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The U.S. Government's Global Hunger & Food Security Initiative



GENDER ASSESSMENT OF WOMEN PARTICIPATION IN VILLAGE SAVINGS AND LOANS ASSOCIATIONS (VSLAs):

A STUDY ON RURAL WOMEN IN VSLAS IN GHANA'S NORTHERN AND UPPER EAST REGIONS

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USAID|GHANA AGREEMENT OFFICER'S
REPRESENTATIVE (AOR): PEARL ACKAH

CHIEF OF PARTY (COP): CHRISTEL TSHIKUDI

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Abbreviations

ADVANCE	Agricultural Development and Value Chain Enhancement
FI	Financial Institution
FGD	Focus Group Discussion
FTF	Feed the Future
GAP	Good Agricultural Practices
IGA	Income-Generating Activity
KII	Key Informant Interview
MOFA	Ministry of Food and Agriculture
NGO	Non-Governmental Organization
OB	Outgrower Business
OG	Outgrower
USAID	United States Agency for International Development
VA	Village Agent
VSLA	Village Savings and Loan Association
WEAI	Women's Empowerment in Agriculture Index

Executive Summary

The United States Agency for International Development (USAID)-funded Feed the Future Agricultural Development and Value Chain Enhancement project (FTF ADVANCE II) supports the scaling up of agricultural investments to improve the competitiveness of the maize, rice, and soybean value chains in Ghana. The project creates sustainable opportunities for women and female youth along targeted value chains and identifies and addresses gender inequality with public and private sector awareness building to promote gender equity. The project's village savings and loan association (VSLA) activity is an important vehicle for women to actively participate in the project and gain access to knowledge, skills, and other productive resources. This gender study seeks to:

- Understand how FTF ADVANCE II's VSLAs impact opportunities for rural women and female youth in agriculture production
- Assess opportunities for VSLAs to promote market engagement or inclusion beyond production for rural women and female youth using the project's outgrower business model and networks

The research team carried out the study in Ghana's Upper East and Northern regions, capturing information through a review of relevant internal documents, consultations with project staff, key informant interviews with relevant stakeholders, and focus group discussions with female VSLA members under and over 30 years of age.

Study results show that both younger and older women successfully expanded their on-and off-farm productive activities as a result of VSLA membership, and that VSLAs serve as an effective platform for members to access diverse market system stakeholders. Relationships developed through VSLA membership appear to positively impact women's confidence building business opportunities. Key findings include:

- Access to cash enables women to improve their farming practices.
- VSLA membership expands production opportunities for women of all ages.
- Women have broader access to information and services.
- Market system stakeholders are motivated to work with female VSLA members.
- Women VSLA members, particularly youth, are increasingly engaging in beyond production activities.
- Women group members are sharing best practices and other information.
- OB networks have a role to play in VSLA sustainability.

VSLA participation significantly impacts women's lives. Ensuring that VSLA groups operate effectively going forward will allow women to continue to improve their economic security. Recommendations to continue supporting women VSLA members include:

- Provide support for wet and dry season livelihoods.
- Encourage service providers to enhance wet season products and develop dry season products.
- Introduce other training topics relevant for women VSLA members.
- Continue to support existing VSLAs and consider creating new ones.
- Support the relationship between VSLAs and outgrower business networks.
- Use the project's monitoring, evaluation and learning system to capture in-depth data on women VSLA members' income and expenditures.
- Ensure youth participation in VSLAs.

I. Introduction

The USAID-funded Feed the Future Agricultural Development and Value Chain Enhancement project (FTF ADVANCE II) supports the scaling up of agricultural investments to improve the competitiveness of the maize, rice, and soybean value chains in Ghana. The project adopts a facilitative value chain approach, where smallholder farmers are linked to markets, finance, inputs, equipment, and information through larger commercial farmers and traders who have the capacity and incentive to invest in smallholder production. These linkages build the capacity of smallholder farmers to increase the efficiency of their farm businesses by adopting improved production and post-harvest handling practices.

The project has four main objectives:

- Increase agricultural productivity in maize and soybean value chains
- Increase adoption of agricultural technology
- Increase market linkages
- Strengthen local capacity for advocacy and development

One of the project's approaches is to create sustainable opportunities for women and female youth along targeted value chains, as well as to identify and address gender inequality with public and private sector awareness building and thus promote gender equity. The project's VSLA activity aims to remove some of the financial burden from outgrower businesses (OBs) and serve as an important vehicle for women to actively participate in the project and gain access to knowledge, skills, and other productive resources. The research team designed this study to assess the wider impact of project activities targeting women VSLA members above and below 30 years of age to increase their access to farm productive resources and more broadly increase their inclusion in agriculture's market system.

2. Methodology

The study's objectives and expected outcomes were to:

- Understand how FTF ADVANCE II's VSLAs impact opportunities for rural women and youth in agriculture production
- Assess opportunities for VSLAs to promote market engagement or inclusion beyond production for rural women and youth using the project's OB model and networks.

The study was a fully qualitative assessment. Project monitoring and other assessments regularly capture quantitative data about VSLA members and OBs, and other past studies extensively covered the project's impact on the domains of the Women's Empowerment in Agriculture Index (WEAI). The VSLA leaning study completed in 2019 confirmed that VSLA membership increases the agency of women members and encourages them to be more socially and economically active. For the purposes of this assessment, the team primarily focused on economic opportunities.

Outgrower Business Model

The outgrower business (OB), an individual enterprise, builds relationships with public and private sector actors to provide services to smallholder farmers (also called outgrowers). Smallholder farmers are therefore able to access agricultural information, financial services, inputs, extension services, and markets. The OB operates at the village level and serves as a link between farmers and service providers, while also providing services based on his/her equipment and knowledge.

2.1 Study Approach

The study took place between January 8–17, 2020, in Ghana’s Upper East and Northern regions, two of the FTF ADVANCE II’s three target zones. Gender norms in the Northern region are more traditional and conservative, while the Upper East and Upper West regions tend to be more open to women taking part in commercial activities. The project selected the two regions to investigate any regional differences in how women perform in VSLAs. The research team included independent consultant Michelle Stern and FTF ADVANCE II gender and youth specialist, Abdul Rashid Alhassan. Monitoring and evaluation manager Eric Sunu joined the team in the Upper East region. The research team held key informant interviews (KIIs) in English. Project staff or community members provided translation for focus group discussions (FGDs). The chief of party provided oversight and logistical support. Information that contributed to the study included:

- A review of relevant internal documents (see Annex 3 for a full list)
- Consultations with key FTF ADVANCE II technical staff
- 19 KIIs with OBs/OB network representatives, input dealers, financial service providers, mobile money service providers, a Ministry of Food and Agriculture (MOFA) representative, FTF ADVANCE II-affiliated non-governmental-organizations (NGOs)
- Seven FGDs with women VSLA members under and over 30 years of age

The number of participants in the FGDs ranged from 10 to 13, with one outlier of 24 participants. The full meeting list is available in Annex 1.

The team used guiding questions to capture qualitative data. Use of guiding questions ensured consistency across the assessment and allowed the team to draw overall conclusions, while at the same time providing space to follow up on unexpected information. See Annex 2 for the study tool. The research team collaborated with the technical director, monitoring and evaluation manager, and gender and youth specialist to develop the guiding questions used during the study.

2.2 Limitations to the Assessment

Several issues impacted the assessment. Where possible, the team identified solutions to overcome challenges.

- During this rapid analysis, the team spoke to a limited number of stakeholders and project participants. Even within the small sample, the team found variations in how VSLAs operate and engage with other stakeholders, and presumably the study did not capture all variations. The team heard several recurring themes and feels confident that it was able to gather sufficient information to achieve the study objectives. Going forward, project staff and other stakeholders working with VSLAs in the field should observe these differences and adapt their support accordingly.
- The team requested ten to twelve participants per FGD and separate FGDs for youth and older women in order to create an environment in which people feel free to talk. However, the participant age was mixed in all but two of the FGDs. Most of the meetings took place in remote areas, and the team often arrived to find a group of women of mixed ages waiting. It is possible that there was a breakdown in communication, but it also appeared that women of all ages were curious and did not want to miss an important conversation. Given that some participants traveled some distance, had already taken time out of their day for the meeting, and that many venues had no convenient place for them to wait, the team chose to hold FGDs with mixed aged groups and targeted different questions at older and younger women. Although the setup differed from the plan, the team successfully focused on the topic at hand and communicated with intended participants. One meeting proved to be an exception, as members included mothers and daughters-in-law and young women experienced difficulty speaking.

- The team did not meet with the village agents (VAs) that assist the VSLAs (see section 3 for more information on the VAs). This was an oversight, as the VAs may have additional insights on both challenges and opportunities, and the team recommends any follow-on data collection or planning should include them.

