Table 5: Groups with members who lost assets due to failure to repay loan

Description of negative experience on assets	Number of groups that reported experienced an incident
Some members had to sell assets to repay loan	411
Some members had to rent out or sell their land due to loans	200
Group grabbed assets of some people due to delayed loan repayment	255

During the study a lot of good positive stories were reported by many groups about the benefits members are gaining through their participation in VSLA intervention after projects phase out. These included building of houses, starting or expanding business ventures, procurement of assets, purchase of livestock etc. Non theless the picture depicted in table 6 above and figure 4 below still shows group financial performance after project phase out is that not all good.
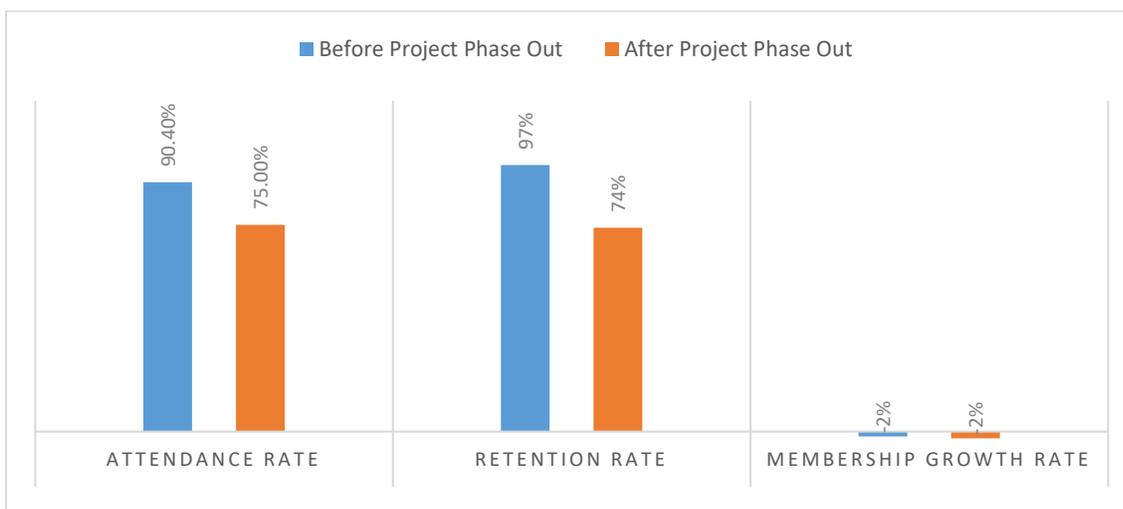
Figure 3: Proportion of groups with members whose assets were affected by loans

6.1.2 VSLA Members Satisfaction groups after project phase out

VSLA members' satisfaction is measured by looking at meetings attendance rate, retention rate of its members and membership growth rate. Comparing the average meetings attendance rate from the MIS files of the projects that phased out in the study areas, it was observed that the eagerness of members to attend meetings declined by 15.4% while retention of members in the groups also declined by 22.7%. Membership growth rate after project phased out was established to be at -2.4% as noted in the figure 4 below

Figure 4: Member Satisfaction level

6.1.3 Adherence to the VSLA Trained Methodology

The performance of VSL groups after project phase out was assessed based on the proportion of adherence to what the respective projects were promoting as well as the modifications the members had introduced after the project phase out.

This study has established that the majority of the groups continue to adhere to the VSLA principles and procedures which they were trained by CARE Malawi. Nonetheless there were a number of changes introduced by some groups to the methodology. Some of the modifications made have known negative implications while other modifications still require special analysis to establish if they add real value to group performance and overall benefits of members. Some changes groups have adopted are what CARE trainings had been discouraging members on. The common changes that were being discouraged during training but are now being practiced by few groups are as indicated in the table below.Table 6: Proportion of groups modifying the VSLA methodology

Modification to VSLA Methodology	Number of groups that adopted the change	% of those that adopted the change based on response rate to the question
Groups allowing members to borrow before finishing initial loan (Dual/multiple loan by members	226	15%
Groups lending to non-members	542	37%
Groups who are aware that some of their members belong to other groups (Dual membership)	510	35%

Apart from the above modifications which were tracked through Group Level data collection tool, the study also learnt of other changes to the methodology being practiced by very insignificant number of groups. These changes were identified during the VAs and secretaries FGDs. The modifications to the methodology are as outlined below;

> **Pompopompo** "**Now Now" loan facility:** This is a loan which is offered to members irrespective of previous loan and it is supposed to be repaid within a short period (by next groups meeting).
> **Lending social fund at an interest:** This is unlike the normal practice of using social fund for purposes of safety nets and being lent out without charging interest
> **Purchasing Shares at once in the cycle**: VSLA standard practice is that members save at every meeting through purchase of shares. However it was learnt that some groups will buy many shares at once at the beginning of the cycle and in their subsequent meeting, members do not save but only borrow and repay loans.
> **Compulsory loan disbursement**: The standard practice is for members to borrow based on their needs and limited to 3 times the amount saved by members. However it was learnt that in some groups, if there is cash (loan fund) in their box remaining after a meeting, those who have no loan are forced to borrow. It was learnt that is done to reduce risk of theft by keeping cash and to increase the amount groups share out (profit) at the end of the cycle.
> **Unlimited shares:** Some groups have decided to abandon share limit per meeting by allowing members to save as much they can afford at any meeting.
> **Unlimited loan amounts** or Loans of more than 3 times ones' shares value in the group. The CARE VSLA promoted methodology train the groups to limit member loans to 3 times ones total value of shares bought.

