



# Savings Groups in Emergencies

An orientation for Savings Group and humanitarian specialists



Photo: CARE







## In emergencies, Savings Groups improve...

- Access to finance and mutual support for emergency needs and recovery
- Resilience to future shocks
- The effectiveness of humanitarian aid

**Integrating Savings Groups into  
*more* humanitarian programming...  
and doing it *better*...  
could improve**

**Access to basic financial services among  
the world's most vulnerable populations**

**The impact and efficiency of humanitarian aid**



A photograph of three women walking on a dirt path, carrying pots on their heads. The woman on the left carries a green plastic pot, the middle woman carries a brown woven basket, and the woman on the right carries a dark pot. They are wearing colorful, patterned skirts. The background is a clear, light sky. A blue horizontal band is overlaid on the image, containing white text.

**We know that Savings Groups work – and that they  
are powerful...  
but, in emergencies, we must revisit some of our  
approaches and assumptions**



# MAIN CONCLUSIONS

01

**Preserve the flexible and transparent nature of Savings Groups**

Allow the Savings Group methodology to work

02

**Build robust in-country technical capacity – before emergencies or at onset**

Knowledgeable and experienced leadership and staff across Savings Group and humanitarian teams, to better collaborate and support adaptation

03

**Align Savings Groups with humanitarian standards**

Create compatibility between Savings Group activities and humanitarian standards & realities (including shorter grant periods)

04

**Link Savings Groups to Cash and Voucher Assistance (CVA) – at the programmatic and beneficiary level**

Systematically link Savings Groups to CVA activities (assessments, consultations, design, and community accountability mechanisms)

# OBJECTIVE

Provide actionable guidance to organizations that promote or work with Savings Groups in emergency settings.





# TARGET AUDIENCE



**Savings Group  
specialists** working  
in emergencies



**Humanitarian  
specialists** working  
with Savings Groups



**Non-specialists** that  
lead the funding,  
design or  
implementation of  
Savings Group  
interventions in  
emergency settings





# HOW TO USE THIS GUIDE

**SEE THE NOTES!** The notes contain further details and guidance for users

Strategy & Program  
Development

Orientation &  
Training

Learning

Communications  
& Advocacy



# ABOUT US

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# ABOUT US



[View on YouTube](#)



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In unstable environments, how can we support social cohesion within Saving Groups?
- **Conclusions**
- **Key resources**



# BACKGROUND

A brief overview of Savings Groups and their potential role in humanitarian contexts



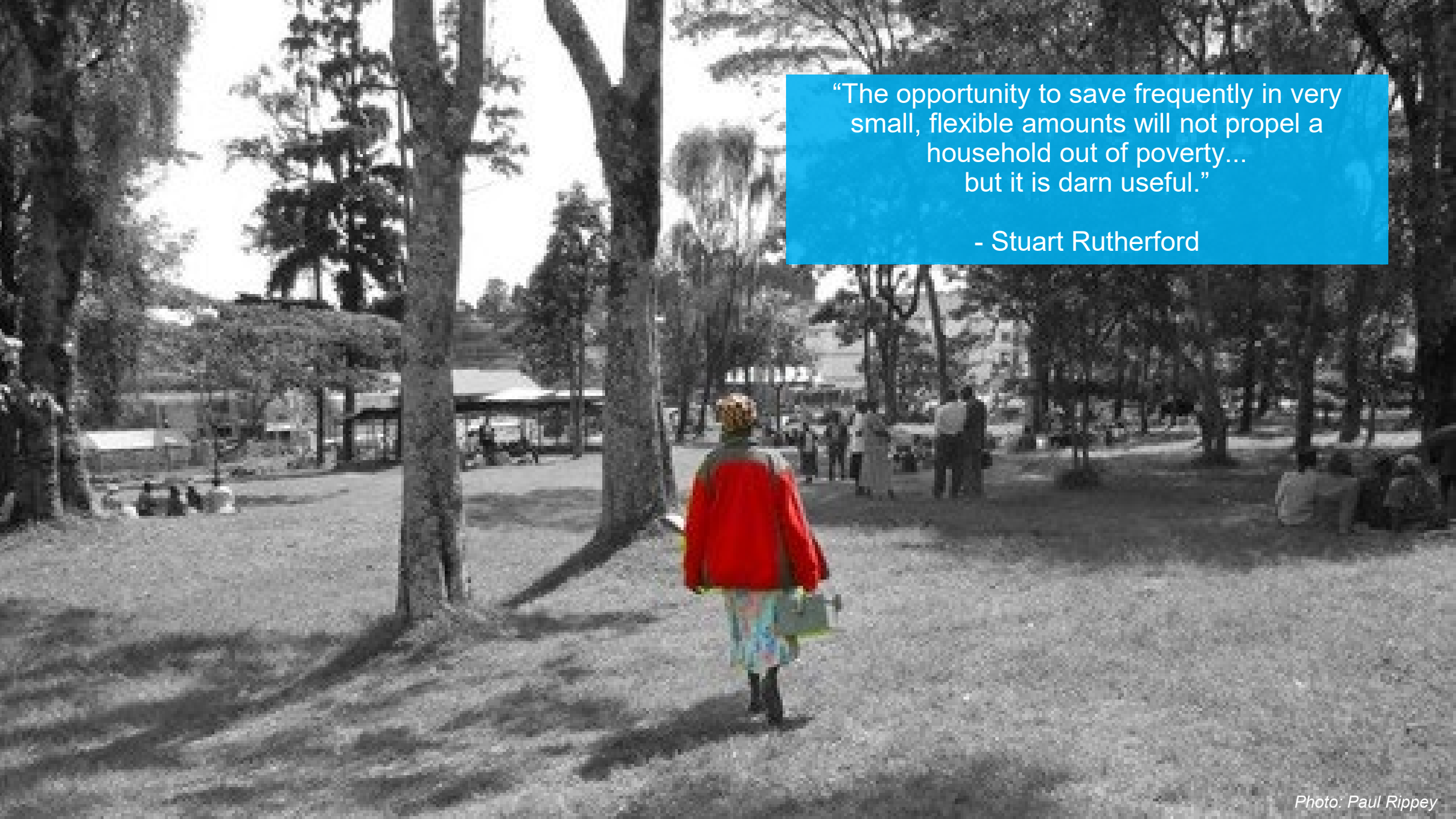
# WHAT ARE SAVINGS GROUPS?

A small group of people that save together and borrow from their pooled savings.

About 500 million people worldwide belong to *informal savings groups*, which provide access to basic financial services in underserved markets.







“The opportunity to save frequently in very small, flexible amounts will not propel a household out of poverty... but it is darn useful.”

- Stuart Rutherford

# SAVINGS GROUPS:

## A quick overview

- Original Village Savings and Loan Association (VSLA) methodology developed in Africa in the early 1990's
- Promoted primarily by AKF, CARE, CRS, Grameen Foundation, the International Rescue Committee, Oxfam America, Plan International, and World Vision
  - Various adaptations, collectively referred to as 'Savings Groups'
- Over the past 30 years, development organizations have established Savings Groups across 75 countries, with over 20M members
  - 80% women
  - 85% in Africa

VSLA, CSLA,  
CBSG,  
SILC, SfC ?!?!

How does it work?

## **BASIC ELEMENTS**

- **Group size:** 15 – 25 members
- **Membership:** Voluntary and self-selected; free entry and exit of members at any time
- **Self-capitalized** – no external funding
- **Meetings**
  - Weekly – all meetings are Savings Meetings
  - Loan Meetings are monthly
  - Time and location decided by the group
- **Leadership:** Management Committee composed of 5 democratically-elected individuals, elected annually
- **Record-keeping:** Individual member passbooks; memorization of group fund; group ledger (optional)
- **One-year training curriculum** towards group independence