3. Background

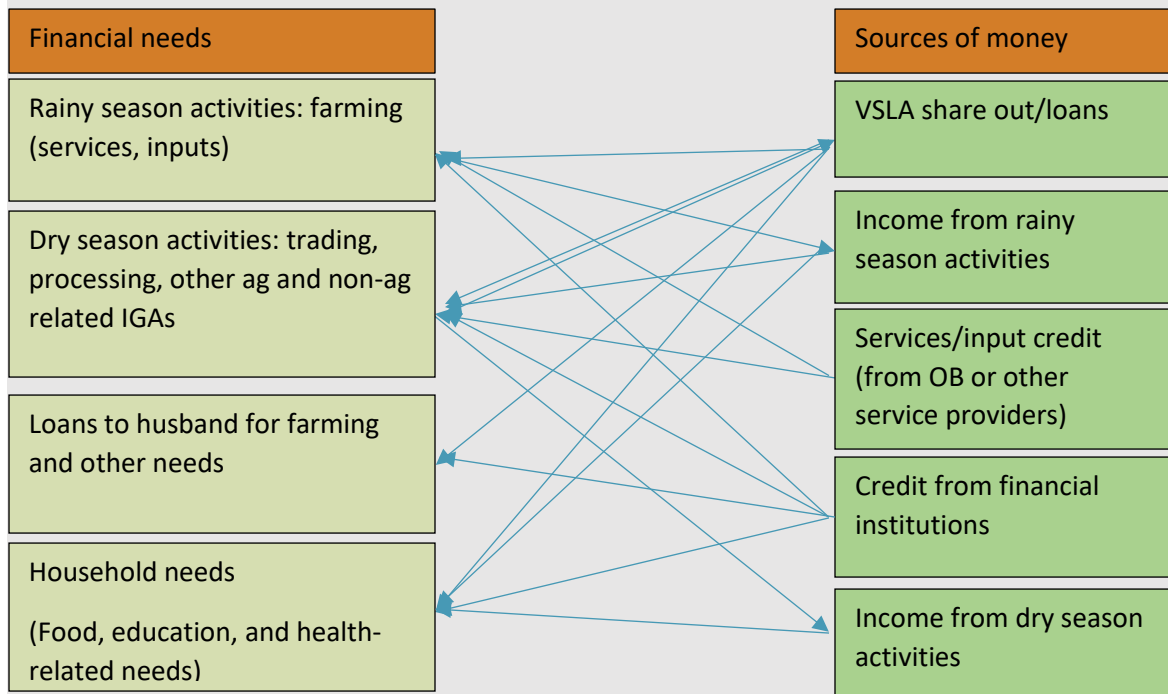
The FTF ADVANCE II VSLA concept, piloted in 2015, primarily sought to lower OBs' financial burden, enabling them to expand their businesses and reach more outgrowers, especially women smallholder farmers. Five local NGOs received grants from FTF ADVANCE II from 2016–2018 to establish VSLAs in the three northern regions. While each NGO followed a slightly different model, VSLAs consist of groups of 20–35 smallholder farmers who meet regularly, not only to save but also to borrow from their savings. Members purchase weekly shares for the entire saving period at an agreed-upon value, based on the group's constitution. Group members take part in an initial training consisting of one to three sessions then receive ongoing operational support from VAs to hold meetings and manage share-outs, to resolve issues related to bylaws, and to track loans and savings. Some VAs volunteer their services, while others charge a fee, depending on the model introduced by each NGO. In addition to the standard VSLA model, FTF ADVANCE II linked groups to agricultural input dealers and encouraged them to market their products during share-outs, thus promoting the purchase of improved seed, fertilizers, and other productivity-enhancing inputs. The project anticipated that women would enjoy increased access to improved technologies as a result of savings, available loans, and market linkages.

While the project anticipated that OBs and input dealers would be the main business beneficiaries of forming VSLAs because these groups reduce the cost burden of providing services and inputs on credit, the VSLA intervention targeted women. Initially, the groups included over 90 percent women members, but male participation eventually increased. According to the 2019 annual report, the project facilitated the formation of 1,124 VSLAs with 24,457 members, including 68 percent women and 33 percent youth, in the three targeted regions. Since the project started promoting the VSLA concept in 2015, members saved GHS 5,766,878 (US\$1.1¹), and the groups disbursed GHS 1,885,632 (US\$3.6K) to 12,237 smallholder farmers (8,007 women and 4,230 men) as loans.

The project envisioned that VSLA members would use the majority of their share-out money and loans to pay for production-related expenses. However, women find it more difficult to access financing than men. In addition to farming, many women members use share-out money to cover a variety of needs that they could not meet before, including both household expenditures and investing in other income-generating activities (IGAs). During the FY18 share-out, VSLA members used GHS 788,750 (US\$150K), representing 26 percent of the amount saved, to purchase production inputs on the spot. The project carried out follow-up monitoring, indicating that 4,043 farmers (including 2,508 women) used an additional GHS 615,055 (US\$117K) to pay for the land preparation of 3,085 hectares.

¹¹¹ The exchange rate of GHS 5.25 to \$US 1 is used throughout the document.

Women VSLA Members' Income & Expenditure Flows



External factors that impact decisions around how to earn money: quality/quantity of available agricultural land, proximity to water sources, proximity to markets, other IGA opportunities, age/health, marital status, educational status and community culture.

4. Findings

4.1 Impact of VSLAs on Household Expenses

When asked about the benefits of being a VSLA member, women first mentioned the ability to pay for their children's school fees and health insurance. Investing in their farms and other IGAs largely came after providing for their families. Many women previously relied on financial support from their husbands to cover these expenses, and are now pleased that they can contribute or even cover the costs themselves. While this is not directly linked to FTF ADVANCE II's objective to improve farmer incomes through agricultural sector support, providing an opportunity to become self-sufficient through VSLA membership is extremely meaningful to participants and will likely contribute to group sustainability. Decreased stress levels are also likely to allow women to fully concentrate on livelihood activities.

Women VSLA members prioritize their children. The young women in the Zinindo group are proud that they can use VSLA resources to contribute to their families' economic security.



Women's increasing agency in Northern Ghana

According to findings in the 2014 FTF ADVANCE II Gender Strategy, "Women in Ghana have much less decision-making power at the household level, whether in married relationships or unmarried. Major decisions on farm operations and accruing benefits are made by men." The 2019 VSLA Learning Study explored women smallholder farmers' decision making within households and groups, as well as how VSLA membership increased female members' agency to be more socially and economically active. The study found that "VSLA membership enhanced women's participation in decision making at the community and household levels. Women members are empowered to act on behalf of protecting their wellbeing and that of other women and children." This assessment did not focus on the topic of women's agency since the VSLA learning study explored the subject. The team did ask the VSLA members whether they involved their husbands when they made decisions on how to save or spend their money. Some of them consulted their husbands, while others made solo decisions. Even in the more conservative Northern region, FGD participants increasingly appear to have relative control over their money, a development that is likely attributable to FTF ADVANCE II's gender-inclusive strategy as well as messaging from other public and private sector stakeholders.

4.2 Impact of VSLAs on Farming Activities

Women VSLA members told the team that many of them did not try to farm before FTF ADVANCE II. Even if they previously received training on good agricultural practices (GAPs) from another project or from MOFA, they lacked the resources to hire a tractor to clear their land or to purchase improved inputs and fertilizer. Those who did farm accessed small plots of around half acre, which they usually received from their husbands, but they were unable to achieve high yields. Some women could access credit through financial institutions (FIs) but found the risk factor to be overwhelming. In the case of delayed rains and/or a poor

harvest, by the time they repaid their loan, they would either not make a profit, or worse, have to sell assets in order to purchase maize for repayment.

The FTF ADVANCE II project linked women smallholder farmers with an OB that provided some or all of the necessary services on credit. This enabled the farmers to apply GAPs, but not always to the extent that they wished. The OBs' own financial constraints were a limitation. For example, even if the OBs offered ploughing services on credit, they needed cash to purchase fuel. Therefore, they often had to go far afield to find customers who could pay cash, often finding customers outside their outgrower (OG) network. This led to delays and impacted the productivity of FTF ADVANCE II-supported farmers. While some OBs provided seeds and fertilizer on credit, others did not have the financial ability to do so.

Membership in VSLAs appears to have solved many of these challenges. The FGDs revealed that:

- *Women's plots are ploughed in a timely manner:* VSLA members can pay for ploughing services in cash, allowing service providers to meet their needs in time to plant. They also have the independence to access different service providers. Members of the Denugu VSLA said, "We work with an OB who helps with seed and tractor, but he's busy and he can't always get to us on time. With the VSLA, we don't have to depend on him." The fact that women are in groups enables tractor operators to arrange to plough neighboring plots in one session, addressing the constraint that clearing small individual plots is not economically feasible.
- *Women have access to high quality inputs and other services:* Many of the members communicate their seed and fertilizer needs to the OB or directly to the input dealer, who then brings their order to the share-out and immediately collects a cash payment. The share-out is usually scheduled just before the rains come, but in some cases group members require inputs before they have cash in hand. Knowing that the cash is coming, input dealers are comfortable filling orders on credit and receiving payment back after share-out. The women group members are also able to pay for spraying services (safe pesticide application by service providers), something they could not previously afford.
- *Women are farming larger plots:* The ability to practice GAPs enables group members to achieve high yields. With their combined savings, VSLA members have the resources to expand their production. All FGD participants increased the size of their plots at least up to one acre, and even more in places where land is not a scarce resource. OB Awintuma Akande says he has seen women VSLA members farming up to 10 acres. He's happy to provide them with whatever they need, a risk he wouldn't take with non-VSLA farmers. Women access land through several means. Some get it from their husbands or male family members who see that they are good farmers and are happy to provide additional land to them; some lease land; and others use their neighbors' land in exchange for a bag of maize/acre post-harvest. *Women are producing diversified crops:* Depending on geography, women who

Karaga VSLA member Sanatu Sayibu defies age-related stereotypes. At 60 years old, she has used loans to expand her wet and dry season IGAs and is ready for new opportunities.



used to plant just one staple crop such as maize or rice are now also producing soybean, cowpea, okra, pepper, etc. Members of the Pion VSLA say, “We used to do some or all of them, on one or half acre mixed, but without GAPs the crops failed. Now they flourish, and we can plant up to two acres.” They could manage even more, but the only available land in this community is very far from their location.