The study team had the opinion that some of the modifications being adopted by the groups are contributing to poor performance of such groups after project phase out. For example unrestricted loan amount increases risk of default or timely repayment of the loan. This should have contributed to increasing number of groups failing to share out when time is due because some members are failing repay their loans. The increased PAR may also be as a result of forcing members to borrow, lending non-members, and allowing dual loans or membership which increases level of members having excessive loan beyond their capacity to repay. It was also established that groups are adopting these changes from other groups which have been trained by other organizations and those that are self-forming.

6.2   VAs Sustainability
6.2.1   Drop-out rate of Village Agents after project phase out

In order to respond to learning question; "What proportion of trained VAs continue to be forming and training groups after project phase and what motivate them to continue rendering support to groups?" several parameters were investigated in this study and they include, number of VAs that were reported to have dropped out, the quality of the support being given to groups and the working relationship between VA and groups.

Reviewing reports of the projects that had phased out in the study area, it was established that a total of 318 VAs were trained. The study found out that a greater proportion of the VAs continue to support the groups as noted in figure 5. It was also learnt that 50% of the 19% that dropped out were replaced by the groups in consultations with their community leaders. The proportion of drop out is almost the same between female and male VAs as noted in table 8.
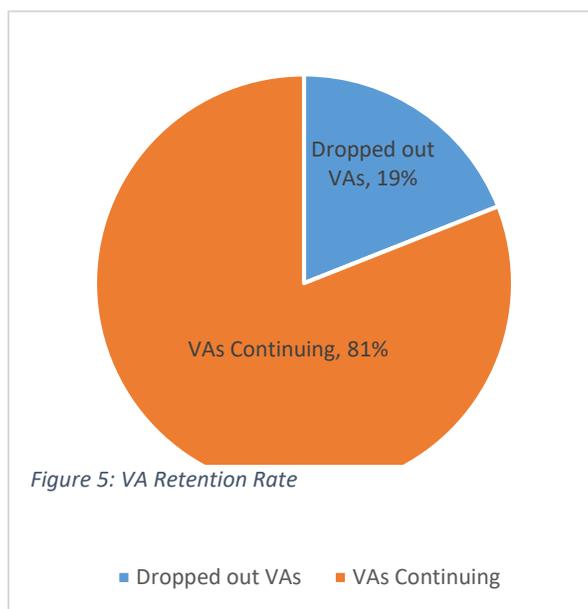
Figure 5: VA Retention Rate

■ Dropped out VAs   ■ VAs Continuing

Table 7: Number of VA that dropped-out

District	Female VAs	Male VAs	Total Drop out
Lilongwe	28	25	53
Dowa	3	3	6
Totals	28	31	59

A number of reasons were established why some of the VAs have stopped supporting groups. Some of the reasons gathered are as follows;

- Some VAs had developed a syndrome of borrowing money from several groups they supervise and when they fail to repay loans from multiple groups, they eventually stop working as VAs or the groups in coordination with community leaders would remove or stop recognizing them as VAs
- Some VAs particularly those that are not being paid anything by groups felt they didn't like to work as volunteers any more
- Some women VAs got divorced or married and left the area
- There are some VAs who got employed some where
- There are some VAs who misused funds from the groups and their working relationship with groups became sour. These are funds which VAs were mobilizing towards the purchase of a cloth used as uniform. The VA network made agreement with manufacturers to produce a cloth which was branded (The branding of the cloth include, names of TAs in the district where the VAs network is operational, I-LIFE logo. I-LIFE is the first project to facilitate formation of VSLAs at larger scale in Lilongwe and CARE logo. See picture/figures 6

Figure 6: VSLA members clad in branded cloth receives an envelope of her share out money from an MP who officiated the ceremony in TA Masumbankhunda in Lilongwe

Figure 7 Counting Money during share-out and Women putting on branded cloth

6.2.2 Quality of trainings/technical support VAs offer to groups after project phase out.

While most of the VAs are continuing to perform their duties, it was found out that the quality of trainings being offered to groups has gown down. Village agents especially those that were trained by CARE during project implementation demonstrated that they know and understand the training content of VSL methodology as they were able to mention all the topics/modules that are supposed to be covered during the training. VAs who were identified after project phase out had some gaps as they were not able to mention all the modules and clearly explain how each module is supposed to be covered. The frequency of visits of VAs to VSLAs has also decreased. The majority of the VAs visit groups to facilitate share out. The secretaries and VAs FGDs revealed that most VAs are not offering all the training modules to groups.

Both village agents and group secretaries reported that most of the groups are not able to share - out on their own because VAs are unwilling to train groups in share out module. *"As village agents share out is our pin code and we are not comfortable to train the groups because we will not be relevant any more once groups know how to share out,"* said one of the village agents in Masumba nkhunda

6.2.3 Caseload of VAs after project phase out

It was also established that overall the number of VSLAs in the communities has increased than it was before projects phase out as described in section 6.3. On the other hand the number of VSLAs which each VA is supervising has decreased. One of the reason why the caseload for VAs is decreasing despite

increasing numbers of VSLAs in communities is because some of the VSLAs are becoming independent and they don't need the services of Vas except during share out.