## **OUTCOMES:**

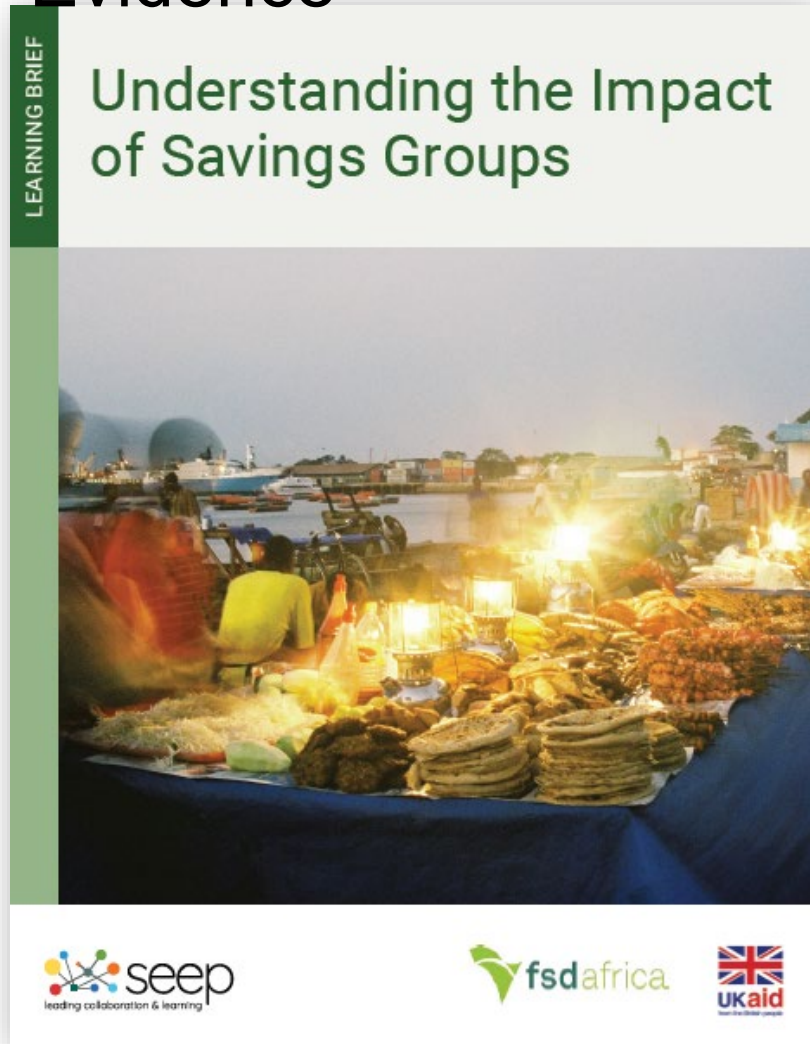
### Operational benchmarks

- Members: 80% women
- Annualized savings per member: \$86
- Average loan size: \$102
- Repayment rate: 98%
- Annualized return on savings: 41%
- Cost per member: \$25 (range of \$10-60)



# IMPACT:

## A Review of the Evidence

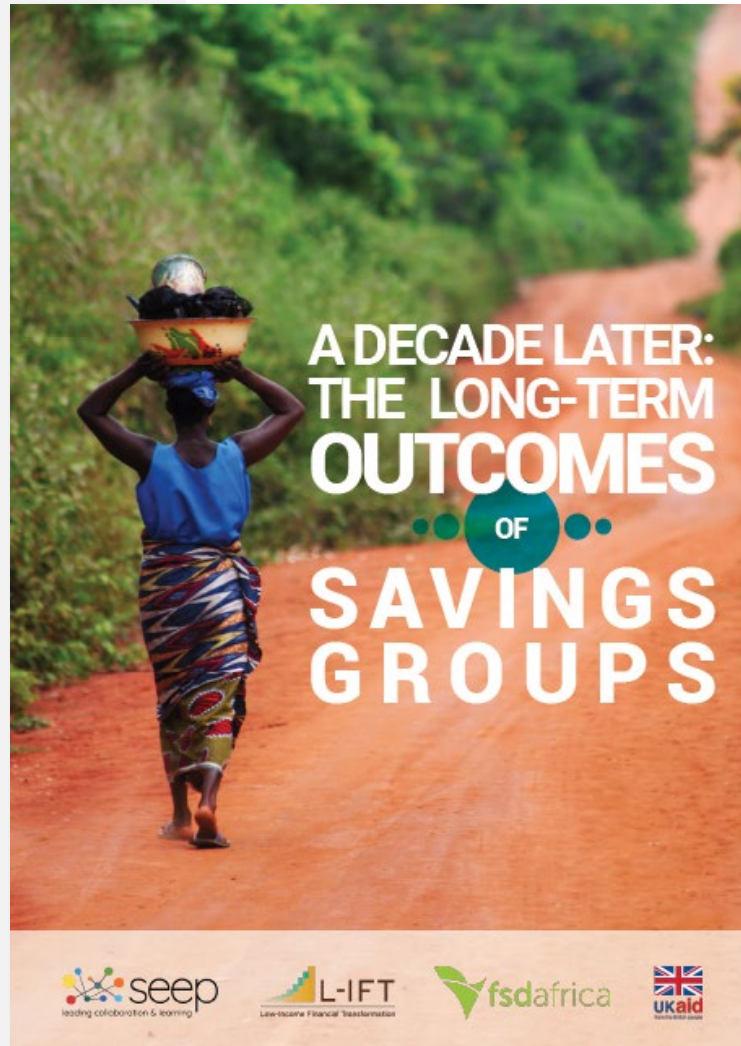


- Savings
- Access and use of credit
- Investment in Income Generating Activities (IGAs)
- Food consumption and security
- Self-confidence
- Market and social support networks

- Assets
- Investment in education
- Women's decision-making power
- Leadership
- Income

# LONG-TERM RESULTS:

A decade later



- **Sustainability**

- 71% group survival rate
- 45% replication rate
- For every group trained a decade ago, 1.16 groups are active today

## Financial performance



Annualized savings/member: \$31 to \$66



Average loan size: \$43 to \$108





# WHAT DO WE MEAN BY 'EMERGENCIES'?





# SAVING GROUPS IN EMERGENCIES:

## Expected outcomes

**In humanitarian, crisis and conflict settings, Savings Groups:**

Mobilize capital to meet emergency needs, and finance household and business investments

Help (re)build social cohesion, and support community-based protection mechanisms

Support diverse development objectives (livelihoods, WEE, gender equality, health, social protection, and WASH)

Link relief, rehabilitation, and development

Build resilience to future stresses and shocks



# SAVING GROUPS IN EMERGENCIES: Challenges and constraints

- **Logistics**
  - Shorter grant periods, that may not align with traditional Savings Groups program models
  - Damaged infrastructure and reduced connectivity
- **Security**
  - Safety of members and staff
  - Security of group funds
- **Economic**
  - Loss of productive assets
  - Reduced market and employment opportunities
  - Reduced earning and savings capacity



A photograph of three women sitting on the ground outdoors. The woman on the left is wearing a pink headwrap and a striped shirt. The woman in the middle is wearing a white shirt and a colorful patterned skirt, and is holding a notebook and a pen. The woman on the right is wearing a floral patterned shirt. They are sitting under a yellow umbrella. The background is slightly blurred, showing some greenery and a yellow structure.

# SAVING GROUPS IN EMERGENCIES: Challenges and constraints

- **Physical**
  - Emergency needs (shelter, food, health, protection) must always be addressed first
- **Social**
  - Disruption to community-based structures, protection mechanisms, and social cohesion
- **Psychological**
  - Trauma and challenges to the rights of target population

# SAVING GROUPS IN EMERGENCIES:

Informed adaptation

- Cross-organizational learning group formed in 2021
- Met regularly to share resources, experience, common challenges and solutions – within and beyond our organizations
- Addressed THREE main questions related to Savings Groups in emergencies

**We know that Savings Groups work – and that they are powerful...  
but, in emergencies, we must revisit some of our approaches and  
assumptions**

A photograph of three women walking across a dry, dusty landscape. They are carrying water containers on their heads. The woman on the left carries a green plastic bucket. The woman in the middle carries a large, dark, woven basket. The woman on the right carries a large, light-colored plastic container. The background is a clear, light sky. A semi-transparent blue box is overlaid on the left side of the image, containing text.

## QUESTION 1:


In emergency settings, which Savings Group standards must be retained? What can change?



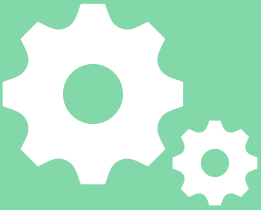
# FOCUS AREAS



Denotes Savings Group standards that can change




**Membership**

A blue rectangular box containing a white icon of three stylized human figures. Below the icon, the word "Membership" is written in bold black text.

**Management**

A green rectangular box containing a white icon of three interlocking gears of different sizes. Below the icon, the word "Management" is written in bold black text.

**Project Support**

A purple rectangular box containing a white icon of a telephone handset with the number "24" inside a circular dial. Below the icon, the words "Project Support" are written in bold black text.

**Financial Policies**

An orange rectangular box containing a white icon of a bar chart with a dollar sign inside a circle. Below the icon, the words "Financial Policies" are written in bold black text.