Yakin VSLA youth members all engage in trading activities at the nearby markets.



The study found inconsistent messages around age. In some communities, women youth were aggressively expanding their farming, while in other communities, women farmed to meet their household needs and focused on other IGAs. In some communities, older women farmed more than youth counterparts, while in other communities, older women only worked the same small plots. This diversity of experience shows the importance of designing a relevant approach in tandem with local communities to expand opportunities for both younger and older women, by understanding socioeconomic conditions and the local context, and addressing age-related barriers and social norms.

Hajei Bennin, executive director of NGO YARO noted that young women are less conservative when taking loans. Older women see opportunities but get nervous. Fati Seidu, Executive Director of NGO Sung Foundation says that the under-30s work more and more actively contribute to loans and borrow. She observed that VSLAs impact internal migration. Some young women who might have left their

communities previously are opting to stay in town as they can get enough money through the VSLA to work. They typically take loans every three months for their on- and off-farm businesses.

4.3 Impact of VSLAs on Dry Season Activities

The 2013 FTF ADVANCE I Gender Impact Assessment Report found that “While the women are very grateful for the improvements they have seen so far, many of them wish to continue to improve their lives and asked for help with alternative livelihoods during the dry season. Some are already occupied with small businesses, petty trade, basket weaving and other activities, while some remain inactive during the off season.” The FTF ADVANCE II gender strategy recommended that the project explore off-season or alternative livelihoods for women. Earning income during the dry season would provide money to cover their costs, so women could save farming income to pay for ploughing services, inputs, and fertilizer when the rains come.

While it was not a direct objective, the project appears to have achieved this goal through VSLAs. Group members use loans or farming income to invest in a range of dry season livelihoods, including:

- Agriculture sector: aggregation of select staple crops; producing dry season crops such as onions; parboiling rice; aggregating/processing shea; processing groundnuts; processing soybeans; raising livestock
- Non-agriculture sector: selling used clothes; opening a shop; selling herbal medicine; selling food such as bread, donuts, chips or soup; making bricks; hairdressing; tailoring

Some women are carrying out dry season activities for the first time, while others expanded ongoing work with the help of VSLA loan access. A member of the Zinindo VSLA who parboils rice during the dry season can now get up to 10 bags of rice, while she previously struggled to buy even one full bag.

While a small percentage of FGD participants only engage in activities to get money for the box, others report that VSLA participation helped them to become more entrepreneurial. Members of the Karaga VSLA told the team that they lacked motivation to work in the dry season before because there was no need to contribute. They had a different mindset and only farmed to sustain life. Now, however, they'd like to get dry season support from the OB so they can do more.

When asked how they select off-season activities, the women mentioned mobility, availability of funds to invest, education levels. One woman said her community is small, so women must select IGAs that don't compete with each other. However, it remains unclear if women are missing out on opportunities to deepen, develop, or scale their IGAs due to limited knowledge about other opportunities, skills, and market value. When the team asked if women compete with men for dry season IGAs, FGD participants reported that men earn enough from their much larger farms and typically do not work in the dry season. If new dry season IGAs develop, FTF ADVANCE II recommends monitoring and mitigating potential male takeover.

The study found a clear delineation between younger and older women's participation in dry season activities. Most young women engage in aggregation, both because they enjoy greater mobility than their elders, and because of the physical strength required. They see great opportunity in aggregation and plan to grow that side of their enterprises. They tend to be more active in contributions as they have a variety of IGAs. Older women seek out on- and off-farm IGAs in their communities.

The team asked women whether they considered themselves farmers or businesswomen, and where they see themselves in the future. The majority define themselves as farmers and could not imagine a future situation where they didn't farm.

The local environment appears to influence the balance between farming and trading. The youth in the Yakin VSLA said they farm to keep their businesses going. While land is scarce in their community, nearby markets are available. These young women consider trading to be more profitable and less risky than farming. With trading, they always have cash in hand, and getting out of the community provides new experiences. In contrast, young women in Pion have access to productive land. While they consider themselves both farmers and businesswomen, they also said that they trade to get money for farming, as it has more potential. They invest all their resources into farming.

Women feel pressure to attend VSLA meetings and make their weekly contributions, both because they are planning for share-out and because members that miss three meetings in a row or that turn in late repayments, must pay a fine to the social fund. (This requirement is often dismissed because members are reluctant to generate conflict with their neighbors). Those who do not have access to productive IGAs continue to make weekly contributions by selling firewood or making coal. The team is unsure whether this is commonplace, but the FTF ADVANCE II Business Services Specialist said it is a concern. The project recommends that potential negative impacts from these activities be curtailed by offering more environmentally sound livelihoods.

23-year-old Pion VSLA member Rabi Lukman says, "I used to rely on my husband, now I rely on the box!"



4.4 Improved Community-Level Relationships

MORE PEACEFUL HOUSEHOLDS

The FGD participants shared how their spousal relationships improved as a result of VSLA membership. Having money to pay for education, health care, and nutritious food alleviates a great deal of stress and leads to less fighting and more tranquility at home. They take pride and comfort in the fact that they can stand on their own, and even contribute, instead of relying on support from men. The team heard stories about improved marriages and met two “VSLA babies.”

VSLA membership also improves intra-family relationships. Most of the communities in which FTF ADVANCE II works are polygamous, and prior to VLSA membership, women spoke of competing for resources with their “sisters.” Now, women report helping each other with economic and household tasks. One woman from the Zinindo VSLA told the team that in her community men have up to four wives. With increased peace, each can manage her own expenses. For example, her “sister” took over her morning parboiling so she could attend the KII.

GROUP MEMBERS SUPPORT EACH OTHER

Group members seemingly placed equal value on how VSLAs have become a support network and how members become close through shared experiences. A Pion group member said, “Hearing other women’s stories has helped women with low self-esteem. It inspires them to try.” Another member from the same group didn’t have her own farm. Her fellow members encouraged her to get land using VSLA loans. Now she’s a successful farmer and they all praise her high soybean yields.

This level of trust positively impacts livelihood issues. Women now buy fertilizer and other inputs in bulk; aggregate their production; and are initiating deeper collaboration. OB Michael Asutani observed this shift towards a joint approach in his own VSLAs. One group used their savings for a joint aggregation/trading scheme. During the first year, they just broke even, but they all benefitted during share-out in year two. Another one of his groups wants to start a group farm with their savings in the future. Pooling their resources this way is likely to lead to greater economic returns.

During the meetings, women VSLA members discuss organizational and farming issues, as well as household-related issues such as trouble breastfeeding. Bennin from YARO highlighted the cross-cutting impact of VSLA membership, not just on women’s livelihoods but also on education, nutrition, and health. He says, “Membership gives them a platform, freedom to seek knowledge, and to interact with other women on a variety of topics.” The Karaga group members say there is a vast difference between them and non-members. Other women see their success and want to join the VSLA. The members let non-members observe and share knowledge to help other women in their community.

Women VSLA members are also proud of the impact of the social fund, which enables the group to help cover unexpected financial emergencies such as illness, funeral expenses, house repairs, and school fees. Members can tap into the social fund for personal emergencies, and it is also used for group expenses like buying chairs or equipment. Yakin VSLA constructed a school classroom with its social fund. Zinindo group members plan to invest in a community water source, hoping to alleviate the time women lose traveling to collect water outside the village.

NETWORKING AMONG GROUPS

The groups that participated in FGDs formed community-level networks. This partially occurred organically, with closely affiliated groups meeting and sharing learning, and partially through linkages from VAs that work with more than one group. Some VAs also have a WhatsApp group where they can ask each other questions and share lessons learned. Although the study found differences among communities, generally when several VSLAs are in relatively close proximity, their leaders communicate regularly, and all group members gather together occasionally. For example, the Yakin group meets five times per year to talk about savings,

education, or to meet with the input dealer. Other groups mentioned meeting to learn how their sister VSLAs operate or to receive training. Members already received training on GAPs and how to run a VSLA, but not on personal bookkeeping, which would be useful given the complexity of their personal and professional income and expenditures. The Yakin group also meets with VSLAs established independently of the FTF ADVANCE II, while the Zinindo group reported limited interaction with the three VSLAs formed by other stakeholders in their community, which are not successful. There is some interest in meeting VSLAs farther afield, but there is no wider communication within the groups interviewed by the study team at this stage.

OB Awintuma Akande confirms that he works with four VSLA groups that communicate, but they live close to one another. He hasn't observed similar communication at the zonal level yet, but he likes the idea and believes it would help women to gain more knowledge.

Zinindo group members discuss how to enable other women's access to VSLAs to help improve their lives.