The study also found out that there are few VAs whose caseloads have kept on increasing after project phase out. Increased caseload for VAs is common among those who have extended their operation area beyond their communities. It was learn that some of such VAs had caseloads of more than 60 groups which is far much high than the recommended ratio for one to offer adequate/quality technical support.

6.2.4   Motivation by Vas for continued support to VSLAs

In the 10 FGDs held with VAs it was established that VAs continue to support groups even after project phase out for a number of reasons. The common motivating factors are;

- ➢ Some VAs are being paid by group on a monthly basis or occasionally.
- ➢ All VAs are paid or given a token of appreciation
- ➢ VAs are members of VSL groups and them too benefit from their participation through saving and loan and that alone is a motivating factor
- ➢ Some VAs consider VSLA as a development activities in their areas and they feel their development conscience drive them to support groups
- ➢ Being VAs raises their social profile and are given a certain respect. One VA was quoted as saying, "*I am now a famous person in this community because of being a VA. I am well known and respected than some Village Headmen. I feel proud that in many gatherings e.g funerals I am given a chair or mentioned in the protocol by the speeches of people. That alone is quite motivating than money*"
- ➢ The VA networks that have been established in some communities also encourage weak VAs to continue working.

Some of the above can be watched in the VAs video documentary clips which is part of the deliverables for Malawi Good Enough Learning Pilot.

Despite the fact that 81% of VAs continue to get motivated to continue supporting VSL groups, the VAs highlighted a number of challenges in their work. The commonly mentioned challenges VAs are facing are,

- ➢ Mobility problems particularly for VAs covering big areas.
- ➢ The coming in of other NGOs after CARE's projects phased out. The other organization influenced breaking up of old groups and new VAs are being identified by these organization
- ➢ The untrained VAs have capacity gaps which cannot be sufficiently addressed through fellow VAs
- ➢ Many groups are not motivated to be paying VAs because there is a wrong assumption that VAs are paid by organizations like CARE or they belong to CARE.

6.3   VSLA Multiplier Effect after Projects Phase Out
6.3.1   The study meaning of multiplier effect
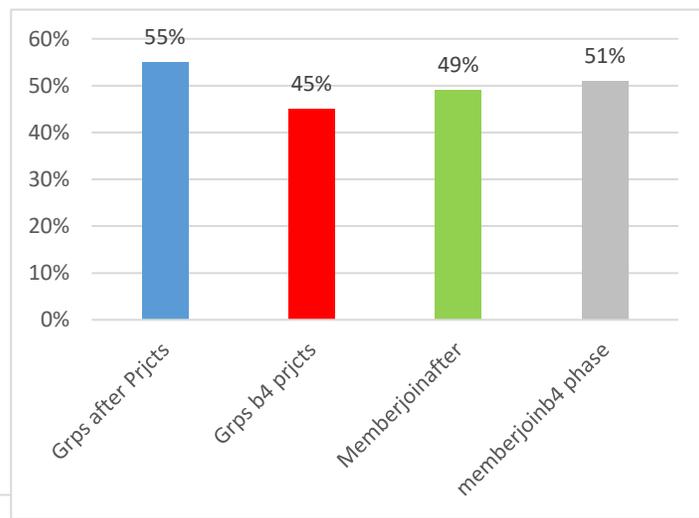
Different means of measuring VSLA multiplier effect were considered. During the analysis the study team looked into the option of establishing number of groups that were/are formed and trained out of each one group that was formed and trained prior to project phase out, comparing the ratio of groups and members that belonged to VSLAs during project implementation period and after project phase out. The other means of assessing magnitude of multiplier effect was to look at the difference in the

benefits/changes that VSLA members were experiencing during project time and after phase out. The other element that was considered was the magnitude of retaining the membership of the group.

6.3.2   How groups and membership has multiplied after project phase out

The study found out that for every one group that the project had left behind 2 more groups had emerged in the community. As a result of this trend it was learnt that 55% of the groups that participated in the study were formed after the CARE projects had phased out in the area. The projects that were being implemented in the study area were I-LIFE which phased out in 2009, SAVE-UP which finished in 2012 and WE-RISE which phased out in 2015. The 55% of the new groups were minus groups that may have been facilitated by other organization which started after CARE projects had phased out It must also be reported that it was difficult to establish how many of the groups formed after CARE by VAs trained during our project implementation were also falling under the portfolio of organizations that implemented projects with VSLA component in the study area.

As noted in figure 8 the 49% of VSLA members did join the groups after the CARE projects in the study area had already phased out. On average 10 people from each group had been with the groups since the group begun. The trend of group formation and training has been diminishing over the years as noted that only 6% of the groups which took part in the survey were formed in less than a year time. There is a strong evidence of VSLA sustainability as some groups which were formed 10 years ago are still existing. 52% of the groups where data was collected were formed between 4 and 9 years ago. Figure 9 give the impression that the decline in groups being formed is because of saturation of groups in the areas where village agents are working.

