

# Savings Groups and Social Protection: Graduation from Safety Nets

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Authors: George Muruka and Aisha Rahamatali (CARE International)

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# Acronyms

<b>ASP</b>	Adaptive Social Protection
<b>BOMA</b>	The BOMA Project
<b>BRAC</b>	Bangladesh Rural Advancement Committee
<b>CARE</b>	Cooperative for Assistance and Relief Everywhere
<b>IGA</b>	Income-generating activities
<b>LODA</b>	Local Administrative Entities Development Agency
<b>MFI</b>	Microfinance institution
<b>NGO</b>	Non-governmental organization
<b>NSSO</b>	National Social Support Program
<b>PLG</b>	Peer Learning Group
<b>PSSN</b>	Productive Social Safety Net Program
<b>PWD</b>	Persons with disabilities
<b>SILCs</b>	Savings and Internal Lending Communities
<b>SG</b>	Savings Groups
<b>TASAF</b>	Tanzania Social Action Fund
<b>VSLA</b>	Village Savings and Loan Association
<b>VUP</b>	Vision 2020 Umurenge Program





# Background

Several poverty Graduation programs in Africa integrate Saving Groups (SGs) as a pathway to sustainable livelihoods and self-reliance. The 2018 state of practice report on [Savings Groups and the Role of Governments in Sub-Saharan Africa](#) found that SGs are incorporated into social protection policies and programming across 15 countries in Sub-Saharan Africa. These programs promote SGs as a tool for safety net beneficiaries to save, access small loans, access to formal financial services, build resilience and subsequently reduce dependency on government social safety nets.

Building on these findings, in 2019 SEEP convened a Peer Learning Group (PLG) comprised of both government and civil society social protection programs to explore [the Role of Savings Groups in Supporting Graduation from Social Safety Nets](#). Members of the PLG, as listed in the acknowledgements, included representatives from the governments of Kenya, Malawi, Rwanda, Tanzania, and Senegal as well as two non-governmental organizations (NGOs) – Trickle Up (working in the Sahel region, with the governments of Burkina Faso, Chad, Mauritania, Niger and Senegal) and The BOMA Project (working in Northern Kenya and Uganda). Over a period of nine

months, PLG members consolidated their collective knowledge and experience, and best practices on how to integrate and expand the coverage of SGs within social safety nets policy and programming.

This paper describes how PLG members have integrated and adapted Savings Groups in pursuit of an effective process for poverty graduation. The experience of programs across Burkina Faso, Chad, Malawi, Rwanda, Senegal, Niger, Mauritania and Tanzania are included, as well as perspectives from a non-graduation focused social safety net program from Kenya for reference in the wider context. All programs were benchmarked against the SEEP Network's Program Quality Guidelines for Savings Groups, which provide general principles for high quality Savings Groups, and are outlined in full detail in [Annex 1](#).

The following are the main lessons learned, cutting across the entire program lifecycle – from program design, group formation, savings mobilization and lending, and training and monitoring, to the end of the cycle and graduation itself.

For a glossary of relevant definitions as referenced throughout this paper, please see [Annex 2](#).



# Program Design: Member Mobilization and Group Formation

Overall, programs made deliberate decisions during the design stage about when and how best to integrate Savings Groups. All six programs surveyed recognize SGs as a core component. In some cases, groups served as an 'entry point' to facilitate community mobilization and introduce other graduation components, adhering to the Savings Group principle of membership self-selection. Alternatively, other programs integrated SGs as a 'layered' service to existing beneficiaries. In these programs, groups are not entirely self-selected, but rather self-select among other pre-enrolled graduation beneficiaries.

## Entry point

Savings Groups can serve as an entry point to facilitate community mobilization of graduation program beneficiaries. For example, the Department of Social Development in Kenya – mandated to oversee family, women, children, older persons and people with disabilities (PWD) – supports the Government's social protection programs. While not strictly focused on graduation, the program identifies and registers beneficiaries of government cash transfer program as they form groups to save and on-lend to one another according to their own rules and practices. Groups register with the Department of Social Services either as self-help groups or community-based organizations (CBOs). Program officers noted, "the process of mobilization, registration, management and capacity building of groups is open and voluntary." Furthermore, the program in Kenya works with a wide range of groups

including welfare groups, self-help groups and community-based organizations and is not solely limited to working with Savings Groups.