4.5 Improved Market System Relationships

With cash in hand, women VSLA members enjoy increased access to services and can decide which providers serve them best. At the same time, service providers show increased motivation to take women on as customers, or as OGs in the case of OBs. When women have funds available, they don't need to pay on credit, and when they borrow, they can be trusted to repay the loan funds in a timely manner.

NGO support to formalize VSLAs

FTF ADVANCE II grant recipient YARO acquired additional funding to form a registered network of VSLAs, from the community to district to regional level. YARO hopes that, by registering VSLAs and making information easily available, members will be able to access training and other public and private sector resources. YARO is currently meeting with government representatives to determine what role they will play. For now, the network will only include FTF ADVANCE II-supported VSLAs, but YARO eventually plans to open the network to other groups and stakeholders, including other NGOs involved in this activity.

OBS AND FEMALE VSLA MEMBERS GROW TOGETHER

Tilli VSLA members said, "Before, the OB provided seed and fertilizer through input credit. Because of the VSLA, we feel we can access more services. We plan what our costs will be during the farming season and pay for at least some of our needs in cash. This allows us to get more inputs and to farm more land." The Yakin group expressed a similar sentiment, saying that their OB previously provided services on credit, but in insufficient quantity. Now they tell him what they need, and he makes arrangements.

When the study team asked OBs about changes they observe in women VSLA members, the OBs echo what women VSLA members told the team. They note that women OGs who belong to VLSA groups can pay school fees and health costs, as well as respond to unexpected events such as funerals. The OBs also highlighted the difference in how women group members now farm. They observe women achieving higher yields, producing on expanded acreage, and diversifying their production. OB Suleman Ibn Alhassan says that since becoming VSLA members, two of his female OG members became associate OBs with their own OGs.

Given these factors, some OBs prefer to work with women OGs. Awintuma Akande says men use credit more than women, and they don't repay. Sulley Agholisi says his male OGs see women are doing better. He encourages the men to set up VSLAs to access increased services, but they struggle to organize.

All the OBs interviewed expressed satisfaction with VSLA activities. They can now work more effectively as a percentage of their OGs pay in cash for ploughing and other services. They define this differently:

- *Improved services to OGs:* OB Michael Asutani said that VSLAs really help him by paying in cash so he can purchase fuel and plough for his farmers on time. Previously, he had to travel long distances to find clients with cash in order to buy fuel.
- *Increased number of OGs:* OB Suleman Ibn Alhassan said there are seven VSLAs in Karaga where he works. Without the VSLAs, he could only help a limited number of people. Now that more of his OGs can pay in cash, he expanded the number of farmers he supports.
- *Use their resources toward expanding their own farms:* OB Abango Akologo said he has both more free time and more available cash thanks to VSLAs. As a result, he increased his farm size last year.

OBs agreed that having clients who can pay cash alleviates stress for them, resulting in additional time to devote to other activities because they are not pursuing debt repayments from farmers. For that reason, they prioritize working with women OGs who are VSLA members.

Another time-saving factor is the ease of reaching all VSLA members through group leaders, facilitating access to multiple farmers through one point of contact. Some OBs observed that women now carry out IGAs year-round, and expanded their support to provide seeds, fertilizer, and technical assistance for dry season crops.

OBs agreed that their incomes increased as a result of VSLAs, although none of them could quantify the increase. OB Iddrisu Tia estimated an annual increase of 20 percent. The OBs agreed that their situation would improve further with more VSLAs, and some OBs seemed willing to contribute their own resources to form new VSLAs. The team did not meet any OBs who already contribute resources, but an FTF ADVANCE II team member mentioned an OB who provides boxes on credit. VSLA members repay at the end of the year, and the OB starts the process again by giving new boxes to new groups. OBs who spent significant time considering this approach see a challenge in the need to ensure the new VSLAs are able to function independently. The team further discussed these concepts with OB network members (see sustainability section below).

INPUT DEALERS ARE EAGER TO EXPAND THEIR FEMALE CUSTOMER BASE

As above, the VSLA activity design included a strategy to allow members to use share-out funds to purchase inputs easily and quickly—that OBs would arrange for input dealers to attend the share-outs. This strategy helped strengthen relationships among group members and input dealers. Input dealers report improved businesses as a result of VSLAs, and prioritize VSLA members because they pay with cash and reliably repay inputs provided on credit. Input dealer Fuseini Ziblim benefits from this arrangement. He participates in share-outs in 16 communities, and he told the team that this linkage to a primarily female customer base

Youth participation in VSLAs

Several OBs are thinking about what will happen as the older generation can't farm anymore and are trying to determine how best to encourage youth to participate in the agriculture sector. While this is an overall goal not directly tied to the VSLAs, like women youth can be marginalized due to lack of resources. Participating in a VSLA can be a point of entry into agriculture for both female and male youth. OB zonal network chairman Alhassam Mumuni Baba understands why youth don't like farming and says that because they saw their parents suffer using traditional techniques, they think it is like punishment. He believes farming is a good option for them given Ghana's high unemployment rate. With VSLA funds they can access improved technologies and farm differently than their parents.

helped him grow his enterprise. He reports that the amount of product he sells to women increased since the start of the VSLA activity, though he could not quantify the increase. He is linked to a bigger input dealer in Tamale, and he says that each year his orders increase as his clients' farms grow larger. Women previously bought inputs through their husbands, but now have both the money and the knowledge to do it independently. He observed that he can reach more groups with broader services, and now supports women VSLA members with seed, fertilizer, and technical assistance around dry season vegetable production.

Asaaro says, "Before the VSLAs, women were doing small farming and small business. Everything is bigger now!"



Input dealer Seido Yahaya of Yahaya Ventures participated in share-outs with about 20 groups in 2016–2017. However, now that agents work in many of the communities, his sales at share-outs are low. However, he said the group members he worked with are loyal to him due to quality, price, and product availability. Many of them now come directly to the market to buy in bulk for their group members. Members of the Karaga VSLA confirmed that they feel empowered to make their own choices using the resources and knowledge they can access through the group. Their OB still brings the input dealer from town, but they realized they can get a better price if they go themselves.

Input dealer Victoria Asaaro highlighted that VSLA groups are a good launching point for women and help them leverage other support. She can't afford to offer inputs on credit, but because her farmers are members of a VSLA, they can access bank loans through a World Bank program with a 26 percent interest rate.

FINANCIAL INSTITUTIONS

VSLAs access two main product types at banks:

1. Group savings accounts

VSLA members recognize the benefits of keeping some of their group savings in the bank. Keeping all the cash in their communities presents risks, such as theft or fire. FTF ADVANCE II linked VSLA groups to rural FIs where they opened group bank accounts, such as BESSFA Rural Bank in the Upper East. A member of the Yakin group said the VSLA maintains a bank account and earns interest on money that isn't loaned out. However, mistrust in the banking sector is high due to the recent banking crisis. Investor confidence dwindled in Ghana over the past two years, as investors cannot access their locked investment accounts while they struggle to meet their basic needs. People are reluctant to take further risks.

2. Group loan products for VSLA members

VSLA loans range from GHS500–1000 (US\$95–190). Loans can be smaller if a member only needs funds for small expenses such as school lunches. Only members with proven reliability can borrow the largest amounts. Some groups' bylaws set a maximum contribution; others leave it open. Strong groups can save a lot, but members acknowledge that these amounts may not be enough to grow their businesses. In order to address this, FTF ADVANCE II linked VSLAs to FIs who offer loan products, such as:

- BESSFA Rural Bank: The bank requires groups to open a savings account for six months, then advances loans to them based on the amount they accumulated. The total amount is given to the group, but each individual is responsible for her share based on plot size. The loans are covered by a mutual guarantee. There is no limit to the size of the loan, which depends on the group's capacity to

access and manage land. The interest rate is fixed between 22 and 30 percent, depending on a field-based risk assessment. The length of loan term is eight months, with a grace period until the harvest. The bank provides vouchers to input dealers for seed, fertilizer, and ploughing services.

- Opportunity International: The bank offers a group loan product to FTF ADVANCE II-supported VSLAs for production purposes. As with BESSFA, it is a group loan with individual requests, a four percent monthly flat interest rate, and a grace period until the harvest. Typically, the loan terms exceed six months. According to officer Hamid Aziz, repayment rates are good, though poor rains in the last year resulted in some groups repaying loans more slowly than planned. The bank understands that their clients are committed to repayment, so this delay won't impact their long-term relationship.

While these products are available to both women and men VLSA members, they are potentially more valuable to women who lack collateral and could not otherwise access formal credit. FTF ADVANCE II staff say that banks have an interest in enrolling VSLA groups as clients. BESSFA highlighted their 100 percent recovery rate with VSLA groups and their long-term strategy to gain individual clients in rural areas. However, farmers feel less trust toward banks. Many FGD participants said they prefer knowing that they are not in debt to anyone, regardless of how the harvest or other endeavors turn out. They use cash to meet their needs as much as possible. Input dealer Victoria Asaaro is also a VSLA member and told the team that her group wants to increase the weekly amount from GHS5 to GHS10 so that they can save enough to buy fertilizer without using credit by the next growing season. The recent banking sector crisis exacerbated this mistrust. According to the VSLA learning study, only 8.8 percent of VSLA members (both women and men) received loans from rural and community banks.