Figure 8 Grps and Members b4 &after projects phase out
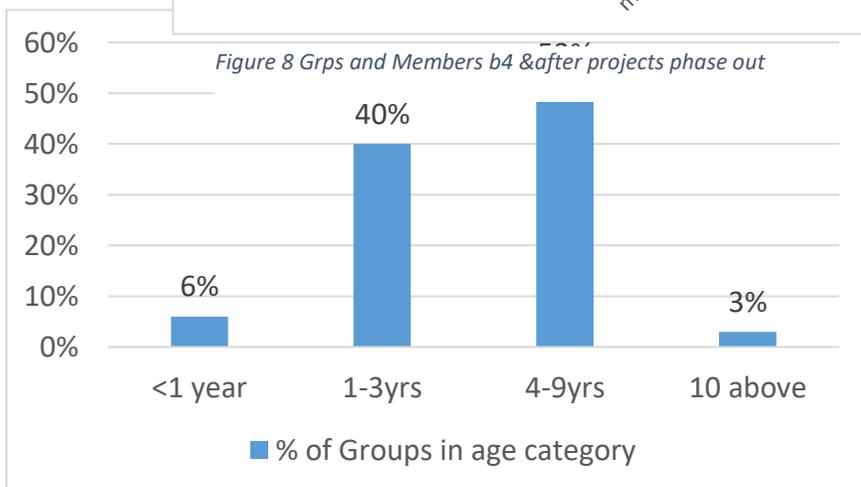
Figure 9: Age category of groups that participated in the survey

6.3.3   Sustainability of VSLAs Outcomes and Impact
6.3.3.1 Change in Livelihood strategies and Assets after project phase out
The outcomes and Impact of VSLA participation have kept on being enjoyed by the members in the study area. Many life transformational stories were gathered during this study. As explained above, good enough impact stories were identified. Some of VSLA members who VAs and secretaries indicated them as having significant change stories were followed. Human interest stories were documented (Annex 9.5) and video clips produced.

It was also found that many VSL members have been starting and scaling their small business as a result of VSLA. This study found out that 42% of VSLA members have learnt business skills and currently involved in various Income Generating Activities (IGAs) like selling second hand clothes (Kaunjika), and oxcarts for transportation business. It was also noted that 66% of VSLA members doing businesses had started their businesses after joining VSLA.

VSL has also helped to boost agriculture production and VSL money is used to buy farm inputs, land, hired labor and other related cost. *"With money from VSL farming has been made simple and profitable"* said Christopher Masese. The majority of VSL members (36.6% I-LIFE evaluation report) during project were doing baking and selling flitters as a business and very few individuals were involved in bigger businesses like selling second hand clothes and oxcart transportation business which was regarded as men's business as the case is now. Some VSL members have bought motorcycles, build good iron roofed houses for business as well as residence. They have opened shops/groceries growing from selling tomatoes and fish. *"After I joined VSL in 2002 I borrowed money from VSL group and started my first business of selling tomatoes and fish (Usipa) but the business have now grown to a grocery and I have built a good house and bought a pick up vehicle."* Said Virginia Bowazi. Details case studies have been attached to the report.

6.3.3.2 Performance of Add-On (Status of Linkages after project phase out)
CARE has been promoting a number of Add Ons to VSLA intervention in response to noted gaps among groups and in accordance to Financial Inclusion Strategy for the Malawi government. Among these add on are bank linkage, mobile money promotion and integration of gender in VSLAs activities

6.3.3.2.1 The state of Bank Linkage after project phase out.
A total of 311 groups were reported have been linked to the bank and in Lilongwe and Dowa (ANCP Evaluations report) but the survey found that only 26 groups in the study are had money in their bank account or were e still working with bank. Only 9 groups reported that they had borrowed money from the bank. The maximum amount of money ever borrowed from a bank by the 9 groups was 900, 000.00MK. On the other hand the maximum amount of loan gotten from the groups by the individual members was reported to be 3.5 million. Comparatively with the average membership of 18 people in VSLAs in the study area, the maximum borrowed money from the bank would mean 50, 000.00 which lower than what member can find within their groups.

While the study area may not have covered all the areas where the linked was promoted the reported figures of groups having a working relationship with Formal Finanicial Service Providers (FFSP) was too long. SAVE project in Lilongwe also piloted bank linkage before ANCP hence the expectation was that groups with bank accounts would be high. When asked if the groups had an interest to work with banks in future 26% showed interest. These findings shows that the relationship between groups and banks don't improve after project phase out.

6.3.3.2.2 The state of Mobilie Money Operators linkage after project phase out:

The study revealed that only 57 village agents had a mobile money account and 35 village agents had transacted on their account in the past three month. 4% of the groups were reported to be liked (have group mobile money account) to mobile money but only 25% of those with account had money in their mobile money accounts. Among those that had money in their account 8% had more than 50, 000.00MK in their account. The maximum amount held in mobile money account was found out to be 250, 000.00MK. Comparatively mobile money had better continuity as compared to banks. It was also established that 86% of members of VSLAs has have mobile phones which 52% were bought after joining VSLAs.

