



PENNIES TO POWER FINAL REPORT

June 1, 2019 to June 1, 2022

Overview

Globally, women have access to 10% of the available credit, 7% of the training on productive activities and are 40% less likely to have access to agricultural inputs than men. Women also have limited technological inputs and market access, and only 4.3% of women have access to agricultural extension services. Although women provide about 50% of the agricultural workforce, they still lack equal access to productive resources.

Due to looming threats including climate change, an estimated 20% increase in hunger is predicted by 2050. The COVID-19 pandemic and its economic aftermath likely will push 426 million more people into poverty in the next three to five years. Responding to these challenges requires creative solutions that prioritize the most vulnerable, including women and young people. To this end, CARE implemented the **Pennies to Power** program with generous support from the Arthur M. Blank Family Foundation. This final report describes the program's accomplishments over the full implementation period (June 1, 2019 to June 1, 2022).

Pennies to Power

Pennies to Power played a critical role in building resilience and increasing the capacity of people to cope with crises. Moreover, it helped create thriving and sustainable communities, where farmers prosper, people are empowered, and the planet is healthier. CARE implemented the program in Malawi, Nigeria and Tanzania to build resilience, unlock market access for women and youth, and ensure they are economically and socially empowered through savings groups known as village savings and loan associations (VSLAs). Moreover, the program contributed to the achievement of the following U.N. Sustainable Development Goals (SDGs): No Poverty (SDG 1), Zero Hunger (SDG 2), Gender Equality (SDG 5), and Climate Action (SDG 13).

Key Accomplishments

CARE's [VSLA](#) programming aims to **drive greater impact and scale in our efforts to support rural communities**, building on successes from 30 years of helping form and support VSLAs in 61 countries. CARE's ambition is to scale proven approaches and explore new innovative strategies to promote improved livelihoods and gender equity delivered through VSLAs to achieve sustainable change in communities. In addition, we aim to multiply our impact by engaging public and private sector decision-makers as scaling partners, demonstrating the catalytic effect of focused investments to improve lives and livelihoods by reaching women through a savings platform. **The Pennies to Power program demonstrated the power of VSLAs to bolster impact beyond savings and even beyond individual VSLA members.** Key accomplishments are described below:

- **VSLA set-up with complementary activities.** Across the three countries, CARE aimed to form 3,800 VSLAs, with members collectively saving \$1,799,188. The program surpassed these goals, reaching 3,857 new VSLAs, targeting 106,792 VSLA members (83% women) as direct participants and reaching 333,500 people indirectly (48% women). In these groups, complementary activities were supported to build financial literacy, increase the agency of VSLA members to engage in productive livelihood activities, and increase leadership capacities, especially for women and girls.
- **Income diversification and entrepreneurship training.** A primary focus of VSLA activities was to promote savings as a starting point for income generation and livelihood diversification. This in turn served as a strategy to build long-term resilience. CARE could not have predicted that COVID-19 would disrupt community and global food systems during the implementation period, or that women in vulnerable communities would bear the brunt of the pandemic's effects. However, women in VSLAs demonstrated their resilience *despite* the impacts of the pandemic on lives and livelihoods globally. They not only continued to save, but also to lend money to other community members who were food insecure or had lost their livelihoods. The program saw a 25% increase in the number of VSLA members who diversified their income-generating activities (52% at baseline and 77% by the end of the project).
- **Market literacy.** Market literacy is a vital part of CARE's approach to ensure that women producers are empowered to negotiate with traders, wholesalers and retailers. Through Pennies to Power, CARE improved women's access to markets to unlock greater productivity and profits. The program strengthened women's marketing and business skills to help them understand the market systems in which they operate and helped aggregate groups to establish direct relationships with buyers, service providers and input suppliers.
- **Strategic partnerships and advocacy.** CARE's VSLAs are recognized globally as the gold standard of how savings groups serve individual and community needs. We have trained governments and private sector partners across the target countries to scale the model to reach exponentially more women and girls in rural and urban settings with access to high-quality savings. Through Pennies to Power, CARE worked with local civil society, the private sector and government agencies to sustain the effects of VSLA participation beyond the program's life. CARE has created linkages and relationships between government agencies and community structures within 48 participating communities to ensure continued ownership and sustainability as CARE ends our formal engagement with the VSLAs formed through this program.
- **Gender and women's empowerment.** Perhaps the most powerful part of being a VSLA member is that it lends power, influence and leadership skills. The demonstrated impact of increased voice and choice has created the most lasting and sustainable change in communities. CARE's experience has demonstrated that gender equality and women's voice require a transformative change in agency, relations, and structure, and this emphasis was embedded across all program activities. This depth of engagement in creating lasting change in a woman's life, and thus the lives of her children and family, is a notable achievement of Pennies to Power. Through this program, 57% of women are now able to own and control productive assets compared to 27% at the start of the project.