Some women FGD participants highlighted the effort required to get a loan. The Kpugi group says they can access credit backed by the group account, but the process is complicated and the funds often arrive late. They would take more loans if the process were more straightforward with fewer bottlenecks. They also said the interest rate is not a problem, but the study team could not determine whether they understand the difference between the bank and VSLA interest rates. One of the Tilli group members said the members can obtain loans, but FI interest rates are too high. It would require further research to understand if women VSLA members limit the growth of their businesses by not accessing bank loans, or if growing their businesses slowly with less expensive VSLA loans is a better business decision.

FIs mainly offer loan products tied to production to VSLA groups, though they offer other products that could be of interest as more women engage in year-round IGAs. BESSFA provides microloans to women for trading activities. Opportunity International offers a school fee loan product and a dry season aggregation loan, helping to ensure borrowers use IGA-focused loans for their intended purposes. Opportunity International extended this type of loan to one of the VSLA groups; the group managed to repay the loan before the rains came and the next round of loans started.

MOBILE MONEY SERVICE PROVIDERS

As trust in the banking sector has decreased, FTF ADVANCE II focused on linking project participants to mobile money service providers. Similar to a bank account, saving money on a platform decreases the risk of theft and natural disaster. The project is currently piloting the approach with two service providers:

- Vodafone registered four VSLA groups in the Upper East with their "Farmers' Club" product. In addition to savings, the package offers farming advice, weather updates, market prices, and free calls between Farmers' Club members with a dedicated Farmers' Club SIM.
- MTN is also piloting a group account with four VSLAs in the Northern region. It is free to set up the account and to send money from the group SIM. There is a small fee when individual members send or withdraw money.

These mobile money service providers began working with FTF ADVANCE II several years ago, initially targeting OBs who now use mobile money accounts to make digital payments. Both Vodafone and MTN assume that VSLA members will become individual users in the long term, and plan to offer them products designed for farming or other businesses. Currently, penetration within FGD group members is low. About 70 percent of the two 25-member Denugu VSLAs have phones, and about half of those individuals use mobile money accounts. Members of the Yakin VSLA all have phones, but only three members had mobile money accounts, and only one member used the account. However, there is potential to expand usage. MTN payments supervisor Salifu Abdallah says, “After the rural bank crisis, people are nervous, but the response has been good so far. People feel safer, especially in bush fire season when the box can burn.” Going forward, service providers plan to work through OB networks to market mobile money products.

While the two providers offer useful products that may eventually contribute to women’s ability to grow their rainy season or dry season IGAs, the providers need to overcome some constraints before rolling these out more broadly. Some remote communities have weak networks. Not all communities have mobile money merchants, and when they do, they may not be equipped to handle large sums. Some women VSLA members don’t have phones, though both Vodafone and MTN see high rural demand for basic phones that cost around GHS 50 (less than US\$10) and have been sending them out to communities as they introduce their products. Mr. Abdallah advises that when women do not have their own phones, they can register and get a chip, and the local agent can put it in his or her phone and help her with transfers or other actions. Literacy and numeracy present another challenge, though FTF ADVANCE I numeracy training helped most VSLA members manage basic financial tasks. Vodafone Zonal Manager Francis Monney recommends town champions with good literacy should help others understand digital products, and should explain that banking sector risks do not apply to mobile money savings products.

4.6 Sustainability of VSLAs

ONGOING CAPACITY DEVELOPMENT NEEDS

The VSLA learning study explored the sustainability of VSLAs. During the qualitative data gathering process, the majority of VSLA members and leaders emphasized a sense of optimism that their groups will thrive and grow. However, according to the FY19 Annual Report, many of the associations lack confidence when conducting the share-out process.

The team met with two of the five NGOs hired by FTF ADVANCE II from 2016 to 2018 to establish the VSLAs. Each NGO reported that they still provide ongoing support to the VSLA groups.

- Sung Foundation executive director Fati Seidu says the organization formed more than 400 groups, some of which still need assistance to cement commitment and address challenges. All the groups have constitutions but don’t always adhere to them. For example, if a member misses three meetings in a row or if her repayment is late, she is required to pay a fine that goes into the social fund. In most cases, neighbors don’t enforce the fine in order to avoid causing conflict.
- Mr. Bennin from YARO says that the 500 groups formed by his organization still require support. YARO set up a VSLA documentation center and a toll-free help line at their headquarters in Tamale to respond to questions.

While the two NGO representatives provided information on overall capacity building needs for VSLAs, they noted that women make up the majority of VSLA members. Their VSLA participation significantly impacted their lives, and these women can continue to improve their economic situation if the VSLA groups operate effectively going forward.

ONGOING VSLA SUPPORT THROUGH OB NETWORKS

The project facilitated OB network formation during FY18 as part of a sustainability strategy. The OB networks serve as business associations for OBs and provide business linkages and advocacy for their members. OB network members see the value of providing ongoing support to VSLAs, both to grow their own businesses and to support community members. They highlight the special advantage of working with women VSLA members. Suleman Ibn Alhassan says women are reliable and some of them farm better than men. They plan so that they are ready to go when the rains come, while men are still catching up. Imoro Azure says his women VSLA members are entrepreneurial and involved in a myriad of economic activities. They take on different opportunities depending on the time of year and will switch if they see something better. He's seen them achieve a huge change in their lives, and he is also more secure.

OBs are also interested in helping to create new VSLAs in their areas, both because it would help them expand their own businesses and to respond to demand. OB Awintuma Akande says that it was initially challenging to persuade farmers to join, particularly some women farmers who felt nervous about debt. After observing how members thrive, everyone wants to join a VSLA. He believes creating strong and sustainable groups requires his up-front interaction, but he's too busy to make the investment of time. This need for an OB to invest significant time in the formation of new VSLAs was mentioned as a constraint in the majority of OB KIIs.

All the OB network representatives that met with the study team reported at least initial discussions about supporting existing VSLAs and creating new ones, but none acted yet. Interviewed OBs shared some ideas about how to proceed, including getting support from former ADVANCE staff or from the NGOs who formed the VSLAs, to tasking current women VSLA members with establishing new groups. The OB network representatives know they will receive VSLA training materials from FTF ADVANCE II, which will be a big advantage. It should be noted that the OB networks themselves are still relatively new bodies with their own capacity development needs.

OB networks factor in start-up costs when they consider whether to invest in the creation of additional VSLAs. Paying for the box and all other required material ranges from GHS200–400 (US\$38–76). The YARO Executive Director estimated VSLA start-up costs to be approximately US\$100 per group, inclusive of the materials and three training sessions. The OB networks agreed that it would be a worthwhile investment, and there are a variety of ways costs could be covered, whether as a direct investment from OBs, through a cost-share with the VSLAs themselves, or by developing linkages to a financial institution. Michael Asutani suggested looking at OB records for ploughing services to quantify how their income increased as a result of VSLA group formation in order to help OB networks determine the amount they will invest.

OB network chairman Suleman Ibn Alhassan said it would be useful to have representation from VSLAs to interact with directly at the network level. It would be more efficient to reach members and he could use his time to work with more farmers.



5. Conclusions

The first objective of this study was to understand *how FTF ADVANCE II's VSLAs have impacted opportunities for rural women and female youth in agriculture production*. The team found that both younger and older women have been able to expand their productive activities.

Access to cash enables women to improve their farming practices: The VSLA activity has allowed women to participate in commercial agriculture in ways they could not previously. They previously had information on GAPs and access to services through OBs. However, without money, they had limited access to timely ploughing, improved seeds, fertilizer, and other services. FGD participants describe achieving higher yields, working on larger plots, and diversifying to other commercial crops since joining VSLAs. However, there is not always a direct link from VSLA membership to these investments. Women have other financial needs beyond investing in their farms. They leveraged participation in the VSLAs to engage in a variety of IGAs, and now in addition to their share-outs and VSLA loans, they earn income from different streams that they use to meet a range of household and commercial needs. As a result, FTF ADVANCE II experienced difficulty tracking the direct impact of VSLA membership on women's farms.

Project and NGO staff are aware of the progress women have made as a result of group membership, but say that some VSLA groups do not fully implement recommended practices. Making sure VSLA groups function well is critical to women smallholder farmers' ongoing access to VSLA resources. These farmers would otherwise have limited or no access to credit and may not be able to farm productively if the groups fail.

VSLA membership expands production opportunities for women of all ages: Both younger and older women can farm more extensively as a result of VSLA membership. Young women's level of intensity when farming compared to how much they engage in beyond production IGAs appears to be related to access to land, proximity to markets, and other local factors. Some older community members say that youth are lazy and not interested in farming, but others observe that when youth can access improved technologies and farm using modern techniques, they work hard and take advantage of the VSLA share-out and loans to invest in their futures.

The second task was to *assess opportunities for VSLAs to promote market engagement or inclusion beyond production for rural women and female youth using the project's outgrower business model and networks*.

Women have broader access to information and services: Relationships between women VSLA members and other market system stakeholders deepened as a result of VSLA membership. Women can access inputs for production and invest in other on- and off-farm opportunities. Whereas they previously depended on others for support—their husbands for money, OBs for ploughing and access to inputs, etc.—newly gained access to money empowers women to independently seek out resources and services. For example, women mentioned hiring tractor service providers directly if they see an advantage to doing so.