6.3.3.3 Organizations operating in the study area
After CARE project phased out other organizations like Microloan, CUMO, COMSIP, LHEMA, Aid for trade and Hope international were reported to have worked in the study areas. The coming of these organizations largely negatively affected the performance of the village agents and groups. It was reported that some of these organizations had a very different approach as they were working with groups. Groups were advised to start saving equal amounts with following the share system, group members were being advised to borrow more to get more profits as the interest earned will be for the member who borrowed the money.

6.3.3.4 Gender based Violence
The study also revealed that as women are getting economically empowered and exposed to know and understand their rights, issues of gender-based violence and abuse are also becoming rampant in the communities. VSL members reported that some women are cheating their spouses on the amount they get during share out and the amount they borrow from the group while it's their spouses who are supporting them with money to save. Some men also send their spouses to borrow money from the group and they fail to support the wife to pay back the loan. All these are the source of GBV. 9% (126) had indicated that some members of their groups have had marital conflicts as a result of participation in VSLA. The existence of GVB as result of economic empowerment was one the findings which stakeholder validated and requested CARE to support them on how to integrate gender in VSLA implementation

7.0   Use of Findings and Dissemination
The Good Enough learning pilot preliminary findings were shared with government staff and other stakeholders through validation workshops which were held in the two districts and that was highly appreciated by government at both district level and national level The findings will also be used by CARE Malawi and stakeholders in different ways as listed below;
  ➢ Improve future program designs in areas where CARE has not worked before and areas where CARE wants to work with already existing VSLAs
  ➢ Improving VAs training manuals and approach to include modules on how VAs can work after project phase out on their own and how they can collaborate with organizations working in the respective areas after project phase out.
  ➢ Incorporate the pros and cons of medication to the VSLA Methodology. This could include carrying out rigorous analysis of the implications of different modifications being introduced to the standard methodology.
  ➢ Develop strategies to improve quality of data being collected by projects through community agents such as VAs, Lead Farmers, Farmer Field Trainers, Nutrition Promoters and CARE groups
  ➢ Consider carrying out post project evaluation to effectively assess sustainability of programs.

➢ The identified impact stories that have not been yet documented will still be followed up as CARE Malawi intends to develop materials to be part of the activities and main event celebrating that the organization been serving Malawian for the past 20 years.

8.0   Conclusion

In conclusion, this study has established that VAs continue to support groups after project phase out but the quality of trainings and other technical support decline after project phase out. It has also been found out that while some financial and group performance indicators keep on being maintained after project phase out, the overall group performance will general diminish with time and changes in the environment. VSLA program has clearly shown that it one of the interventions that has a very strong multiplier effect and sustainable in the community.

9.0   Recommendation for future learning pilots like Good Enough
➢ There is need for enough time and resources for effective implementation mainly for staff time and operations.
➢ There is need to engage an independent consultant to lead the process.
➢ Within the period of implementing learning, COs under that cohort should be connected to learn from each other

10.0   Appendix

10.1   Data Mapping Matrix

Research Question (Area)	What else? (Sub Questions)	Available data	Additional data	How do we get it

What is the magnitude (%) of VSLA multiplier effect on membership, groups and outcomes arising from VSLA participation after a project has phased out?	• Groups after project
	• Membership in groups after project
	• Members in old groups
	• New members in old groups
	• Dual/multiple membership
	• Identify changes 1. Houses 2.Livestock 3. Land 4. IGAs/Business 5. Add on activities 6. Case/success stories
		• MIS Data
		• Project Reports
		• Case studies
		• Staff
		• List of VAs
			• Phase out data will be needed
			•
				• Mapping
				  1. Meetings VAs to map out group in their areas & where
				  2. Radio announcement on days & venues of first meetings with VAs to have a picture of # of groups in each TA/Project area
				  3. Meet extension staff to mobilize VAs
				  4. Project staff to provide information on their areas
				  5. GVHs
				• Review secondary data
				• Identify enumerators (VAs, hired)
				• Adapt tools
				• Orientation

Do VSLA group performance (using indicators tracked in VSLA MIS) change (positive or negative) after project phase out?	• CARE direct implementation & Sub grantees • Savings • Satisfaction • PAR • Loan size & # • Loan utilization • Modifications done • Challenges • Case/success stories	As above	As above	As above
What proportion of trained Village agents continue forming and training groups after project phase out and	• Available VAs • How many trained by CARE & others	As above	As above	As above

Research Question (Area)	What else? (Sub Questions)	Available data	Additional data	How do we get it
what motivate them to continue rendering services in their communities?	• How many started after project phase out, and how they were selected • # of groups formed after project phase out by each • Current motivation factors • Share-out module • Modifications initiated • VA multiple membership • # of VHs covered (TAs) • Roles being played • Clusters			

10.2   Group VSLA Data Collection Tool

1   Group Identification

Name of VSL Group		Name of VH	
Name of GVH		Name of the TA	
District		Date of Data Collection	
Data Collected by Who		Phone Number of three members	

2   Group Historical Background

Year the group was formed	
Date group started training (if they remember)	
Group trained by	1. CARE Staff 2. VA (name of VA) 3. Started on its own