## **MEMBERSHIP:**

Selection criteria

- **Savings Groups are beneficial to all populations**
  - The key is to engage the most vulnerable members of the community without discrimination
- **If a project has a required or prioritized target group, direct promotional efforts to those populations, but do not restrict other participants from joining groups**
  - Consider how these criteria are communicated, verified, and enforced
  - Maintain any existing gender policies
- **Savings Group membership must be voluntary**
  - Group membership must not be conditional on other intervention components – or vice-versa



## MEMBERSHIP:

Group formation

- **Self-selection**
  - Participants must be free to select with whom to form a group, based on acquaintance, trust, geographic proximity, similar status, and interest
  - **Projects that put groups together bear responsibility for poor outcomes!**
- **Existing groups: do not disrupt the composition of existing groups**
  - UNLESS its size/composition impedes its proper functioning
- **In volatile or low-trust settings, the recommended group size (15-25 members) can be relaxed**
  - There are, however, negative consequences of groups that are too small or too large, and groups should not be outside the range of 10-30 members





## MANAGEMENT:

### Self-management

- Group **independence** and **autonomy** remain fundamental
- **The trainer serves as a facilitator** – trains the group, establishes certain parameters, and guides the group in its decisions
- **Existing groups**
  - Accept their structure, rules and processes unless these are harmful or do not provide members with expected benefits





Photo: The SEEP Network



# MANAGEMENT:

## Leadership

- Different Savings Group methodologies promote different group leadership structures
- An effective leadership structure is **decentralized**
  - Encourages member participation
  - Reduces the operational dependence of the group on any individual(s)
  - Reduces the likelihood of fraud, or dominance by any individual(s)
- Division of responsibilities for transparency and internal controls
  - Meeting management
  - Record-keeping
  - Money-counting
  - Storage of group funds and records
- **Existing groups**
  - Do not alter existing leadership structure, unless transparency or internal controls are at risk



## MANAGEMENT:

Leadership selection

- **Leadership positions are filled by group members, selected through a democratic process**
- **If no members have the skills / willingness for a particular position:**
  - Look for a new member with those skills
  - Get support from a community member who does not join the group
  - As a last resort, group trainer serves in a leadership position for specified, short period, while internal capacity is developed
- **Organize periodic rotation of leadership, within the first cycle**
  - Encourages member participation
  - Reduces operational dependence on specific individual(s), which may be particularly important in emergency settings and mobile populations
  - Establishes the practice of elections, and rotation of leadership
- **Existing groups: if there is no democratic rotation of group leaders, introduce the practice at the next natural opportunity**





# MANAGEMENT:

## Rules and conflict resolution

- The group constitution defines the rules and processes of the group, how to manage **predictable situations**, and a system of fines for the violation of group rules
- In emergencies, the constitution may be broadened to include processes to handle **unplanned situations**, improving the ability of groups to manage adversity
- **If unplanned situations occur**
  - Resolve the issue internally, under the guidance of group leadership
  - Involve the trainer and relevant staff
  - Involve community leaders or structures to align with local norms and emergency response mechanisms
  - Involve other Savings Groups who may have similar experiences
- **Existing groups**
  - If the group has a constitution and it does not compromise transparency and internal controls, ensure that its importance is recognized, and it is respected
  - If the group does not have a constitution, or its existing constitution is harmful, facilitate the development of a group constitution using industry tools and best practices



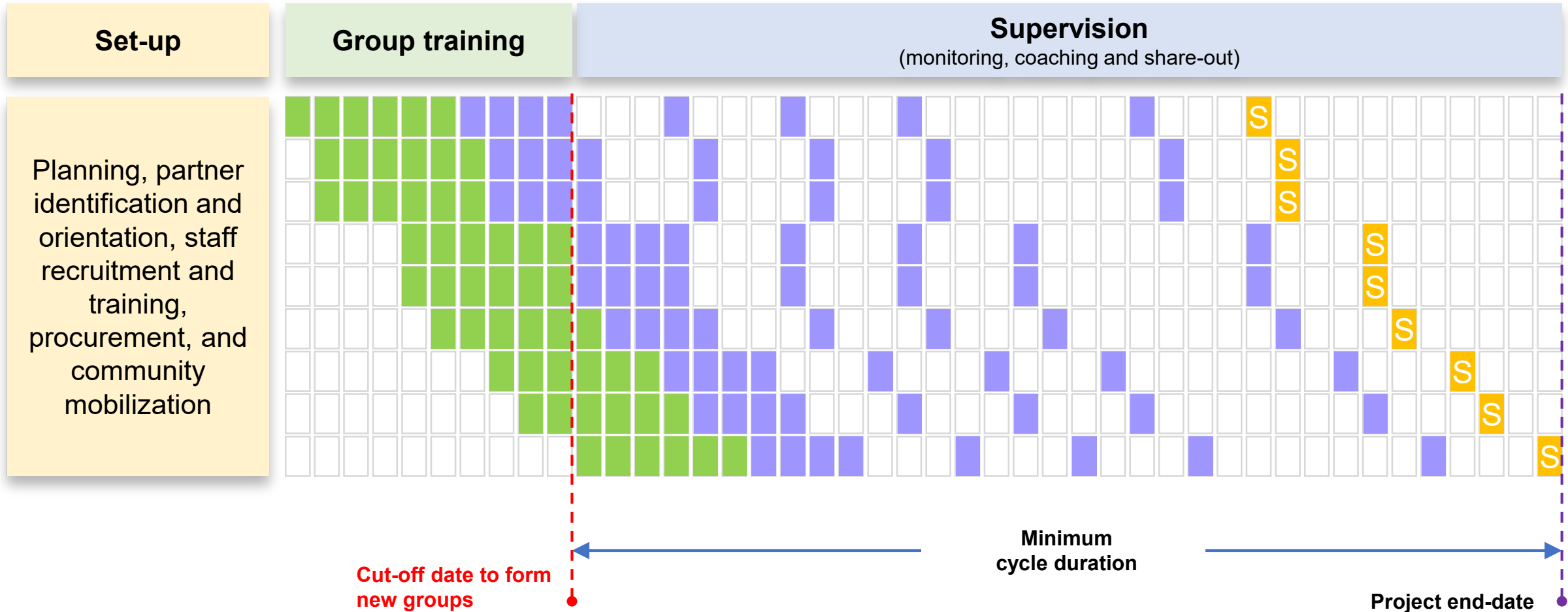
# PROJECT SUPPORT

- **Minimum package of support:**
  - Training; monitoring and coaching; and access to group equipment
- **Other support may include:**
  - Legal identification for members or groups
  - Linkages to financial and non-financial service providers
  - Complementary training (literacy, numeracy, digital literacy, entrepreneurship, etc.)
- **Existing groups**
  - Assess functionality and needs
  - Tailor the standard package of project support to meet identified needs, reducing project inputs to only what is required



# PROJECT SUPPORT Timeline

Implementing organizations have a **moral responsibility** to complete the intervention with all groups – up to, and including, the first share-out.





# TIMELINE

## Project set-up

Minimize the duration of the set-up period,  
**without compromising quality**

- Pre-train staff
- Digital training tools
- Get started with direct implementation
- Establish MoUs with local implementing organizations, before emergencies occur

# TIMELINE

## Training

Fast-track training, **without compromising quality**

- **Use industry-standard training curricula**
- **Combine training modules and/or reduce the time between sessions**
  - Be mindful that Savings Groups need time and practice to internalize processes
- **Carefully consider the value addition of complementary training**
- **Overall, fast-tracking training may reduce the project timeline by 1-4 weeks**

# TIMELINE

## Shorten the first cycle

**A responsible first cycle must be at least 6 months**, to ensure that members participate in a meaningful way, experience the benefits of Savings Groups, and are afforded sufficient time to practice and internalize processes.

### Most significant option to shorten the project timeline



**Shorten first cycle to 6 months  
(instead of 9-12 months)**

- **Oversight of the first share-out is essential**
  - Groups need to learn the process before they operate independently
- **Existing groups**
  - Tailor monitoring and coaching to meet identified needs, reducing project inputs to only what is required



# TIMELINE

Putting it all together...  
the minimum viable  
timeline

The project timeline can be reduced by:

- Accelerating project set-up through preparedness and contingency planning
- Fast-tracking group training
- Shortening the first cycle to 6 months

**BUT...**

**there is a limit to which a Savings Group project can be truncated.**

# TIMELINE

Putting it all together...  
the minimum viable  
timeline

An end-to-end Savings Group project may not be viable within the short timeframe of a humanitarian grant.

**In such contexts...**

- Responsible, meaningful, and orderly Savings Group activities are feasible insofar as the commitments – and activity plans – of the implementing organization go beyond the emergency grant period.