The Adaptive Social Protection (ASP) Program in the Sahel region (Burkina Faso, Chad, Mauritania, Niger and Senegal), Productive Social Safety Net Program (PSSN) in Tanzania, Vision 2020 Umurenge Program (VUP) in Rwanda, and the National Social Support Program (NSSP) in Malawi, adopted Savings Groups and implemented these groups specifically as a component of graduation. In Niger, within the Sahel region, the ASP "reconstructed existing social associations (structures) by requiring that beneficiaries form Savings Groups and transforming existing village committees into Savings Groups committees." The former village committees thus became Savings Group committees and existing joint funds dissolved to enable Savings Groups to mobilize funds among members for on-lending and set up welfare funds. In Chad, the Table Banking model has been introduced in targeted villages from Bar-El-Gazel and Logon Occidental Provinces, with adaptations from the traditional tontines and Savings Groups. Groups are selected from cash transfer beneficiaries following the SG model (25-30 members, with a governance system and weekly meetings), but then follow the traditional tontine model by sharing their money every week and saving again. The Chad Table Banks with these adaptations have grown faster in the first two months with higher saving and lending amounts compared to Savings Groups.







'Table banking' is a popular community-based microfinance model in East Africa. Group members meet regularly, usually weekly or monthly, place savings (varying amounts) 'on the table' and take out loans for household needs or short- or long-term investments.

The borrowing is immediate and usually all the meeting contributions are loaned out; hence, there is never any balance and no need for a cashbox or bank account. The cycle is repeated in the subsequent meetings as the group capital and profits grow until a time the members decide to share out their savings and proceeds, usually in 6 -12 months.

### **Layering**

In some graduation programs, Savings Groups are introduced at a later stage. For example, The BOMA Project (BOMA) in Northern Kenya first applies a targeting process to identify ultra-poor women who are enrolled in the intervention. Qualifying women form business groups of three amongst themselves, which each receive a conditional cash transfer to start up a joint business. Once the business has been running for 3 to 6 months with guidance from a graduation mentor, BOMA invites several business groups to form a Savings Group with other enrolled women in the same geographical areas and provides training on the Savings Group

methodology. Membership in a functional Savings Group and the savings amounts achieved are key factors to build the resilience of women in drylands. Both factors are important graduation criteria, and underlie the importance of SG membership in the graduation process. The BOMA program has observed positive outcomes among participants, as jumpstarting a business provides the women with money to save. Many of the participants are happy to save and build up financial capital through Savings Groups. And many people in the community want to join these groups.



# Savings Mobilization and Lending

Typically, Savings Groups mobilize funds through (i) regular (usually weekly/bi-weekly) savings deposits, (ii) fines (fee paid when members break rules e.g. lateness, late payments, etc.), (iii) interest income (on loans) and (iv) interest on savings deposits at a financial institution. To fit graduation, some programs have adapted (i) setting the minimum amount of saving, (ii) introduction of social funds and (iii) the lending rules. Some communities in Mauritania and Niger, where many people practice Islam, do not charge interest on loans. Alternatively, these communities have adopted a loan processing 'service fee' for members requesting a loan or have introduced other sharia compliant strategies.<sup>1</sup>

## Savings

The ASP program in the Sahel region and PSSN in Tanzania both implement the VSLA model, as detailed in the section on definitions. In Malawi, the program instead refers beneficiaries to new or existing SGs. SG members determine the minimum amount to save (share value) and how they lend funds to group members.<sup>2</sup>

While Savings Groups generally leave the decision around minimum savings amount to the members, graduation implementers have various levels of

influence over the minimum savings amount. Certain programs may prescribe this as a criterion for graduation and thus dictate that Savings Groups fix a specific minimum savings rate for their members. For example, if a 12-month graduation program requires a minimum of 120 USD in savings as a graduation criterion, Savings Groups will generally fix a 10 USD monthly savings minimum (this can be divided into weekly or bi-weekly deposits).



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<sup>1</sup>For more information on sharia compliant strategies see Bavois, Marc. *Savings and Internal Lending Communities (SILC): Field Agent Guide*. Catholic Relief Services, Baltimore, MD., 2019. <https://www.crs.org/our-work-overseas/research-publications/silc-field-agent-guide-50s-sharia-compliant>

<sup>2</sup>For more details on the VSLA model and guiding principles, see <http://www.vsla.net/aboutus/vslamodel>



In ASP countries, 'table banking' has created significant enthusiasm among the program participants. All 110 Table Banks saved a total amount of approximately 7,333 USD in the first 6 months, which is more than what Savings Groups were able to save. Compared table banking, SGs require more time to internalize group procedures and recordkeeping, delaying the uptake in confidence and savings mobilization especially in the initial stages of the group development.