Market system stakeholders are motivated to work with women VSLA members: OBs, input dealers, financial service providers, and mobile money service providers are eager to work with VSLAs. They agree that working with VSLA members is more secure, as they usually get paid in cash for their services. When they offer credit, they feel confident that they will get repaid. They all highlighted that women VSLA members are more reliable than men. They also say that women leveraged their membership to become excellent farmers, to benefit their families, and to invest in other on- and off-farm opportunities. These relationships are at different stages:

- Most OBs work with a majority of women OGs and currently prioritize women VSLA members, as receiving cash payments allows them to more broadly extend their services.

- Input dealers benefitted from participating in share-outs, both doing good business on the day and making sales at other times of the year, due to the relationships they developed with women.
- FIs are building business relationships with rural communities. They are eager to work with women VSLA members, as they feel the loans are safe when backed by the groups' savings. They report that women group members have high repayment rates for input loans. Their entry point is to offer a savings account to the group, where it can earn interest and protect savings from theft or natural disaster.
- Mobile money service providers are interested in developing relationships with VSLA groups as part of their long-term strategy to expand their rural customer base. Adoption rates among VSLA members remain low, and service providers must overcome some technological and cultural issues before this technology can become widespread. However, local providers remain committed to expanding their reach. Similar to FIs, they initiate contact via a group savings product.

Women VSLA members, particularly youth, increasingly engage in beyond production activities: The majority of women VSLA members engage in dry-season IGAs in order to earn enough money throughout the year to support themselves and their families. These beyond production activities include processing and trade, as well as off-farm activities such as running a shop or selling household goods. Young women in particular engage in aggregation, as they have more mobility and physical strength compared to older group members. Some market systems stakeholders have begun to see opportunities in supporting activities related to the agriculture sector. For example, certain OBs and input dealers offer support to women for dry-season farming, and some financial service providers offer group aggregation loans. This type of support is still in the early stages.

Women group members share best practices and other information: Women VSLA members see value in the groups and are motivated to keep them operational after FTF ADVANCE II ends. Many of the VSLA groups meet with other groups in their communities to share best practices and lessons learned, and to support each other with farming issues and topics related to other IGAs, health, education, and nutrition. This information sharing helps groups to operate more effectively.

OB networks have a role to play in VSLA sustainability: OB networks are in the initial stages of discussions about offering continuing support to VSLAs and creating new groups, which will enable them to work with more women farmers in their communities. The FTF ADVANCE II-supported VSLAs are currently working together at an informal grassroots level, which is serving them well. Project staff mentioned that the Department of Co-operatives, under the Ministry of Employment and Labour Relations, expressed interest in VSLAs and wants to invest in them, but needs them to be organized in a cooperative structure first. While accessing external funding could be impactful, putting a complicated system in place just for this purpose seems excessive. OB networks could serve as a channel for public and private sector support to VSLAs.

6. Recommendations

PROVIDE SUPPORT FOR WET AND DRY SEASON LIVELIHOODS

VSLAs receive effective support for productive activities from OBs and other service providers, and access to loans and savings empowers them to seek out what they need at the right price.

- Continue strengthening the linkages between women VSLA members, OBs and their networks, input dealers, and other market systems actors so that women can expand their commercial farming enterprises.
- As women's enterprises expand, be aware of needs that develop and offer additional services as required. This could be done through regular data collection led by projects, OBs and their networks, or NGO staff to identify new developments and any gaps or opportunities.

The opportunity to carry out IGAs throughout the year positively benefits women VSLA members' economic security. Providing support to women as they invest VSLA loans in dry season activities would help them generate more income beyond the resources that they spend on their families' schooling, health care, and nutrition. This would also impact their productivity during the wet season.

- Consider support to both on- and off-farm livelihoods, since income from both is invested back into the farm and improves agricultural production.
- Carry out market assessments in different zones to determine which on- and off-farm livelihoods demonstrate the best potential, as well as what type of support women entrepreneurs would require (technical assistance, market linkages, access to resources, etc.).
- Older and younger women have different needs, interests, and capacities. Carrying out separate market assessments for the two age groups would lead to more targeted interventions.
- Before designing direct interventions, explore opportunities to link women to public and private sector stakeholders that provide relevant support in identified dry season IGAs.
- Provide women with training and tools to help them make informed decisions on where and how to invest their resources throughout the year. For example, young women who live close to a market may find that they are getting most of their income from aggregation and should channel their resources towards that rather than production. This training and tools should be designed around appropriate literacy and numeracy levels for both older and younger women.
- At the moment, there is no risk of male takeover of women members' dry season IGAs. A project should monitor for such a situation as the IGAs continue to become more profitable, and identify strategies to protect women's incomes.

ENCOURAGE SERVICE PROVIDERS TO ENHANCE WET SEASON PRODUCTS AND DEVELOP DRY SEASON PRODUCTS

FTF ADVANCE II has worked to build relationships between VSLAs and FIs, input dealers, and mobile money service providers. Supporting these organizations to continue to improve their products to meet VSLA member needs for both wet and dry season activities will benefit both VSLA members and the organizations themselves.

- The FIs and mobile money providers that the team met currently offer standard products to FTF ADVANCE II-supported VSLA members. Canvassing women group members about their needs may compel FIs and mobile money providers to either adapt available products or design ones specifically for VSLAs.
- Most service providers offer products related to production, such as the input credit loans offered by FIs, to VSLA members. Access to dry-season products would help women expand their livelihoods and become better clients. Examples could include input dealers offering inputs and technical assistance around dry-season crops or FIs offering aggregation loans. Providers may require project support in designing and rolling out such products.
- Providers should consider different age groups' comfort with technology. For example, younger women are more likely to understand how to use apps, while older women will require more time to learn to use modern technologies and may prefer hands-on support.

As women's businesses grow and they require more funding than what they can access through a VSLA, they may be reluctant to work with the banking sector. This reluctance may be due to mistrust in the sector and overall fear of being in debt and the potential of being unable to take care of their children.

- Create a tool to analyze if women group members are limiting the growth of their businesses by not accessing bank loans, or if growing their businesses slowly with less expensive VSLA loans is a better business decision. Share the results with women VSLA members.

- Rebuild trust in the banking sector by sharing examples of women VSLA members who topped off their VSLA loans with bank loans and were able to successfully repay and grow their businesses.

INTRODUCE OTHER TRAINING TOPICS RELEVANT FOR WOMEN VSLA MEMBERS

VSLA members expanded the groups' purpose beyond savings and loans. Not only do they access GAPs training through OBs, they also discuss topics related to livelihood, health, nutrition, and education. While it is important not to dilute the purpose of the groups, and for group members to continue meeting for weekly contributions, expanding the cross-cutting nature of VSLAs can bring additional benefits to members.

- Link groups to public and private sector stakeholders who can share relevant information in a more formal manner, such as the ministries of health and education.

CONTINUE TO SUPPORT EXISTING VSLAS AND CONSIDER CREATING NEW ONES

According to FTF ADVANCE II staff and the NGOs that support VSLAs, some VSLA groups still require ongoing support to function effectively. There are several means to continue to build their capacity so that women smallholder farmers can continue to access savings and loans:

- A project could provide funding to one or more of the NGOs that created the VSLAs to provide ongoing support with a more limited scope, ensuring sustainability. This could potentially include leadership training to make sure group executives understand the need to follow the bylaws, bookkeeping training both for the group itself and for members so they understand how they are using their money, and conflict resolution so that members will not feel a reluctance to follow the bylaws. While this training may not have a specific gender component, it is likely that women members have less experience in these areas than their male counterparts, and will benefit more.
- The VAs were created to support VSLAs in the communities. Building their capacity, either directly through a project or through a grant to one or more NGOs, would ensure their effectiveness. This could include gender sensitization training, so VAs have the skills to understand the needs of both younger and older women and to provide appropriate support. At least one of the NGOs introduced a fee-based model, while another used a volunteer approach. The VSLA groups who have the fee-based system in their communities show a willingness to pay. Focusing on the fee-based methodology is likely to increase long-term sustainability.
- OBs and OB network members appear motivated to maintain VSLAs, as they have found that when their female OGs have access to cash, their businesses grow. The OBs and their networks will receive the VSLA capacity building materials when FTF ADVANCE II ends. While they themselves may not have the bandwidth to work directly with VSLAs, they can be encouraged to explore different options, including hiring NGOs or reaching out to women members of well-functioning VSLAs to provide coaching services. Members of well-functioning VSLAs say they are interested in helping women in their community to build their capacity, and they may be willing to volunteer their time or to accept a stipend to help train new groups.
- These or other options will require investment on the part of OBs and OB networks. Developing a tool to quantify the economic impact of collaboration with women VSLA members is likely to spur that investment.

Community members, OBs, and other market systems actors demonstrate great interest in increasing the number of VSLAs to reach more women. The OBs want to continue to expand their businesses, while women VSLA members observe that their neighbors still struggle to farm productively and want them to also have access to VSLA benefits. This could be accomplished through the same means described above. It will require investment of up to US\$100 per group. OBs, OB networks, and potential VSLA members could work together to determine possible funding models to include OBs' investments, cost share, or credit. OBs could make informed decisions on whether they would be willing to cover some or all of that cost once they have access to the quantitative data on working with VSLA members mentioned above.

SUPPORT THE RELATIONSHIP BETWEEN VSLAS AND OB NETWORKS

OB network members and leaders will need to determine exactly what role they want to play in supporting and working with VSLAs. It is likely that, as their own capacity expands, their ability to provide support will also expand.