3.   Financial and Group performance

3.1.   Name of the group when it first started (First year) _____

3.2.   How many people were in the group in their first year of operation_____

3.3.   Was the group formed during project implementation or after CARE left _____

3.4.   Group number assigned in the year formed if formed before CARE left ____

3.5.   Name of CARE project which facilitated the formation of the group _____

3.6.   When did the CARE project came to an end in the area _____

3.7.   How many members are still in the group who were there in year one of the group _____

3.8.   How many members joined the group after CARE had already left the area _____

3.9.   Date savings started, current cycle   _____

3.10.   Number of members when savings started (this cycle) _____

3.11.   Savings re-invested at the start of this cycle _____

3.12.   Value of property at the start of this cycle _____

3.13.   Number of registered members now _____-

3.14.   Number of women member in the group this cycle _____

3.15.   Number of members attending meeting   _____

3.16.   Dropouts since start of this cycle: _____

3.17.   Value of savings/shares this cycle (Minus interest):   _____

3.18.   Value of loans outstanding: _____

3.19.   Number of members with loans outstanding: _____

3.20.   Unpaid balance of late loans (more than three months)   _____

3.21.   Write off amount of loans this cycle _____

3.22.   Cash on hand or in the box   _____

3.23.   Cash in insurance/social fund: _____

3.24.   Value of property now: _____

3.25.   External Debts: _____

3.26.   Has the group ever failed to share out due to late payment of loans _____

3.27.   What is the largest amount the group has ever shared out _____

3.28.   What has been the highest amount ever borrowed by a member in the group____

3.29.   What has been the lowest amount ever borrowed by a member in the group____

3.30.   What is the current share value _____

3.31.   What was the share value in the first year of the group _____

3.32.   What is the interest charged on loans _____

3.33.   What was the interest rate in the first year of the group _____

4. *VSLA benefits*

4.1.1.   In this group what is biggest asset ever bought by VSLA member with VSL money
           _____
4.1.2.   What was the value of that asset _____
4.1.3.   When was this asset bought _____
4.1.4.   How many people are doing businesses currently in this group _____
4.1.5.   How many people were not doing businesses before joining VSL in group _____

5. VSL Group Meetings procedures
5.1.   How many times are disbursed to member in a month in your group_____
5.2.   Are members allowed to borrow money before they finish repaying current loan _____
5.3.   Are non-members allowed to borrow from the group_____
5.4.   Do you have members who belong to more than one group_____
5.5.   Can your group manage to share out on your own without any external support (VA)___

6. *Linkage to Formal Financial Services*

6.1. *Linkage to Bank*

6.1.1. Are you saving with a bank as a group
6.1.2. If yes, how much of the ground fund are in the bank ____
6.1.3. If no, are you interested to save your group money at the bank _____
6.1.4. Has your group ever borrowed money from the bank ____
6.1.5. If yes how much _____ and when _____
6.1.6. Are you currently having loan from the bank
6.1.7. If yes, how much did you borrow ____
6.1.8. If yes how much is the interest for the bank loan

6.2. *Linkage to Micro Finance Institution*

6.2.1. Has your group ever borrowed money from the micro finance organization (Micro Loan, FINCA, WealthNet, CUMO, PRIDE Africa/MW ____
6.2.2. If yes how much _____ and when _____
6.2.3. Are currently having a loan from the a Micro Finance Institution_____
6.2.4. If yes, how much did you borrow ____
6.2.5. If yes how much is the interest for this loan

6.3. *Linkage to Mobile Money*

6.3.1. How many people in this group have a mobile phone? _____
6.3.2. How many bought the phone after joining VSL _____
6.3.3. How many members who have phones are registered with Airtel Money ____
6.3.4. How many members who have phones are registered with TNM Mpamba____
6.3.5. Are you registered as group with Airtel Money_____
6.3.6. Are you registered as group with TNM Mpamba _____
6.3.7. If group is registered for Airtel Money, how much is currently have in your account
6.3.8. If yes, to mpamba how much do currently have in your mobile money group account ___

7 *Challenges being faced by participants*

7.1.1. Do you have members in this group who have sold their productive assets in order to repay their loan _____
7.1.2. If yes, how many members have sold assets to repay a loan _____
7.1.3. Has you group ever grabbed property of a member who failed to pay back a loan _____
7.1.4. If yes how many people have had their assets confiscated due to failure to pay loan____
7.1.5. Do you have some members in this groups who had had marital conflicts as a result of their participation in the VSAL _____
7.1.6. If yes, how many _____
7.1.7. Do you have members in this group who once rent out their piece of land in order to repay loan____
7.1.8. If yes, how many _____
7.1.9. Has it ever happened that money from your cash box was stolen? _____
7.1.10. If yes how much was stolen? _____
7.1.11. Did you know who stole your money _____
7.1.12. Was the thief caught or not _____
7.1.13. Was the thief a relation to a VSL member or not? _____

10.3   VA FGD Data Collection Guide *"Good Enough Learning Pilot"*

1   Control Panel Identification

Venue of FGD		Name of the TA	
Number of VAs present		District	
Date of the interview			

2   Respondents (VAs) History

List the year each member became a VA					
How many of them were trained as VAs by	CARE Staff		Other NGOs		Not formally Trained
List names of CARE projects during which VAs were trained and how many under each project					
Number of male VAs present at the meeting		Number of female VAs present at the meeting			