### **Welfare funds**

Savings Groups typically promote a social welfare fund from which members can access money for social support in the form of grants or no-interest loans. In the Sahel region and Tanzania, most Savings Groups have social funds. It is generally described as a separate contribution, accumulated for members to access in case of hardship or emergency.

Most Savings Groups trained by The BOMA Project do not have a social fund because many women take zero-interest loans from their three-women business groups and prefer to use the Savings Group to support productive investments. Some Savings Groups provide no-interest loans to their members in extreme circumstances, but do not necessarily keep specific records to track such payments due to low literacy and numeracy skills. In addition, some graduation programs encourage enrollment in formal forms of insurance such as national health insurance, agriculture insurance, and/or livestock insurance schemes which may cover some of the same needs as an SG welfare fund. When a graduation program provides access to such services, the welfare funds of Savings Groups may be deemed less necessary or perhaps even redundant.

### **Lending**

In Savings Groups, loan rules and procedures are typically set by the members. These rules include the amount a member can borrow, the maximum duration of the loan and the interest rate. Graduation

programs have allowed leeway to the groups in setting lending rules. For example, some of the adaptations include (i) lending to non-members, (ii) loan re-structuring or (iii) loans only for household support.

In the case of the ASP program in the Sahel region, the concept of interest rates on loans is not wholly acceptable due to religious sensitivities. Therefore, some groups have adopted a loan 'service fee' rather than interest rate.

Sometimes, Savings Groups lend to non-members who are trusted members in the community, particularly to manage excess liquidity, especially in remote areas with few or no formal financial institutions and a high risk of theft due to general insecurity. While this experience may deviate from global best practice, some communities find it an effective local solution to the aforementioned challenges. Lending to community leaders and other known community members can foster goodwill towards the SGs and women-led economic activities in general, thus boosting the groups' social capital. Experience shows that this raises the overall profile of previously marginalized women in the community – they become respected and consulted with on community matters. Members also minimize the risks of lending outside the group by requiring witnesses, collateral and documentation of loans to non-members.

In contrast, the Department of Social Development in Kenya, works with a broad range of groups and associations, but does not regulate the lending rules or guidelines. The groups under this program have a wide range of lending rules and practices as each group pursues its own goals and objectives. For example, some groups may lend money to non-members while others seek external funding from banks and government funds to complement internal capital. While the level of flexibility appears to have made the groups very robust and dynamic, there are risks related to exclusion of very poor and vulnerable people when the group pursues external support.



# Training and Monitoring

The surveyed programs use trainers of various profiles to deliver Savings Group training, from program staff and hired mentors to government officials and extension officers. While SG programming has widely adopted and promoted community-based replication models (through fee-for-service trainers or volunteerism) these decentralized approaches are largely unexplored in graduation programs. This is in part due to the economic barriers of fee-for-service approaches for the extreme poor as well as the wider array of services graduation mentors provide beyond SG training and support.

Graduation programs have adjusted the frequency, themes and approaches to training Savings Groups. The BOMA Project operates in regions with low population density and spread-out settlements,

requiring mentors to cover large distances. To compensate, BOMA has therefore adopted a monthly meeting and training frequency. In comparison, officers in Kenya's Department of Social Development that support beneficiaries in safety net programs in peri-urban and high-density rural areas, meet with Savings Groups more frequently.

Additionally, many graduation programs train Savings Group members on a broader range of themes beyond the core activities of Savings Groups. In fact, SGs can also serve as a platform for delivering other trainings on diverse themes such as leadership, group management, enterprise management, linkage to value chains and markets, health and social messaging on WASH, and family planning and citizen rights modules.

# End of Cycle/Graduation

Most Savings Groups operate in 'cycles' of usually 6-12 months, after which members audit the records and calculate the savings and accrued profits among members. Many of the graduation programs that promote Savings Groups also include an end-of-cycle share out as an action audit and mechanism to build member trust in the system. One risk, particularly among highly mobile populations

including youth, certain urban populations, and pastoralist communities, is that Savings Groups may dissolve more easily after sharing out than more sedentary, stable populations. On the other hand, migrating members carry the knowledge with them and can serve as a channel for group formation in their new communities - challenging traditional concepts of sustainability.