Adapting Program Activities to the COVID-19 Pandemic

The COVID-19 pandemic severely disrupted activities across all three target countries from 2020-2021. As markets faltered and access to critical services and mobility declined, there was a precipitous decline in VSLA formation and group savings during this time. However, across all countries, VSLAs formed before the onset of the pandemic continued to save and lend, albeit at lower levels than before. As governments began easing restrictions on movement and social gatherings, CARE escalated rates of group formation and pivoted approaches to meet the needs of communities. One of the main pivots that was facilitated by the Foundation's flexibility was the deployment of a mobile-based survey of VSLAs to understand their needs and immediate priorities during government-imposed lockdowns. Moreover, the survey was scaled beyond Pennies to Power countries (with complementary support from the Bill & Melinda Gates Foundation) through an initiative called Women Respond. This initiative continues to shape how CARE sources real-time data on women's needs, priorities and actions as VSLA members and has informed the global community on the power of VSLAs to build members' resilience during and after a crisis.

Women Respond

CARE's survey of 7,000 VSLA members in six countries during the COVID-19 pandemic generated evidence of why investing in VSLAs can build community resilience, even during sudden shocks.

VSLA member households appear to have been 50-60% on average less likely to experience food insecurity and 75-85% more likely to have savings that they could draw on during the COVID-19 disruptions.

Target Communities and Geographies

The Pennies to Power Program was implemented **in a total of 48 communities** in Malawi, Tanzania and Nigeria over the course of three years.

Malawi

In two districts: Kasungu & Mchinji

In 10 traditional authorities

(TA): Chilowamatambe, Chinsinga, Kawamba, Chisikwa, Mphomwa Pitala, Kazozyo, Kawere, Simphasi, Kapondo,

Nigeria

In three states: Bauchi, Jigawa & Yobe

In 17 local areas: Bauchi, Damabam, Itas Gadau, Misau, Zaki, Gamawa, Birniwa, Dutse, Hedeja, Kirikasama, Malammadori, Bade, Jakusko, Karasuwa, Nguru, Potiskum, Yusufari, Damaturu

Tanzania

In three regions: Njombe, Mbeya, Morogoro

In 21 districts: Mbeya Mc, Mbeya Dc, Rungwe, Chunya, Kyela, Busokero, Mbarali, Moro Mc, Moro DC, Mvomero, Mlimba, Malinyi, Ifakara Tc, Kilombero, Ulanga, Gairo, Wanging'ombe, Makambako Tc, Ludewa, Makete and Njombe Mc

Program Impact in Malawi

Pennies to Power impacted **40,930 people (81% women) directly and indirectly** across 10 communities (traditional authorities) in Malawi.

Key Indicators	Target	Achieved	%
VSLA Group Formation	600	627	105%
VSLA Group Enhancement	1,050	1,117	106%
YSLA ¹ Group Formation	500	504	101%
Number of People in VSLAs/YSLAs	27,788	32,997	119%
Savings Mobilized VSLAs and YSLAs	\$50,822	\$232,941	294%
Loans Disbursed VSLAs and YSLAs	\$42,424	\$ 154,901	138%

Objectives and Main Activities

Objective 1: Increased access to financial services for women and youth

VSLA members and youth in communities were trained in business management to increase their capacity for income generation, increase their household income (see Objective 2), and ensure children have access to resources needed to stay in school. The objective of engaging members in savings was connected to the sub-objective of increased school attendance and reduced dropouts for children of VSLA members (Objective 4). Research shows that up to 84% of women invest VSLA funds in their children's education. However, a woman's increased ability to save and invest in the education of her child is also closely tied to her ability to have choice and voice over resource allocation within the household (Objective 4). CARE has helped bring about deep change across all these domains – income,



Veronica Moffat from Kaigwazanga village selling vegetables at the marketplace.

decision-making and increasing school attendance – through the platform of savings as a bridge to greater income, autonomy, voice and choice.

CARE also facilitated linkages to formal financial institutions, including adapting products to serve youth participants. A total of 1,600 VSLA participants opened individual savings accounts at banks and 122 VSLAs registered for group accounts with Mchinji Savings and Credit Cooperative Organization. Cumulatively, they saved \$2,951.72 in the bank, separate and above group savings.

Objective 2: Improved household income and livelihood options

Over 90% of VSLA members were trained to run different types of businesses. Some of the key skills acquired included financial literacy (68.2%), entrepreneurship (43%), and leadership/group dynamics (33.9%). As a result of these



Nthala, working as an Airtel Money agent in TA Mphomwa, Kasungu district.