1.   Case Load and Groups Performance

1.1.   How many groups each VA present is supervising I____I I____I I____I I I____I I I____I I I____I I I____I I____I I I___I I I___I I I___I I I___I I I___I I I___I I I___I I I___I I I___I I I___I I I___I I I___I

1.2.   Overall has the number of groups each VA is supervising increased or decreased in the past two years and why?
_____
_____

1.3.   How many VAs in your area stopped working as VAs since VSLA was introduced in your area?
Total_____ Male _____ Female

1.4.   What are the reasons for these people to stop working as VAs?
_____
_____

1.5.   Have these VAs been replaced or not, if yes how & how many?
_____

1.6.   Has any of your groups ever failed to share out due to late payment of loans, If yes how many VAs _____ and How many groups each VA _____

1.7.	What principle is used in setting share value among your groups

_____

1.8.	What principle is used in setting interest rates for your groups _____

_____

1.9.	Can you describe a typical meeting procedure for your groups (note roles and sequence of events etc) (Tafotokozani m'mene mumayendetsera msokhano wanu wa gulu la kusunga ndi kubwereketsa (Banki M'khonde kuchokera potsagulira mpaka kutseka kwa msokhano)

_____

_____
_____
_____
_____
_____

1.10.	In the description above, has anything changed or it's as you were trained, if there are changes describe the changes? (M'mene mwafotokozeramu, kodi pali kusitha kulikonse komwe munapanga poyerekeza ndi momwe munaphunzitsidwira, ngati pali kusitha, munasitha chiyani pa dongosolo la msonkhano wanu _____

_____
_____

1.11.	Are groups paying you for supporting them, or how do they show their token of appreciation?

_____
_____

1.12.	Can you list all the training modules you offer to your groups?

_____
_____
_____

1.13.	Which one of these modules is difficult to offer and why?

_____
_____
_____

1.14.	Why is it that most groups are unable to share out on their own and are you happy with this? (Chifukwa chiyani magulu ambiri santha kugawana paokha, ndipo kodi inu ndi okondwa ndizimenezi?)

_____
_____
_____
_____
_____
_____
_____

2. Success Stories

2.1.1.	Among your group members, do you know anyone who was featured in CARE reports as case study or success story _____, if yes how may _____

2.1.2. What do you consider as major successes of VSLA participation among the members?

_____
_____

2.1.3. Do you have a unique case (big changes not necessary big assets) in your respective groups which you would wish documented? This must be a change that can be attributed to VSLA? _____ (how many) _____

2.1.4. If yes to above please describe this case. Let participants agree the top two cases based on what has been shared. (Who, What, How, When & Why)

_____
_____
_____
_____

3. Mapping Organizations Involved in VSLA Implementation

3.1. Can you mention the organizations that are implementing VSLA interventions currently in area and for one state when they started working in your area

_____
_____

3.2. How has the coming in of these organization helped improve your work as VAs?

_____

3.3. How has the coming in of these organizations worked to your disadvantage as VAs?

_____

4. Linkage to Formal Financial Services

4.1. Linkage to Bank

4.1.1. Were some of the groups you supervise liked to banks, how many were linked? _____

4.1.2. Which banks were they linked to and how many to each _____

4.1.3. Do you have groups that are still transacting with the banks, how many? _____

4.1.4. How is the working relationship between groups and banks

_____
_____
_____

4.1.5. Can you describe the linkage between groups and banks benefiting groups or banks or both, Why do you think so? _____
_____
_____

4.1.6. What are the main challenges groups have faced when linked with the bank

_____
_____
_____
_____

4.1.7. How many of you as VAs have account with banks

4.1.8. Those with accounts, how many have had transactions with your bank in the last 3 months? ____

4.2. **Linkage to Mobile Money Network Operators**

4.2.1. Were some of the groups you supervise liked to MMNOs, how many were linked? _____

4.2.2. Which MMNOs were they linked to and how many to each_____

4.2.3. Do you have groups that are still transacting with MNNOs, how many? _____

4.2.4. How is the working relationship between groups and MNNOs

_____
_____

4.2.5. Can you describe the linkage between groups and MMNOs benefiting groups or MMNOs or both, Why do you think so?

_____
_____

4.2.6. What are the main challenges groups have faced when linked with the MMNOs

_____
_____
_____

4.2.7. How many of you as VAs have accounts with MMNOs & which MMNO_____

4.2.8. Those with accounts, how many have had transactions with your MMNO in the last 3 months? __

5. **Challenges being faced by Groups and VAs**

5.1. What challenges do you currently face as VAs in carrying your work?

_____
_____
_____

5.2. Which of these challenges were still faced when CARE was still working in your area

_____
_____

5.3. What are the common challenges facing your groups and members _____

_____
_____

5.4. Among the challenges being faced by groups, which ones do you consider to be as a result of poor quality of training or knowledge among members and why do you think so

_____
_____

5.5. Can you share the common marital conflicts among members of VSLA which come as a result of their participation in the VSAL _____

_____

5.6. What type of interventions would you recommend to be introduced to your groups in older to address the challenges mentioned? _____

_____

Thanks Very Much for Your Time and Contributions

10.4   Secretaries FGD Data Collection Guide *"Good   Enough Learning Pilot"*

1   Control Panel Identification

Venue of FGD		Name of the TA	
Number of Secretaries present		District	
Date of the interview		RAs:	