# Summary

Overall, Savings Groups are an important element of graduation programs, and represent a pathway to self-reliance and resilience. Below are the lessons learned and specific adaptations among the programs studied:

1. Graduation programs have been designed to integrate Savings Groups both as a program component and a criterion for graduation.
2. Depending on the context, graduation programs use SGs either as entry points or introduce them as a layered intervention.
3. Programs have adapted different elements of the SG model to fit beneficiaries and graduation process:

- **Type of groups:** While some programs use a standardized Savings Group methodology, others allow beneficiaries to form alternative types of groups or associations.
- **Group membership:** Programs that promote a standardized SG methodology encourage self-selection of the members from among those who qualify for graduation through a given targeting process.
- **Minimum savings:** Some programs prescribe the minimum amount group members should save as a target towards graduation. While others let group members determine the minimum amounts based on their economic capability, and graduation criteria may be less restrictive (i.e. membership in a functional Savings Group).
- **Lending rules:** Some programs work with SGs that lend to both members and non-members.
- **External funding:** SGs in some programs have access to external funding from financial institutions or government funds, but in some cases this is not allowed in the first cycle.
- **Welfare funds:** While SGs typically have welfare funds to meet members' needs in case of emergencies, some programs facilitate access to formal insurance services instead.
- **Share out:** Some programs allow the Savings Groups to have perpetual savings and lending activities without a required share-out. This is particularly common in programs working with diverse types of groups and associations.
- **Trainers:** Across the graduation programs studied, there are diverse types of trainers including but not limited to program staff, hired short-term mentors, and local government officials.
- **Training:** Graduation programs provide training and capacity-building to Savings Groups beyond the group's core activities. Some programs may provide leadership, enterprise management and health training which can address some of the economic and psycho-social barriers to economic advancement.



# Key Considerations

The following are key considerations for incorporating Savings Groups within graduation programs at all stages – whether program design, implementation, or evaluation.

1. For reasons of effectiveness and efficiency, graduation programs should adopt a standardized Savings Group methodology.
2. The Savings Groups Program Quality Guidelines represent the minimum standards to ensure quality programming, recognizing that adaptations may be required in response to contextual factors such as high mobility, low population density, low literacy and sharia compliance.
3. Unequivocally – and irrespective of methodology – Savings Groups should be promoted on the fundamental principles of self-selection and self-management.
4. Linking Savings Groups to external services – financial or non-financial – must include safeguards to protect the interests of members, as well as ‘whistleblowing’ and dispute resolution mechanisms.
5. It is crucial to collect data and create more evidence on the role of Savings Groups in graduation programs, including post-graduation impact and sustainability.
6. Governments should develop appropriate policy guidelines to promote Savings Groups as a pathway out of extreme poverty.

## Conclusion

As evidenced from the wide breadth of experience shared by Peer Learning Group members, graduation programs promote, adapt and engage with Savings Groups in diverse ways. Yet, most of the surveyed programs partnered with Savings Group promoters and adopted or adapted a standard Savings Group methodology. Furthermore, PLG members noted how useful benchmarking and incorporating a systematic approach is when analyzing and choosing the right adaptations for a particular context. Thus, the PLG concludes that the effects of all adaptations, to integrating Savings

Groups in graduation programs, must be carefully considered during the design phase of programs to better anticipate and respond to any unintended results.

Finally, it should be noted that governments are increasingly developing regulatory guidelines for Savings Groups, to recognize and facilitate their growth both within and beyond the wider context of graduation programming. These guidelines will thus require similar consideration to ensure compliance with appropriate government policies.







This learning brief was developed by the SEEP Network's Peer Learning Group on [The Role of Savings Groups in Supporting Graduation from Social Safety Nets.](#)

Other outputs of the Peer Learning Group include:

[Savings Groups in Graduation Programs: A Pathway to Inclusive Markets](#)

[Mentoring and Coaching: Supporting Graduation from Social Safety Nets through Savings Groups](#)



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# Annex 1: Summaries of the Safety Net Programs Represented in the PLG

## 1. The BOMA Project, Kenya

The BOMA Project is a U.S. nonprofit and Kenyan NGO that implements poverty graduation programming for extremely poor women in arid and semi-arid lands. BOMA's model "graduates" women and their households out of extreme poverty (as measured by food security, sustainable livelihoods, shock preparedness, and human capital investment) over the course of a two-year program. Women participate in a series of sequenced and layered interventions, including provision of seed capital to launch small businesses, hands-on business coaching by local mentors, formation of community-based Savings Groups, life skills training, and linkages to financial institutions and markets.