# PROJECT SUPPORT Equipment

- The standard Savings Group kit includes: cashbox, padlocks, member passbooks, ledger (if used), calculator, ruler and pens
- Key questions:
  - Who buys?
  - Who pays?
  - How are the materials distributed?
- **Existing groups**
  - May be (partially) equipped; if not, follow the same provisions as for new groups





## PROJECT SUPPORT

Productive assets, cash, and voucher assistance

- A core principle of Savings Groups is that **member savings are the sole source of group funds.**
  - Injections of project funds are discouraged
- In emergency settings, providing cash grants may seem appealing as a quick way to boost group capital, but it may distort group incentives and dynamics
  - Distorted incentives to join groups, disincentive for savings and loan repayment, diminished sense of ownership, conflict
- Projects that wish to combine Savings Groups with social safety nets are advised to **deliver CVA to members, individually, rather than the group**
  - Individual choice – how best to use these funds: immediate consumption needs, save some of the transfer, or even save it all!
  - Asset and cash transfers should never be communicated (or perceived) as being tied to Savings Groups membership, which can distort group dynamics and lead to interpersonal conflict



# FINANCIAL POLICIES:

## Overview

- Savings Group methodologies include financial policies that are reflected in program guides, training modules, and constitution templates
- Most financial policies are already quite flexible!
  - Groups choose specific terms that suit them – savings rate/increments, interest rate, maximum loan size, loan priorities, fines, social fund contribution and coverage
- We will highlight aspects that need re-emphasis, and those that can be relaxed/adapted for emergency settings
- **Existing groups**
  - Identify benefits that members may be missing, as well as risks to internal controls
  - Help groups reach democratic decisions whether to modify existing policies





# FINANCIAL POLICIES:

## Savings

- **Regular savings deposits are the key to successful and useful Savings Groups**
  - In most Savings Group methodologies, each group sets a minimum savings deposit per meeting; and members may be fined if the minimum deposit is not made
- **In volatile settings, however, cashflows can be particularly erratic and uncertain**
  - Restrictions on savings amounts may be detrimental to members
- **Eliminate minimum savings amount**
  - Remove penalties/stigma when members are unable to save



*Photo: World Vision International*





# FINANCIAL POLICIES:

## Savings

- **Relax maximum savings amount**
  - Groups may allow members to deposit more than the typical 'ceiling' at specific meetings or during certain periods, in particular if members receive cash transfers
  - To prevent elite capture, alert groups that members may try to 'game the system' by depositing a large amount just before the share-out
- **Allow savings withdrawals – in practice, not just in theory**







# FINANCIAL POLICIES:

## Loans

- **Effective loan policies**
  - Promote equitable access to group loan funds
  - Reduce the risk of member over-indebtedness
  - Diversify group risks, across multiple borrowers
- **Best practices**
  - No more than one active loan per borrower
  - Maximum loan size: a multiple of borrower savings (usually 3X)
  - Maximum loan duration: typically 3 months during the training cycle (may be shorter in shorter cycles, longer in mature group)
- **Groups may consider shorter loan terms** (1 or 2 months) to avoid default by transient members
  - However, cashflows may be erratic and affect repayment ability
- **Do not restrict loans to ‘productive’ investments**
  - Members may have acute household needs beyond income-generating activities
  - Focus loan analysis on trust and ability to pay, rather than loan purpose



Photo: The BOMA Project



## FINANCIAL POLICIES:

Other

- **Group investments**
  - Recognize the increased risks of group investments in emergency settings
- **Bank accounts**
  - Ensure appropriate internal controls - always in the name of the group, or several members
- **External credit**
  - Linkages with Financial Service Providers (FSPs) should be discouraged in the first cycle





Photo: The BOMA Project

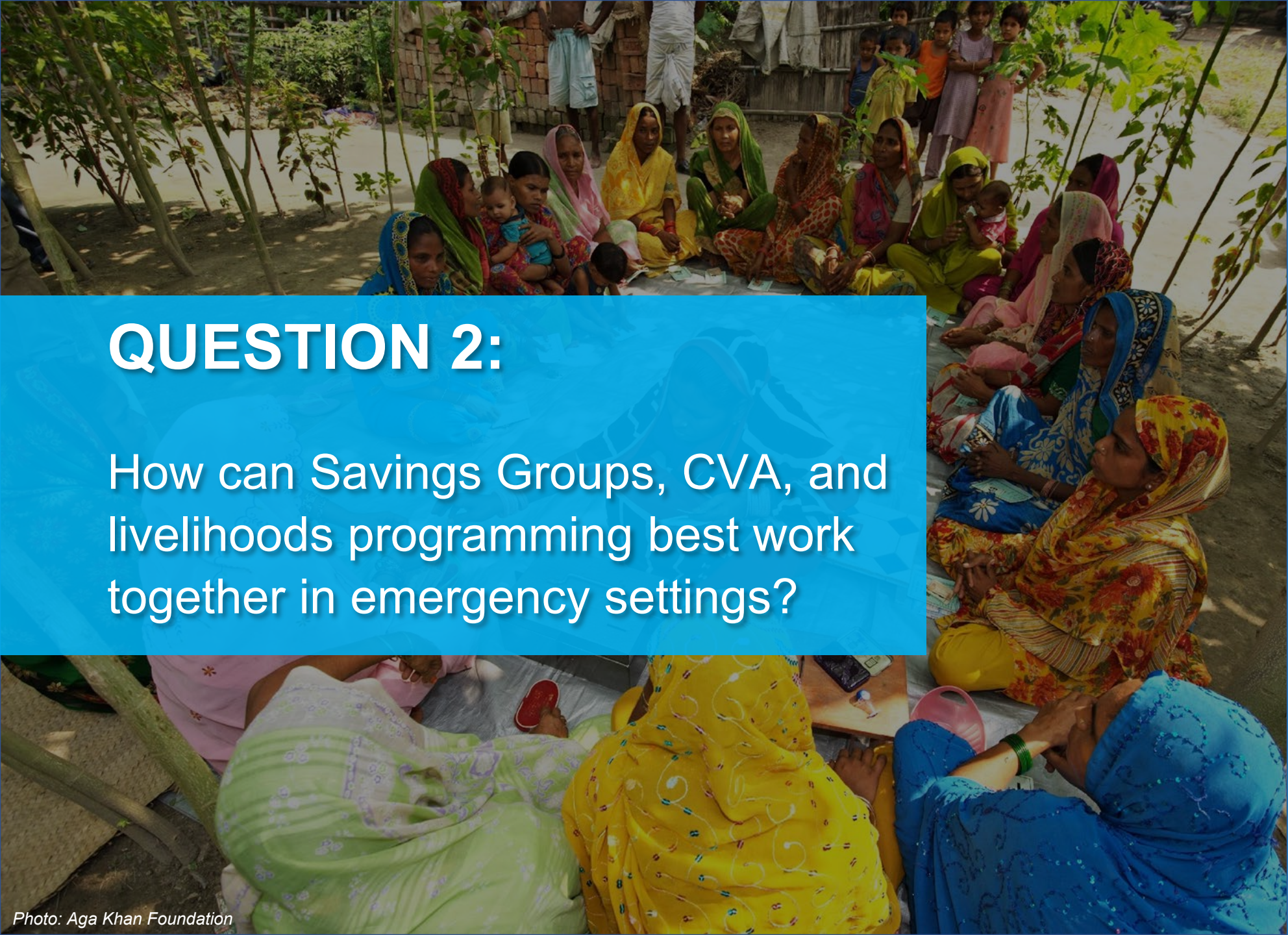


## FINANCIAL POLICIES:

Other

- **Social Fund**
  - Assess the viability and demand for a Social Fund
- **Existing groups**
  - Avoid sudden changes; encourage group reflection at cycle start-up





## QUESTION 2:

How can Savings Groups, CVA, and livelihoods programming best work together in emergency settings?



# SAVINGS GROUPS AND CVA:

Synergies and potential outcomes

Savings Groups provide CVA beneficiaries a safe place to save, and serve as a vehicle to better manage cash transfers.

Together, Savings Groups and CVA:

- Support emergency consumption
- Help restore livelihoods
- Finance household and business investments
- Build resilience



# STAGE I: PREPAREDNESS

**Before emergencies occur** (or at their onset):

- Contingency planning for rapid response
- Identify and prepare to address gendered effects
  - Women and girls face disproportionate burdens in crises
- Develop standard operating procedures (SOPs)
  - Identification and preparation of technical materials (both Savings Groups and CVA)
- Prepare staff across functional areas
  - Cross-train staff in Savings Groups and CVA for rapid (re)assignment, deployment and collaboration
- Establish local partnerships (MoUs)



*Photo: The SEEP Network*

# STAGE II: IMPLEMENTATION

If cash transfers are not sequenced and timed correctly with Savings Groups, and communicated clearly to target communities, benefits may not be properly understood, thus creating adverse effects.