1. Groups Performance and Relationship with VAs

1.1.   Can you describe a typical meeting procedure for your groups (note roles and sequence of events etc) (Tafotokozani m'mene mumayendetsera msokhano wanu wa gulu la kusunga ndi kubwereketsa (Banki M'khonde kuchokera potsagulira mpaka kutseka kwa msokhano)
_____ _

1.2.   In the description above, has anything changed or it's as you were trained, if there are changes describe the changes? (M'mene mwafotokozeramu, kodi pali kusitha kulikonse komwe munapanga poyerekeza ndi momwe munaphunzitsidwira, ngati pali kusitha, munasitha chiyani pa dongosolo la msonkhano wanu) _____
_____

1.3.   What principle is used in setting share value among your groups (Ndizinthu ziti zomwe mumayang'anira pofuna kupanga mtengo wa share wabwino pagulu la kusunga ndikubwereketsa)
_____
_____

1.4.   What principle is used in setting interest rates for your groups (Ndizinthu ziti zomwe mumayang'anira pofuna kupanga mtengo wa share wabwino pagulu la kusunga ndikubwereketsa)
_____

1.5.   How many of your groups can share out accurately without the support of a VA or any external person (Kodi ndi magulu angati mwa magulu anu omwe angathe kugawana ndalama molondora popanda kulakwitsa powerengera ndalama zoti aliyese atenge malingana ndi ma share omwe anasonkha) _____

1.6.   Why is it that most groups are unable to share out on their own and are you happy with this? (Chifukwa chiyani magulu ambiri santha kugawana paokha, ndipo kodi inu ndi okondwa ndizimenezi?)   _____
_____

1.7.   Among you, how many have had VAs visiting them in the last 3 months and what was he/she doing in your group? (Mwainu ndi angati omwe mumiyezi itatu yapitayi alangizi anabwere kugulu lanu ndipo amadzagwira ntchito yanji?)
_____
_____

1.8. Generally how often do VAs visit your groups and mostly doing what?_____
(Koma nthawi zambiri a alangizi a kumudzi (VA) amayendera magulu pakapita nthawi yayitali bwanji?) _____

1.9. Do you invite VAs to your groups or they come on their own, if you invite them, what are the reasons of inviting them? (Kodi mumachita kuwayitana alangizi a kumudzi ku magulu anu kapena amabwera okha, ngati mumawayitana, nthawi zambiri mumawaitana kuti adzatani?)

_____
_____

1.10. Do you pay VAs for their support to your groups? (Kodi mumawalipira alangizi a kumudzi akakuthandizani kumagulua anu?) _____

1.11. Is the payment in cash or in kind (Mumawalipira ndalama kapena zinthu zina) _____

1.12. Who determines the amount of payment to VAs (cash or in kind) _____

1.13. Can each one of you mention the lowest and highest amount you paid a VA and how many times have you done so? _____

_____

1.14. What do members say about payment to VAs _____

_____

1.15. What do your members from your groups say about the advantages and disadvantage of VAs to groups?

_____
_____
_____

2. Success Stories

2.1.1. Among your group members, do you know anyone who was featured in CARE reports as case study or success story _____, if yes is the person still in area _____

2.1.2. What do you consider as major successes of VSLA participation among the members?

_____
_____

2.1.3. Do you have a unique case (big changes not necessary big assets) in your respective groups which you would wish documented? This must be a change that can be attributed to VSLA? _____ (how many) _____

2.1.4. If yes to above please describe this case. (**Note to facilitator:** Let participants agree the top two cases based on what has been shared). (Who, What, How, When & Why)

_____
_____
_____

3. *Linkage to Formal Financial Services*

3.1. *Linkage to Bank*

3.1.1. How many of your groups were liked to banks? _____

3.1.2. Which banks were they linked to and how many to each _____

3.1.3. Was the linkages as a result of your groups interest or because you were told?

_____
_____
_____

3.1.4. Can you describe the linkage between groups and banks benefiting groups or banks or both, why do you think so? _____
_____
_____

3.1.5. What are the main challenges groups have faced when linked with the bank

_____
_____

3.2. Linkage to Mobile Money Network Operators

3.2.1. How many of your groups were linked to MMNO? _____
3.2.2. Which MMNOs were you linked to and how many to each _____
_____

3.2.3. How is the working relationship between groups and MNNOs _____
_____
_____

3.2.4. Can you describe the linkage between groups and MMNOs benefiting groups or MMNOs or both, Why do you think so? _____
_____

3.2.5. What are the main challenges groups have faced when linked with the MMNOs _____
_____
_____
_____
_____

4. Challenges being faced by Groups and VAs

4.1. What are the common challenges facing your groups and members

_____
_____

4.2. Among the challenges being faced by groups, which ones do you consider to be as a result of poor quality of training or knowledge among members and why do you think so

_____
_____
_____

4.3. Can you share the common marital conflicts among members of VSLA which come as a result of their participation in the VSAL

_____
_____
_____

4.4. What type of interventions would you recommend to be introduced to your groups in older to address the challenges mentioned?

_____
_____

Thanks Very Much for Your Time and Contributions

10.5   <u>Case studies</u>
           Sent in separate folder
10.6   <u>Video clips</u>
11.0   **Sent in separate folder**