Savings Groups are an essential component of The BOMA Project's poverty graduation programming. BOMA mentors have trained 1,162 Savings Groups and counting. A 2018 follow-up study conducted with groups 3-5 years post-graduation shows that 73% of BOMA-trained SGs remained active beyond the life of the intervention. Furthermore, BOMA's Savings Groups are a space where marginalized women build leadership skills and confidence alongside their savings, emerging as empowered participants in their wider communities and households.

## 2. Department of Social Development, Government of Kenya

The Department of Social Development under the Ministry of Labor and Social Protection oversees the welfare of the family, women, children, older persons and other vulnerable groups including persons with disabilities (PWDs). One of the mandates of the State Department for Social Protection as outlined in Executive Order No. 1 of June 2018 is to develop policies and implement programs on Community Development. These include the process of mobilization, registration and capacity building of groups, to undertake socio-economic activities geared towards self-reliance. The department supports the implementation of Social Protection programs (including cash transfers to older persons and persons with severe disabilities) as well as complimentary activities for vulnerable groups.





### 3. Vision 2020 Umurenge Program (VUP), Government of Rwanda

Local Administrative Entities Development Agency (LODA) is an agent of the Ministry of Local Government and began implementing social protection through the Vision 2020 Umurenge Program (VUP) in 2008. It is a flagship program for economic development and poverty reduction comprising three components: Direct Support (gives cash transfers to extremely poor households without labor capacity), Public Works (provides temporary community work opportunities for extremely poor households with labor capacity), and Financial Services (provides investment loans to poor households). LODA also manages the Ubudehe program, which provides financial assistance to poor households to invest in income generating projects and enables communities across the country to undertake priority projects. All these programs aim to reduce extreme poverty and poor living conditions for extremely poor households (classified in category one and two of Ubudehe poverty rankings) to better their livelihood conditions.

### 4. Ministry of Finance, Economic Planning and Development, Government of Malawi

The Ministry is the overall coordinator of National Social Support Policy and provides policy and technical guidance in the design and implementation of social protection programs through the Malawi National Social Support Program, including cash transfers.

Savings and Loan groups programming is a key intervention in the Malawi National Social Support Program as, among other linkages, this is used as a graduation path for cash transfer beneficiaries. Beneficiaries are linked or referred to new or existing Savings Groups and encouraged to save and borrow in order to start or boost existing income generating activities. Savings Groups provide a reliable financial service to those unserved or underserved by the formal financial sector, especially in rural areas. The debate remains, however, on whether Savings Groups should be officially regulated.







## 5. Sahel Adaptive Initiative, Sahel Region

The World Bank and six governments in the Sahel region including Burkina Faso, Chad, Mali, Mauritania, Niger and Senegal are collaborating to instill effective social protection systems to enable the poor, develop strategies and activities to mitigate disasters, and develop livelihoods resilience. The Sahel Adaptive Social Protection program (ASP) launched in March 2014 and aims to increase productivity and income among social safety net beneficiaries. The program also uses a range of interventions to facilitate diversification and income smoothing and help households manage risks and cope with shocks, particularly due to climate.

During a regional workshop held in Dakar from October 10-14, 2016, the program design team, (including social protection teams of the 6 targeted country governments in the Sahel region, academics, World Bank social protection and impact assessment specialists, and representatives of implementing agencies) designed a package of 7 accompanying measures to support program beneficiaries.

These measures include:

1. Group set up and coaching,
2. Saving collection through the VSLA model,
3. Community sensitization on aspirations and social norms,
4. Life skills training,
5. GERME Level 1 training on Managing Well Your Business (including livelihood planning),
6. Cash grants on top of the cash transfers,
7. Access to input markets.

The ASP is currently active in the Sahel region and shows positive changes thus far, enabling social safety net beneficiaries to develop productive measures such as income-generating activities and resilience programs.<sup>3</sup>

<sup>3</sup>For more details, see <https://www.worldbank.org/en/programs/sahel-adaptive-social-protection-program-trust-fund>.



## 6. Productive Social Safety Net Program, Government of Tanzania

Tanzania Social Action Fund (TASAF) implements a Productive Social Safety Net (PSSN) program which includes Conditional Cash Transfer and Public Works programs. It also supports communities in livelihoods enhancement activities across three subcomponents, namely (i) Basic skills for economic activities, (ii) Savings promotion and (iii) Productive grants with coaching and mentoring elements.