## **Successful integration requires:**

- Market assessment
- Gender assessment
- Identification of emergency needs
- Community consultation
- Update and validation of standard operating procedures
- Clear selection criteria and methods
- Community sensitization
  - Savings Groups, CVA (in general), the assistance package provided by the project, selection criteria and methods, delivery channel, grievance and redressal

# IMPLEMENTATION

## Options

Integrating Savings Groups and CVA by...

Targeting CVA beneficiaries to form **new Savings Groups**

**OR**

Using **existing Savings Groups** to support the design and implementation of CVA.



# ESTABLISHING NEW SAVINGS GROUPS THROUGH CVA ACTIVITIES

## CVA set-up

- Needs assessment
  - Conduct Savings Group feasibility assessment (can be integrated into the cash need evaluation)
- Inform community leaders of the mobilization of Savings Groups among CVA recipients
- Engage community leaders as much as possible, at every stage, to ensure that the mechanics of Savings Group formation and CVA beneficiary selection are understood

## CVA sensitization – for selected beneficiaries

- Update CVA communication tools to include promotion of Savings Groups
- Clearly communicate the respective timelines and benefits of both interventions, and how they complement each other
- Mobilize new groups with interested cash beneficiaries – support self-selection process
- Groups may be mixed (beneficiaries and non-beneficiaries)
  - Effective communication is critical to mitigate the risk of misunderstanding and false expectations
- Deliver financial education to maximize the combined benefits of CVA and Savings Groups

# **ESTABLISHING NEW SAVINGS GROUPS THROUGH CVA ACTIVITIES**

## **CVA disbursement**

- **Sequence the start of Savings Group activities around the second (or third) cash disbursement**
  - Experience shows that the first (and even the second) instalment of cash transfers are spent on urgent and immediate needs.
  - Group members are most likely to start saving (from the cash transfer or income from restored livelihoods) around the third instalment
- **Ongoing awareness campaign on the importance of saving, and the combined benefits of cash transfers and Savings Groups**

## Savings Groups and CVA: The Delivery Mechanism

Savings Groups and CVA can be integrated in different ways

but...

**CVA should be delivered to individuals, not groups**

“When [community-managed loan funds] loan funds are financed by an early injection of external funds from donors or governments, projects appear to fail so consistently that this model of microfinance support is never a prudent gamble.”  
- CGAP

There is some positive, recent experience in cash grants to *mature* Savings Groups.

Yet experience is limited, and projects that deliver CVA to Savings Groups are advised to proceed very cautiously.

# IMPLEMENTING CVA ACTIVITIES THROUGH EXISTING SAVINGS GROUPS

Existing Savings Groups can be leveraged to support the design and implementation of cash transfer programming.

Key activities include:

## **CVA assessment** – cash, needs and gender assessments

- Facilitate connection and consultation with community leaders
- Provide deeper insights (especially on sensitive topics) due to existing trust

## **Market assessment**

- Literate members may serve as field surveyors
  - Pre-crisis market assessment (PCMA)
  - Emergency market monitoring, analysis and response
  - Mapping of financial service providers



# IMPLEMENTING CVA ACTIVITIES THROUGH EXISTING SAVINGS GROUPS

## Program design

- Beneficiary selection criteria
- Beneficiary selection process
- Beneficiary registration
- Delivery mechanism
  - Voucher, mobile money, or cash
  - Via MFI, NGO, government, or MNO
- Transfer value, instalments and frequency, and duration
- Cash-transfer distribution venue
- Community Accountability and Reporting Mechanisms (CARM)
  - Existing groups could serve as one CARM

# THE MOST IMPORTANT THING TO REMEMBER

## Participation in Savings Groups must be voluntary

Participation in a Savings Group should never be a condition – real or perceived – for CVA

This must be communicated clearly and often, during all stages of the project, at all levels

# RESTORATION OF LIVELIHOODS

Livelihoods interventions may be layered upon Savings Groups and CVA in emergencies.

Some important considerations:

## **Group identification**

- Working with existing (older) groups is different from new groups – capitalization, social capital, operating efficiency

## **Needs assessment**

- Assess urgent needs and the trade-offs between direct provision and a market systems approach

## **Market facilitation**

- Market research and monitoring to ensure that livelihood interventions are viable
- Capacity and gender assessment to ensure that livelihood interventions are appropriate

# RESTORATION OF LIVELIHOODS

## Entrepreneurship training

- Selection, planning and management of IGAs
- Financial literacy
- Packaged in micro-modules (about 15 minutes) that can be added to group meetings
  - Delivered more efficiently, and absorbed more easily
- Initiate training before cash disbursement, and deliver concurrently
  - Sequence material as most appropriate, based on needs and capacity

## Technical training

- If any productive assets are transferred, initiate any necessary technical training **before** the transfer
- Provide beneficiaries the opportunity to learn by doing, and familiarize themselves with tools/assets before they receive their own

## Formal financial inclusion

- May be considered a program exit strategy, part of the resilience pathway for CVA beneficiaries
- If so, map FSPs early, and coordinate during all stages of CVA and Savings Group implementation



# WORKING WITH MFIs

## Potential approaches and roles

*These models are not mutually exclusive, and the approaches can be combined with CVA and Savings Groups in different ways.*

### EMERGENCY MICROFINANCE MODEL

- MFI collects skillset data in the target area, and procures assets and raw materials related to identified skillsets
- MFI distributes assets (toolbox) to targeted beneficiaries, under a financing agreement
- Loan is repaid by the borrower, in cash or vouchers, provided by the NGO

### RISK FINANCING MODEL

- MFI provides insurance services to CVA beneficiaries to protect them during recovery phase (health, loss of asset, extreme weather conditions, etc.)
- Payments can be collected through Savings Groups
- Funds are pooled and invested by the MFI (in its loan portfolio)
- In some cases, under a risk-sharing agreement, MFI may return payments to members, less the total value of claims and an agreed administrative fee

## QUESTION 3:

In unstable environments, how can we support social cohesion within – and through – Savings Groups?







**Social cohesion – a *necessary condition* for Savings Groups**





## Social cohesion – an *outcome* of Savings Groups







Photo: The SEEP Network

“

“A society is cohesive if it works towards the well-being of all its members, fights exclusion and marginalization, creates a sense of belonging, promotes trust, and offers its members the opportunity of upward social mobility.” - *Organization for Economic Co-operation and Development (OECD)*

In emergencies, Savings Group projects should purposely facilitate:

- Bonds between members
- Bonds between Savings Groups and other local structures
- Inclusion of marginalized groups, including women, youth, people with disabilities, and forcibly displaced people



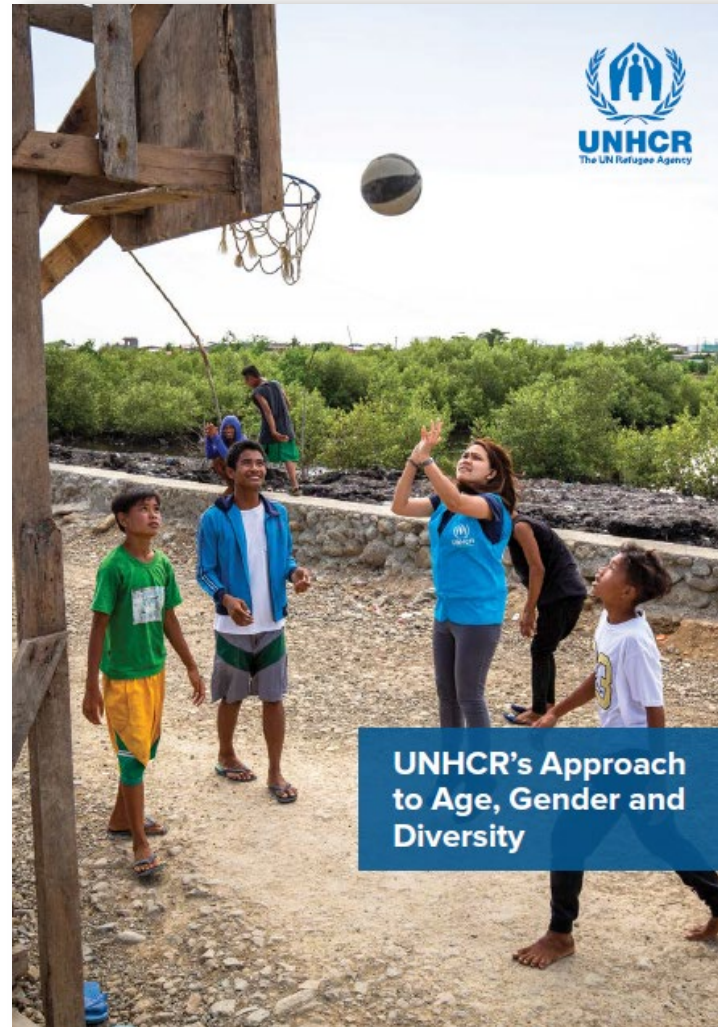
# WORK WITH EXISTING COMMUNITY STRUCTURES



Photo: The SEEP Network

- Community-based protection mechanisms are deployed early in emergencies
- Identify what exists and how they may be working with other organizations
- Leverage existing structures as both an entry point and a potential delivery channel

# UNHCR'S AGD FRAMEWORK: Age, gender, diversity



Each person has differing capacities, access to and control over resources, and priorities—and faces different protection risks.