- Providing VSLA training materials is good start, but OB networks will likely require additional assistance to develop and enact a VSLA strategy, either through direct project support or through NGO support. It is possible that different OB networks will devise different strategies to suit their interests, needs, and capacities. They can share learning at a higher level and adapt their own strategies based on lessons learned.
- OB network members said it would be more convenient to engage with a representative of a VSLA or group of VSLAs, rather than go through the full membership, when sharing information or exchanging ideas. A representative would be able to communicate the needs and interests of women VSLA members back to the OBs through this network role. Whatever organization supports the strategy design can work with OB networks and VSLA leadership to determine the exact role of such individuals and what capacity building is needed for both sets of stakeholders. This role should reflect the high concentration of women VSLA members.
- Grassroots coordination is already taking place among VSLAs. A project can support extending this activity so that women group members can meet with other women outside of their communities to share learning and information. Examples could include exchange visits, joint leadership meetings, or WhatsApp groups. A project should be open to creating opportunities for younger or older women to meet with their peers and talk about issues relevant to their age group.
- At the moment, it does not appear necessary to create a more formal network. The women FGD participants primarily focused on local issues and did not respond when asked about concerns related to advocacy issues. As they continue to grow and build their capacities, it may be possible to address such topics through the OB networks. As the OB networks are registered bodies, women VSLA members may be able to access public and private funding through them.

USE MONITORING, EVALUATION AND LEARNING (MEL) SYSTEM TO CAPTURE IN-DEPTH DATA ON WOMEN VSLA MEMBERS' INCOME AND EXPENDITURES

The team heard that most men are exclusively farmers, while women engage in two or more IGAs throughout the year. Data shows that women VSLA members have increased their productivity through VSLA membership, but because they spend money on a variety of needs and earn income from other IGAs, it remains unclear how much more they invest in their farms, and whether they prioritize production or other on- or off-farm IGAs.

- Create a tool that tracks savings, income, and expenditures for a sample of younger and older women VSLA members over time in the three different regions to provide clarity and contribute to improved implementation.
- The women highlighted the importance of relationships developed through the VSLA. A project can use tools such as social network mapping to understand the value of connecting with other women and how it increases risk-taking and confidence to build business opportunities.
- This study did not explicitly cover WEAI domains. Further study on the ways VSLAs can impact decision-making (both over income and in the household generally) would contribute to effective program design.
- Projects don't typically explore specific challenges and opportunities related to working with polygamous households in agricultural development programs. There is an opportunity for learning about specific dynamics related to polygamy through the VSLAs by capturing information through the MEL system and using those findings to design effective interventions.

ENSURE YOUTH PARTICIPATION IN VSLAS

Membership in VSLAs allows young women to engage in a range of production and beyond production activities.

- Be more intentional about targeting female youth as members of VSLAs. Track where and how they engage in the agriculture sector to ensure relevant project design and targeted support.
- Young women in particular engage in aggregation and marketing. Identify the technical assistance and other support they need to enhance their performance and benefit from this activity.
- Identify female youth champions to share their positive VSLA experiences with other youth.

Going forward, it would be helpful to carry out a dedicated analysis on female and male youth in the agriculture sector, rather than integrating the topic into other studies, in order to truly understand their needs and interests, how the challenges and opportunities they face differ from those of older people, and how to overcome some of the stereotypes older people hold about youth being lazy and not interested in farming.

Annex I: Participant and Location List

Description	Interview type	Number of respondents	Location	District	Region
VSLA	FGD	13 women > 29	Tilli	Bawku West	Upper East
OB	KII	1 man	Tilli	Bawku West	Upper East
OB/Input dealer	KII	1 woman	Binaba	Bawku West	Upper East
OB Network Chairman	KII	1 man	Zebilla	Bawku West	Upper East
VSLA	FGD	12 women < 29 12 women > 29	Denugu	Garu	Upper East
OB	KII	1 man	Kpatia	Garu	Upper East
Financial institution	KII	1 man	Garu	Garu	Upper East
MoFA	KII	1 man	Bawku	Bawku	Upper East
VSLA	FGD	4 women <29 6 women > 29	Yakin	Bawku	Upper East
OB	KII	1 man	Yakin	Bawku	Upper East
Mobile money service provider	KII	1 man	Bolga	Bawku	Upper East
VSLA	FGD	8 women < 29 5 women > 29	Zinindo	Karaga	Northern
VSLA	FGD	3 women < 29 9 women > 29	Karaga	Karaga	Northern
Input dealer	KII	1 man	Karaga	Karaga	Northern
OB Network Chairman	KII	1 man	Karaga	Karaga	Northern
VSLA	FGD	5 women < 29 6 women > 29	Kpugi	Gushegu	Northern
OB	KII	1 man	Wantugu	Gushegu	Northern
Financial institution	KII	1 man	Gushegu	Gushegu	Northern
Input dealer	KII	1 man	Gushegu	Gushegu	Northern
OB Network Chairman	KII	1 man	Gushegu	Gushegu	Northern
VSLA	FGD	11 women < 29	Pion	Yendi	Northern
OB	KII	1 man	Kuga	Yendi	Northern
Mobile money service provider	KII	1 man	Tamale	Tamale	Northern
Financial institution	KII	1 man	Tamale	Tamale	Northern
NGO	KII	1 woman	Tamale	Tamale	Northern
NGO	KII	1 man	Tamale	Tamale	Northern

Annex 2: Study Tool & Release Form

INTERVIEW QUESTIONS

Guiding questions for KIIs:

Successful entrepreneurs who have emerged from VSLAs (women and female youth)

- Please tell us about your business-what it is, when did it start, how many full/part time/seasonal employees, family etc.
- Did it exist before you joined the VSLA, or did you start it once you were a member?
- How did you decide to do this type of work? Is it something you considered before joining the VSLA? Do you consider it a traditionally female occupation?
- Did being a member of the VSLA enable you to start/grow your business? Please describe how.
- Were there other factors? Please describe?
- How much did it cost to start/expand your business and did that all come from a VSLA loan or something else?
- Did you receive any other support through the VSLA (capacity building etc.) that contributed to your success? Please describe.
- Are you still a member of the VSLA?
- Do you have plans to expand your business? Will you be able to use VSLA funds to do that? Have you/will you access credit through any other mechanism to support your business?
- Have any of the other women/young women in your VSLA started or expanded businesses? What kinds of businesses? What about male members? Do you see any differences in the three groups in the types of businesses?
- Do you have business related needs that are not met through the VSLA? For example?
- Other than direct financial support, what recommendations do you have for us if we want to encourage women/young women VSLA members to engage in livelihood activities, both in production and beyond?

Outgrower businesses (OBs)/other private sector stakeholders that engage with VSLA members

- Do you work directly with VSLAs? If yes, how? What support/services do you provide?
- Have you observed that women/young women VSLA members have the same needs for input/service credit, or have those needs decreased over time?
- Do you have a preference for working with VSLA or non-VSLA members? If yes, why?
- Assuming VSLA member incomes have increased through collaboration with the OB, what have you observed them using the money for? Do you have a sense of how much is for HH expenses and how much for investing in livelihoods?
- Have you observed women/young women VSLA members expanding their production, or moving into other livelihood opportunities? Is it different than for women/young women who are not VSLA members? What do you think is the reason for that?
- What role do/can OBs/OB networks/private sector orgs play in expanding livelihood opportunities for women and female youth?
- Other than direct financial support, what assistance would you need to make that happen?

Representatives from VSLA Apex bodies

- Please tell us about your organization and what services you provide to your members.

- Do you have data on what women and female youth use the VSLA loans and savings for? What % is for HH expenses and what % is for investing in livelihoods? Is there a difference between older/younger women? Please explain.
- Have you observed that livelihood opportunities in agricultural production and similar activities expanded or increased for women and female youth when they participate in VSLAs?
- What are the specific areas in which opportunities increased for women and female youth as a result of participating in VSLA activities? Are they the same or different as opportunities for men/young men? Please provide examples.
- Other than savings, are there other activities you have seen or would recommend that would expand livelihood opportunities for women/young women VSLA members? (training, mentoring, linkages, etc.) What role do/could an apex body play in that?
- Can you think of challenges associated with VSLAs as a livelihood empowerment opportunity? Please describe.
- To what extent have VSLAs been able to use their collective strength to leverage for expanded market inclusion/participation for women and youth? Do you think that is an appropriate role for them?
- To what extent can district, regional or national apex bodies of VSLAs support market inclusion and expanded opportunities for women and youth members? What support would they need for that?
- Do you have any other recommendations for us if we want to encourage women/young women VSLA members to engage in livelihood activities?

Representatives from financial institutions

- Please tell us about how you engage with VSLAs. Do you have specific products for VSLA members? Do you provide any sort of technical support?
- Do you have any data that shows how they use their money? What are the specific areas in which opportunities increased for women and female youth as a result of participating in VSLA activities?
- Has that changed over time? (any shifts from investing in the HH to investing in livelihoods?) Have you observed any difference between older women and young women? (Also in terms of pay back rates.)
- Do your clients have typical trajectories? What percentage graduate to larger loans or being individual clients?
- Are there any challenges you face working with VSLA members?
- Is there any role FIs can play in expanding livelihood opportunities for women and female youth?
- Does your organization have a gender and/or youth strategy? Do you have specific products for women and/or youth? If yes, please describe. If no-would that be something you'd be interested in?
- Have you observed other financial institutions run/support community-based savings schemes doing interesting work with women? If yes please describe.
- What support would you need to make that happen?