The program has incorporated Savings Groups directly within its social protection programming, as a subcomponent under Livelihoods Enhancement. All program beneficiaries are trained on the importance of savings, reaching about 1.3 million households. Beneficiaries are furthermore encouraged to join Savings Groups as part of the program's exit strategy and trained to save and invest to enhance their livelihoods as a pathway out of poverty.

Savings Groups are a key strategy towards graduation. The program beneficiaries form Savings Groups, save from the limited income, and use the savings for initiating and expanding income-generating activities. However, they require a significant amount of training, particularly in group organization and savings mobilization beyond the resources from cash transfers. Group management, and record-keeping especially, remains a challenge as well. As such, the program needs to keep monitoring the Savings Groups to ensure groups are well operated and bring value to beneficiaries. Despite these challenges, in the PLG's in-person meeting, TASAF maintained that Savings Groups remain an excellent strategy towards graduation from the safety net program.





# Annex 2: Definitions

## Savings Groups

Known by different names – for example, Village Savings and Loan Associations (VSLAs), Savings for Change (SfC) groups and Savings and Internal Lending Communities (SILCs) – a Savings Group is a self-selected groups of 15 to 30 people who save together and take small loans from those savings. Savings Groups provide members the opportunity to save frequently in small amounts, access to credit on flexible terms, and a basic form of insurance. Savings Groups are owned, managed and operated by their members. They are, by design, financially and institutionally sustainable, and continue to operate independently after a 9-12 month training period.

The community-based microfinance model – pioneered in Africa in the 1990s and now promoted by hundreds of international and local NGOs across 75 countries – provides access to basic financial services in underserved communities. It is estimated that there are at least 750,000 active Savings Groups worldwide, comprised of 14m members. On average, each Savings Group manages total assets of about USD 1,200, representing an important safety-net that supports low-income households to meet consumption, investment and emergency needs.

Savings Groups also represent a powerful social and economic platform for the delivery of a broad range of interventions in the areas of economic empowerment, health, education, nutrition and food security, and gender equality.<sup>4</sup>

## Social Safety Nets

Social safety net (SSN)/social assistance (SA) programs are non-contributory interventions designed to help individuals and households cope with chronic poverty, destitution, and vulnerability. SSN/SA programs target the poor and vulnerable. Examples include unconditional and conditional cash transfers, non-contributory social pensions,

food and in-kind transfers, school feeding programs, public works, and fee waivers.<sup>5</sup>

Many governments around the world implement safety net programs to support very poor and vulnerable people. These programs provide social assistance which may include (i) cash transfers, (ii) benefits and support (for working-aged people without jobs due to maternity, disability or work injury), and/or (iii) pensions for the elderly, among others.<sup>6</sup> To satisfy demand, many governments have also identified a need to graduate beneficiaries off the public supported programs onto a path towards sustainable livelihoods.

## Poverty Graduation Approach

Poverty Graduation is an evidence-based and cost-effective approach to reduce extreme poverty. First developed by the [Bangladesh Rural Advancement Committee](#) (BRAC), graduation is defined as a “multi-pronged set of interventions, which aims to provide extremely poor and very vulnerable individuals sustainable livelihoods within a defined period of time, generally 18 to 36 months.” While there is ongoing research around the most effective and efficient sequences and components in particular settings, graduation interventions generally include five core components: consumption support, access to savings, technical skills training, seed capital or job placement and coaching/mentorship. Furthermore, many graduation programs integrate SGs as a mechanism to help beneficiaries save and build startup capital to invest in income-generating enterprises, learning and training to build resilience. Graduation also recognizes that some segments of the population may never be able to graduate completely from safety nets (e.g. people with severe disability, the elderly, etc.), but concentrates on those who are capable of working. These programs are diverse and, in some contexts, framed as ‘economic and social inclusion’ programs.

<sup>4</sup> For more details on Savings Groups, see [Savings Groups: What Are They?](#)

<sup>5</sup> World Bank. 2018. *The State of Social Safety Nets 2018*. Washington, DC: World Bank. doi:10.1596/978-1-4648-1254-5. License: Creative Commons Attribution CC BY 3.0 IGO

<sup>6</sup> For more examples of safety net programs, see the [World Bank](#) website.





1621 North Kent  
Suite 900  
Arlington, VA 22209

+1 202 534 1400

 [seepnetwork.org](http://seepnetwork.org)

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