# UNHCR'S AGD FRAMEWORK:

## Age, gender, diversity



### Age

Denotes the different stages in a person's life cycle. It is important to know where people are in their life cycle, because their capacities and needs change over time. Age influences and can enhance or diminish people's capacity to exercise their rights, and must be considered in all protection, assistance and solutions programmes.



### Gender

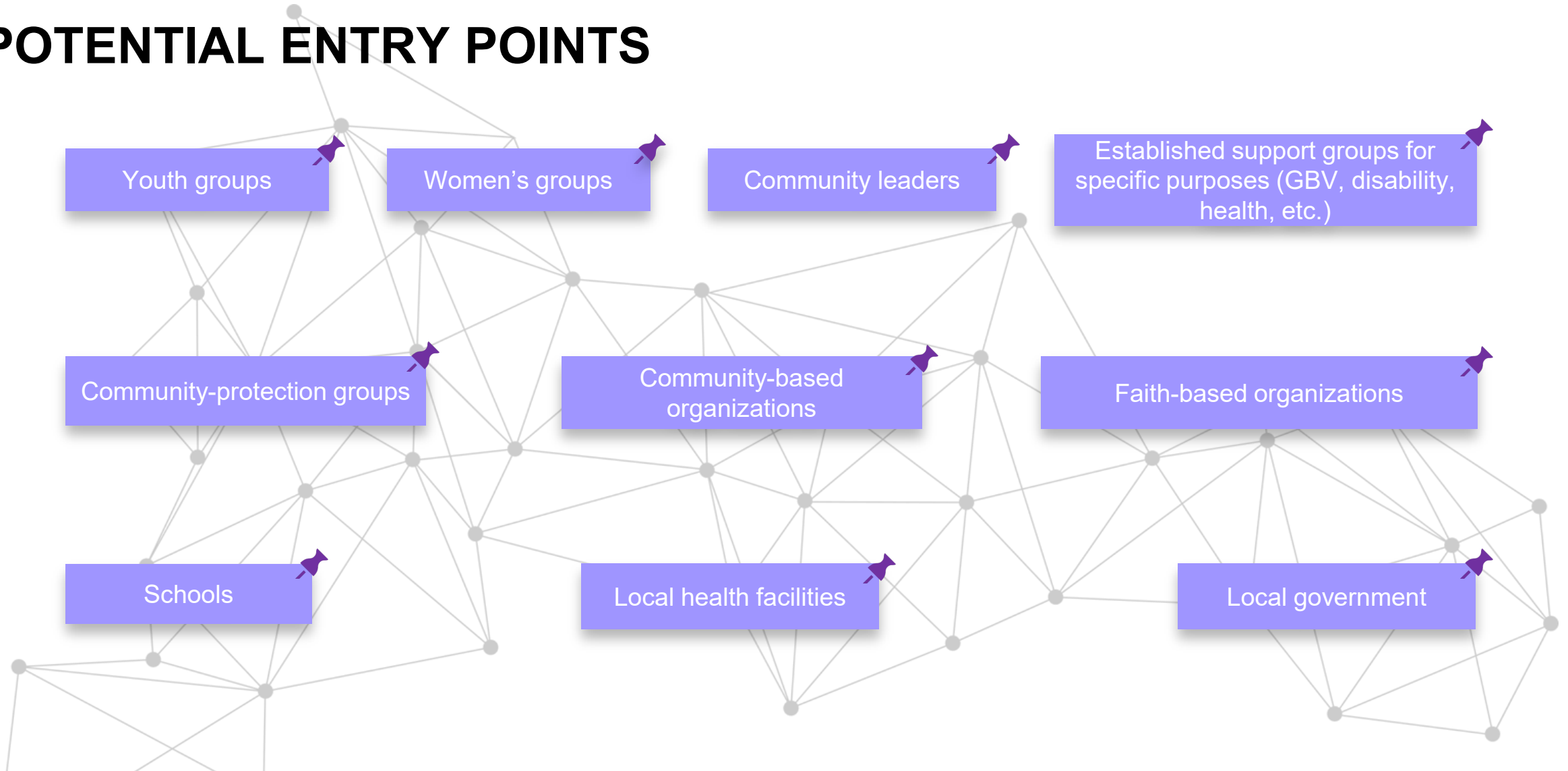
Refers to the socially constructed roles for women and men, which are often central to the way in which people define themselves and are defined by others. Gender roles are learned, changeable over time, and variable within and between cultures. Gender often defines the duties, responsibilities, constraints, opportunities and privileges of women, men, girls, and boys in any context. Gender equality refers to the equal enjoyment of rights, responsibilities, and opportunities of women, men, girls and boys.



### Diversity

Refers to different values, attitudes, cultural perspectives, beliefs, ethnicities, nationalities, sexual orientation, gender identity, disability, health, social and economic status, skills, and other specific personal characteristics. In emergency context, women, men, girls, and boys belonging to national or ethnic, religious and linguistic minorities, or indigenous groups, often experience discrimination and marginalization. They are frequently excluded from participation and encounter obstacles to expressing their identity, factors which are compounded in displacement.

# COMMUNITY CONSULTATIONS POTENTIAL ENTRY POINTS



# AGE YOUTH



Photo: Plan  
International

- Engage youth leaders in project design and outreach
- Engage family, caregivers, and social networks
- Mentoring advantages to mixed-age groups, combining adults and youth
- *Inside vs. Outside schools?*



# GENDER



Photo: The SEEP Network

Globally, 80% of Savings Groups members are women

- Most programs target women to address gender gaps in financial inclusion
- Women are generally early adopters of Savings Groups
- Male participation increases over time through demonstration effects
- Groups should decide whether to be mixed-sex, and when and how to extend membership to the opposite sex
- Mixed groups can serve as a platform for gender/family dialogues



# **DIVERSITY**

## **Disability**

- Savings Groups are appropriate economic strengthening interventions for people with disabilities
- For disability inclusiveness, Savings Groups programs should leverage local organizations of people with disabilities, participatory methods, and sensitive questionnaires, to identify and reach people with disabilities
- To empower people with disabilities, development organizations can hire trainers with disabilities, and form groups led by people with disabilities



# DIVERSITY

## Displacement



- **Connect early** – learn about the skills, assets and needs of refugees as they arrive in the host country
- **Build on what exists** – take the time to understand the financial behavior of refugees
  - Networks, affiliations, habits, preferences, and biases
- Many displaced people already have experience with savings groups, and may be receptive to forming new groups in temporary shelters and settlements





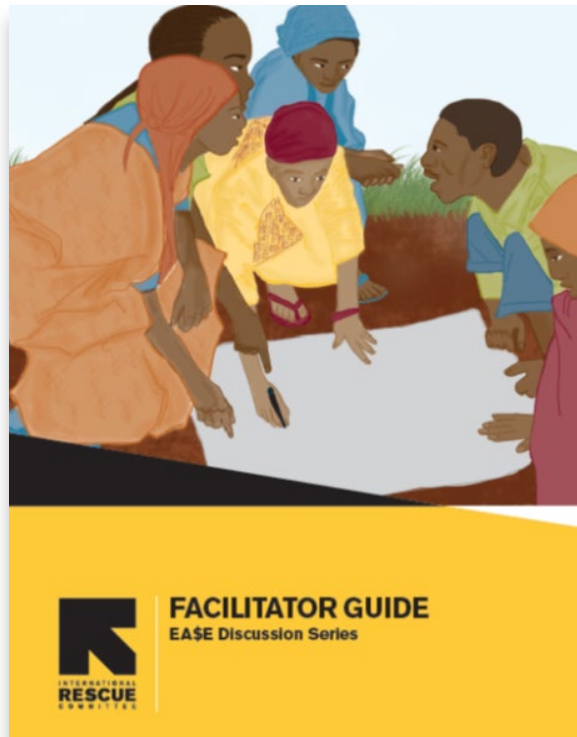
# DIVERSITY

## Displacement



- **Build trust** – traditional animation activities (such as dance, celebration, and drama) that build group cohesion can be effective where trust and a sense of community are nascent
- **Prepare for unexpected events** – due to the high mobility of displaced persons, consider:
  - Shorter cycles (six months)
  - Abridged training materials, in an appropriate language and format, that groups can consult and keep
  - Practice share-outs
- **Security** – appropriate approaches to ensure the physical safety of members and staff, and the security of group funds
  - Under no circumstances should group funds be kept by staff, loose (unlocked cashbox), or in an account under a single name