Input dealers that collaborate with VSLAs

- Please tell us about how you engage with VSLAs. Do you have specific products for VSLA members?
- Do you provide any sort of technical support, input credit, or any subsidies to farmers?
- Have you observed any changes over time with VSLA member purchases-eg quality or quantity? Moving into different crops/more commercial farming? Other nodes of the VCs? Anything else?
- Have you observed any differences in these areas between older women and young women? VSLA and non-VSLA clients? Also in pay back rates if you offer inputs on credit.
- Are there any challenges you face working with VSLA members?
- Is there a role input dealers play or could play in helping more women expand or move into more profitable livelihoods? If yes what? Other than direct financial support, how could a project help with that?

Members of OB networks

- Please tell us about how you engage with VSLAs.
- Do you provide any sort of technical support and/or input credit?
- Have you observed any changes over time with VSLA members compared with non-VSLA outgrowers? Moving into different crops/more commercial farming? Other nodes of the VCs? Anything else?
- Have you observed any differences in these areas between older women and young women? Also in pay back rates if you offer inputs or services on credit.
- Are there any challenges you face working with VSLA members compared with non-VSLA members??
- Is there a role OBs/OB networks play or could play in helping women expand or move into more profitable livelihoods? If yes what? Other than direct financial support, how could a project help with that?

Telecommunications companies that work with VSLAs (possibly)

- Please describe how you engage with VSLAs. Is it different from how you engage similar associations?
- Do you have specific products targeted at savings groups, including community-based ones like VSLA? Does it directly encourage savings?
- Do you have specific products targeted at women and female youth (in terms of phone ownership/sales, data bundles or voice calls, mobile money)?
- Do you have specific products targeted at business startups in terms of mobile money use in general and credit from mobile money?
- Describe your network coverage in terms of rural communities in the 5 northern regions
- Do you have data that shows how women and female youth are doing in terms of sim and mobile money subscription?

NGOs that support VSLAs

- Please describe your organization and how you engage with VSLAs.
- What services do you provide? (capacity building, grants, etc.)
- What is the usual gender/age breakdown of the groups you work with? Do you see any difference in the groups that have more women/young women?
- Do you have any data that shows how they use their money? What are the specific areas in which opportunities increased for women and female youth as a result of participating in VSLA activities?
- Has that changed over time? (any shifts from investing in the HH to investing in livelihoods?) Have you observed any difference between older women and young women? (Also in terms of pay back rates.)
- What happens when the women/young women you support need more funding than the VSLA can provide?
- Do you see any VSLAs cooperating with other VSLAs to access technical support or to meet other needs?
- To what extent can district, regional or national apex bodies of VSLAs support market inclusion and expanded opportunities for women and youth members? What support would they need for that?
- Do you have any other recommendations for us if we want to encourage women/young women VSLA members to engage in livelihood activities?

Guiding questions for FGDs:

ADVANCE Staff

- Please describe how you engage with VSLAs.
- From what you have observed, on what do members spend the money they get through the VSLA? HH expenses, investing in livelihoods, both, other? Please give examples.

- Has that changed during the time you have been with ADVANCE? If yes, please explain.
- Have you observed any differences between older and younger women?
- What kinds of livelihoods have you seen VSLA members engaging in? Are they traditionally female ones or are they moving into traditionally male occupations?
- Has that changed during the time you have been with ADVANCE? If yes, please explain.
- Have you observed any differences between older and younger women?
- What role do you think other stakeholders have had in VSLA members moving into new expanded livelihoods (OBs/OB networks, FIs, Input dealers, other)?
- Do you think any of those stakeholders could/should play a more meaningful role? If so how, and how could a project support that?
- Have you observed VSLAs using their collective strength to leverage for expanded market inclusion/participation for women and youth, or district, regional or national apex bodies of VSLAs support market inclusion and expanded opportunities for women and youth members? If yes, please provide examples. If no, do you think this is a role they could/should play, and how can a project support that?
- Do you have any other recommendations for us if we want to encourage women/young women VSLA members to engage in livelihood activities?

Women VSLA members

- Please tell us about the VSLA-when was it formed and why? How many members? What percentage are women? And of those, what percentage are female youth?
- On what do members spend the money they get through the VSLA? HH expenses, investing in livelihoods, both, other? Please give examples.
- Has that changed during the time the VSLA has been working with ADVANCE? If yes, please explain.
- For those who use the funds for livelihood activities, what are those?
- If farming, are you investing in production or something else?
- Can you break down the proportion of investment in production and other needs?
- Were you engaged in these activities before you joined the VSLA or is a new activity?
- How did you decide to work in that activity?
- Do you think members have moved into new/different opportunities as a result of participating in VSLA activities? If yes, what are they?
- Have you received any capacity building or other technical support through the VSLA? Please describe. Would you like more or less of that? If more, what?
- Do you think working with an OB has helped expand livelihood opportunities for VSLA members? If yes, how? Please describe.
- Do you see any difference in the opportunities for older women/youth/men?
- If the association needs technical or any other help (apart from financial) who do you contact first? Do you contact other VSLAs? Which other individuals or organizations do you contact?
- Please provide examples of what assistance (issue) you needed and if/how you benefitted?
- Have you engaged with an Apex organization? Please tell us about the experience?
- Have you as an individual organization or as part of the Apex organization used your collective strength to leverage for expanded market inclusion/participation for women and youth?
- Other than direct financial support, what recommendations do you have for us to continue to expand livelihood opportunities for women through participating in VSLA activities?

Female youth VSLA members

- Please tell us about the VSLA-when was it formed and why? How many members? What percentage are women? And of those, what percentage are female youth?
- On what do members spend the money they get through the VSLA? HH expenses, investing in livelihoods, both, other? Please give examples.
- Has that changed during the time the VSLA has been working with ADVANCE? If yes, please explain.
- Do you think young women spend money differently than older women? If yes, how?
- For those who use the funds for livelihood activities, what are those?
- If farming, are you investing in production or something else?
- Were you engaged in these activities before you joined the VSLA or is a new activity?
- How did you decide to work in that activity?
- Do you think members have moved into new/different opportunities as a result of participating in VSLA activities? If yes, what are they?
- Have you received any capacity building or other technical support through the VSLA? Please describe. Would you like more or less of that? If more, what?
- Do you think working with an OB has helped expand livelihood opportunities for VSLA members? If yes, how? Please describe.
- Do you see any difference in the livelihood opportunities for older women/youth/men? Are there any differences for non-VSLA members in those categories?
- Do you engage with an Apex VSLA body? If yes, how? Do they provide any support to your VSLA?
- Have you as an individual organization or as part of the Apex organization used your collective strength to leverage for expanded market inclusion/participation for women and youth?
- Other than direct financial support, what recommendations do you have for us to continue to expand livelihood opportunities for young women through participating in VSLA activities?

Photograph and publicity release form

I, _____, give ACIDI/VOCA permission to use my name, likeness, image, and/or appearance as such may be embodied in any pictures, photos, digital images, and the like, taken or made on behalf of *ADVANCE* activities. I agree that ACIDI/VOCA and the USAID's *ADVANCE project* have complete ownership of such pictures, etc., including the entire copyright, and may use them for any purpose consistent with ACIDI/VOCA's and the USAID's *ADVANCE project's* missions. These uses include, but are not limited to illustrations, bulletins, exhibitions, reprints, reproductions, publications, advertisements, and any promotional or educational materials in any medium now known or later developed, including the Internet. I acknowledge that I will not receive any compensation, etc. for the use of such pictures, etc., and hereby release ACIDI/VOCA and the USAID's *ADVANCE project* and its agents and assigns from all claims which arise out of or are in any way connected with such use.

I have read and understood this consent and release.

I give my consent to ACIDI/VOCA and the USAID's *ADVANCE project* to use my name and likeness to promote the *ADVANCE* program, its fiscal agent, and/or their activities.

Signature

Date

parent / legal guardian (if age 17)

Date

I do not give my consent to ACIDI/VOCA and the USAID's *ADVANCE project* to use my name and likeness to promote the USAID's *ADVANCE project*, its fiscal agent, and/or their activities.

Signature

Date

Parent / Legal guardian (if age 17)

Date

Annex 3: Documents Reviewed

ACDI/VOCA. 2014. Gender Strategy: USAID's ADVANCE project's Feed the Future Initiative.

ACDI/VOCA. 2018. VSLA Learning Study.

ACDI/VOCA. 2018. ADVANCE FY 2018 Annual Report. October 2017-September 2018.

ACDI/VOCA. 2019. USAID's ADVANCE Cost-Extension Technical Proposal.

ACDI/VOCA. 2019. USAID's ADVANCE Monitoring, Evaluation and Learning Plan.

ACDI/VOCA. 2019. USAID's ADVANCE project's FY 2019 Annual Report. October 2018 – September 2019.

ACDI/VOCA. 2019. Gender Report: Impact Assessment on Women's Empowerment through USAID's ADVANCE Project II Activities.

ACDI/VOCA. 2019. Outgrower Business Model Learning Study.