# ADDRESS GENDER AND POWER INEQUITIES



## Women's decision-making Influence over...

- ⤴ **27%** Income
- ⤴ **15%** Household expenditures
- ⤴ **15%** Family planning

- ⤵ **22%** Intimate partner violence
- ⤴ **Use of negotiation skills**



A group of five women are sitting on the ground outdoors, gathered under a large yellow umbrella. They are dressed in traditional African attire, including colorful patterned dresses and headwraps. One woman in the center-right is actively writing in a notebook, while the others appear to be listening or participating in a discussion. The background shows some greenery and trees, suggesting a rural or community setting.


# CONCLUSIONS



**Integrating Savings Groups into  
*more* humanitarian programming...  
and doing it *better*...  
could improve**

Access to basic financial services among  
the world's most vulnerable populations

The impact and efficiency of humanitarian aid

A photograph of three women walking across a field, each carrying a large pot or basket on her head. The woman on the left carries a green plastic pot, the middle woman carries a woven basket, and the woman on the right carries a dark pot. They are wearing colorful, patterned skirts. The background is a clear, light sky. A blue horizontal band is overlaid on the image, containing white text.

**We know that Savings Groups work – and that they  
are powerful...  
but, in emergencies, we must revisit some of our  
approaches and assumptions**

# MAIN CONCLUSIONS

01

**Preserve the flexible and transparent nature of Savings Groups**

Allow the Savings Group methodology to work

02

**Build robust in-country technical capacity – before emergencies or at onset**

Knowledgeable and experienced leadership and staff across Savings Group and humanitarian teams, to better collaborate and support adaptation

03

**Align Savings Groups with humanitarian standards**

Align Savings Group activities with humanitarian standards & realities (including shorter grant periods)

04

**Link Savings Groups to CVA – at the programmatic and beneficiary level**

Systematically link Savings Groups to CVA activities (assessments, consultations, design, and community accountability mechanisms)



# KEY RESOURCES



## Standard 1

Send market systems staff immediately after a crisis

## Standard 2

Implement market system analyses early and adapt frequently

## Standard 3

and risk aware

## 3

### Enterprise and Market Systems Development Standards

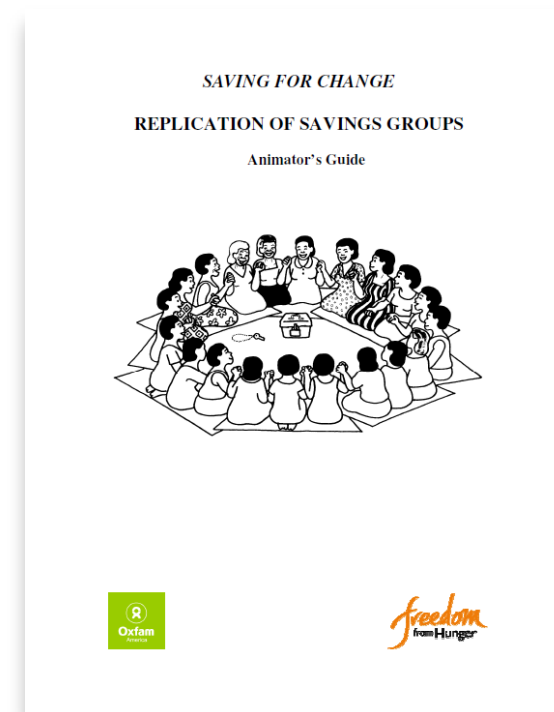
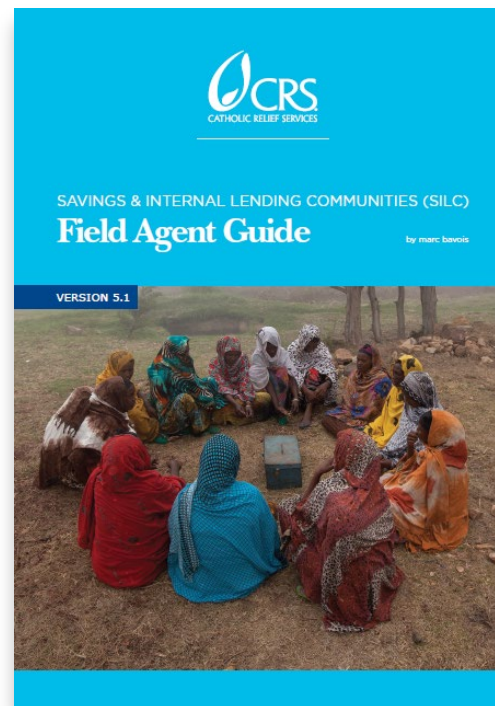
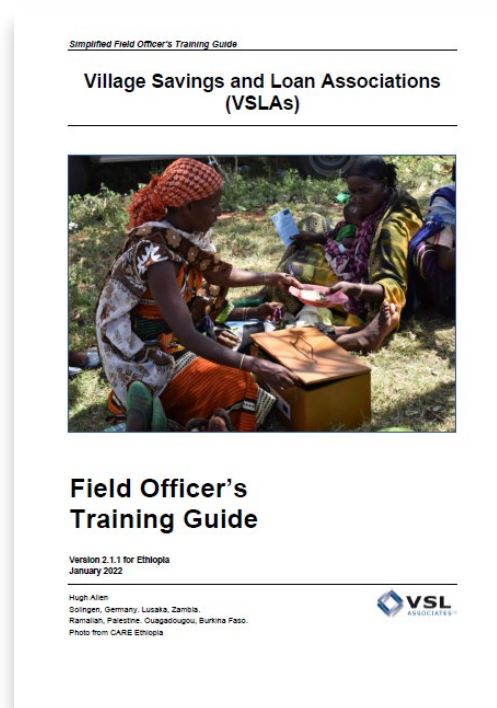
Enterprise and market systems development means the economic and livelihood activities of individuals and businesses. This includes everything from self-employment, commercial operations, whether formal or informal, to the economic strategies that people use to generate assets to produce income. Enterprises and farmers, are the entry points into the market system. Both livelihoods approaches to help support or function in the market system.

Livelihoods are the economic strategies that people use to utilize, and transfer assets to produce income. Enterprises, including entrepreneurs and farmers, are the entry points into the market system. Both livelihoods approaches to help support or function in the market system.

These Standards encourage supporting livelihoods before, during, and/or after a crisis. These Standards encourage supporting livelihoods before, during, and/or after a crisis.

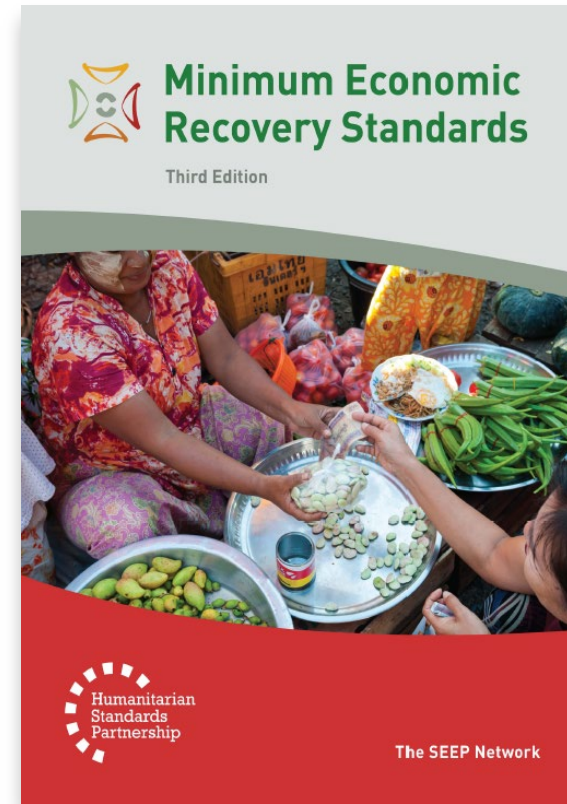
These Standards encourage supporting livelihoods before, during, and/or after a crisis. These Standards encourage supporting livelihoods before, during, and/or after a crisis.

# SAVINGS GROUP PROGRAM GUIDES AND TRAINING MATERIALS



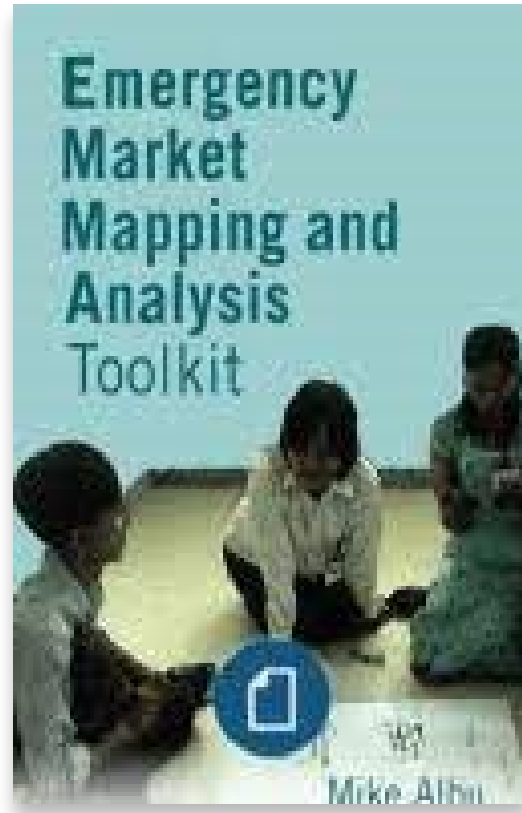
Training Videos ▶

# HUMANITARIAN STANDARDS

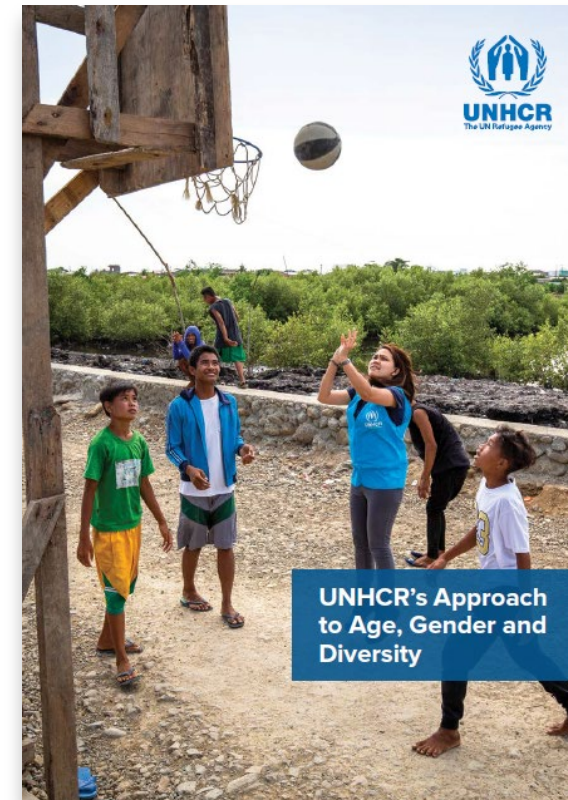
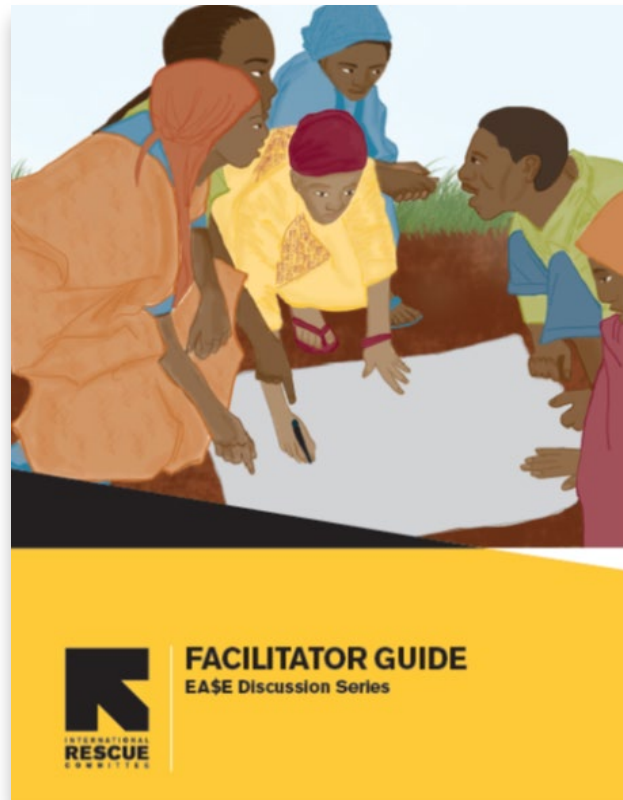




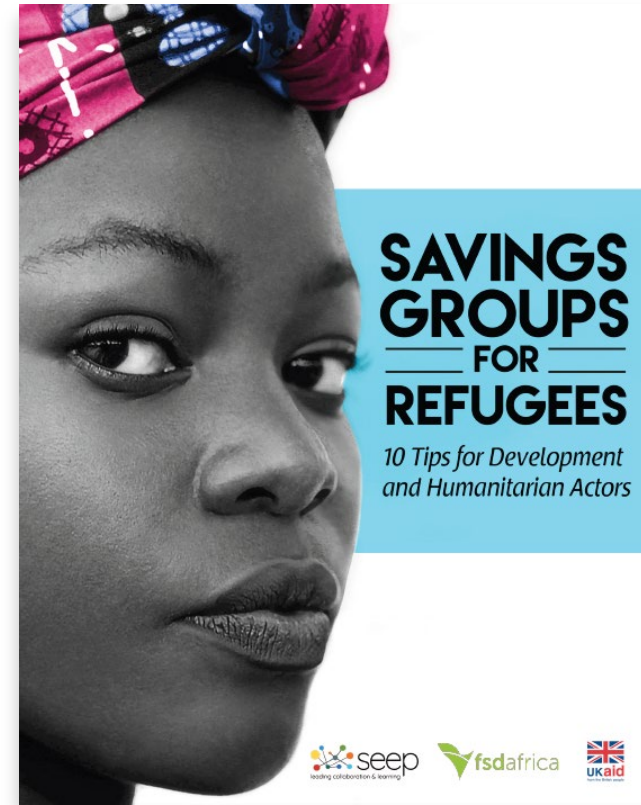
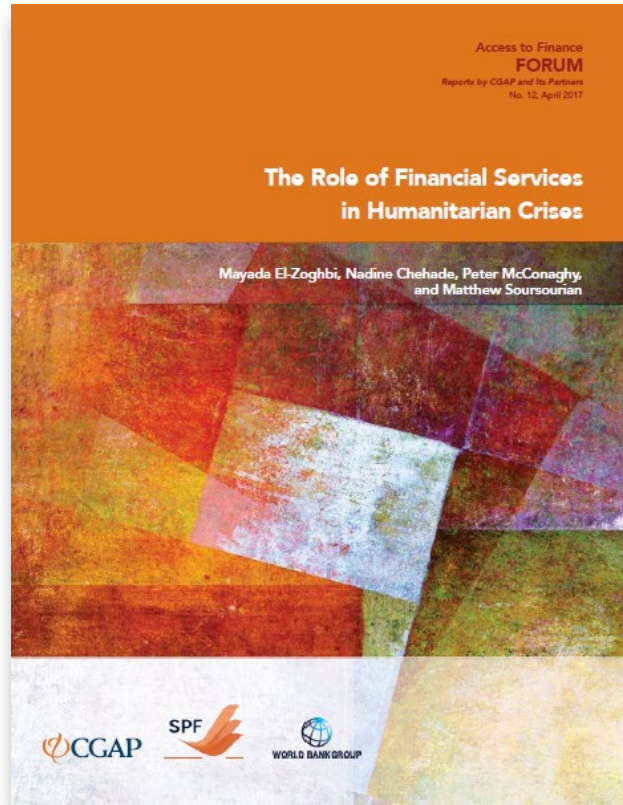
# EMERGENCY MARKET MONITORING AND ANALYSIS



# AGE, GENDER, AND DIVERSITY



# FINANCIAL SERVICES FOR REFUGEES





# QUESTIONS

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Photo: International Rescue Committee



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