¹ YSLA = Youth savings and loan association.

trainings, the average household income for V/YSLA members grew from \$154.18 in 2020 to \$262.42 in 2022. VSLA member contributions to household income increased 69% during this same period.

Perhaps most impressive is that despite the global economic crisis that ensued from COVID-19, CARE was able to significantly exceed program targets for establishing enterprises that operated after one year, achieving 112% of the planned target. A total of 20,769 participants engaged in various income-generating activities such as selling vegetables, bananas, secondhand clothes, dry fish, farm produce and donuts/flitters (fried bread), baking, and running a tearoom, grocery store, bicycle taxis, etc. Engaging in these enterprises was critical to members' resilience during and after the pandemic.

Objective 3: Decision-making influence: Improve women's and girl's participation in financial decision-making at the household and community level

Achieving gender equality and increasing a woman's voice and choice requires a normative change in every sphere of her life – public, private and individual. This change allows her to realize her full potential and contribute equally to – and benefit equally from – social, political and economic development. In Malawi, CARE focused program efforts on promoting greater equality in private and public spheres using gender-transformative approaches, including social analysis and action (SAA) and engaging men and boys. Staff emphasized the importance of recognizing, reducing and redistributing household/domestic chores and childcare to enable more equitable relationships and social norms. VSLA members, their spouses and local leaders participated in the sessions to value women's contributions to household decision-making and discuss how women can have a voice in financial decisions and matters affecting them.

As a result of these gender dialogues, **91% of women report that they now can equally participate in household financial decision-making, an increase of 70% over the baseline and a full 50% above the targets set by the program.** Nearly 75% of women also report increased access and control over resources, 55% above the baseline and 30% higher than the targets set for the project. These remarkable results are higher than most programs CARE implements globally and can be attributed to the team's deep engagement with communities on norms-level change through household and community dialogues. Participants in focus group discussions attributed the improvements to women's increased economic status due to their participation in VSLAs.



Mr. and Mrs. Chirwa from Petros village, TA Chisings, Kasungu district, standing in their soya beans fields. She suggested to her husband that they should start growing soybeans and groundnuts. Once they harvested and sold these crops, they used their profits to support their children's educational needs, such as notebooks, school uniforms and fees, as well as food.

Objective 4: Country Specific Sub-Objectives: Improved school attendance for children of VSLA members

Through the gender dialogues, more women contributed to household decisions around finances and were respected by their spouses. CARE Malawi deliberately worked with women in VSLAs alongside their children in YSLAs, to provide similar and mutually reinforcing messages to all household members, further supported by gender dialogues that engaged men. As a result, parents used loans and VSLA share-out money to keep their children in school, resulting in **a drop in absenteeism from 27.3% at baseline to 5.5% at the endline.**

Program Impact in Nigeria

Pennies to Power impacted **48,709 people (96% women) directly and 155,868 indirectly** across three states in Nigeria.

Key Indicators	Target	Achieved	%
VSLA Group Formation / Enhancement	1,700	1,717	101%
VSLA Group Replication	N/A	1,606	N/A
Number of people reached	42,500	48,709	114%
Savings Mobilized VSLA and YSLA	\$232941	\$685, 863	294%
Loans Disbursed VSLA and YSLA	\$154, 901	\$213, 991	138%

Objectives and Main Activities:

Objective 1: Increased access to financial services for women and youth

A core element of building the livelihood potential of VSLAs in Nigeria is facilitating members' access to credit. However, given limited mobility and normative barriers to women's financial inclusion in the target areas, preliminary activities focused on building awareness (of members), acceptability (of men/village elders/other duty bearers) and tailored services (of financial service providers) to facilitate women's access to credit. VSLA members now have increased awareness of the existing institutions, products and services available to them and how they can access these formal financial services.

- Among service providers (public and private), CARE created a platform for direct interaction between VSLA members and key financial actors to address the need for information, products and services that meet the needs of VSLA members (women and youth). VSLAs were ultimately registered as cooperatives with the Small and Medium Scale Enterprise (SMSE) Development Agency of Nigeria, a critical step for their formal engagement in markets as small business enterprises.
- CARE also worked with a partner organization (MISKASHBOKS) to support VSLA members' digital engagement. This activity was piloted with 50 VSLAs to assess their ability to record savings and transact through digital tech.
- Finally, CARE facilitated partnerships with private sector stakeholders like the Nigerian Incentive Risk-Based Sharing System for Agricultural Lending to drive VSLA sustainability through market linkages, access to finance, and technical assistance for VSLAs on accessing loans and financial products tailored to their needs.

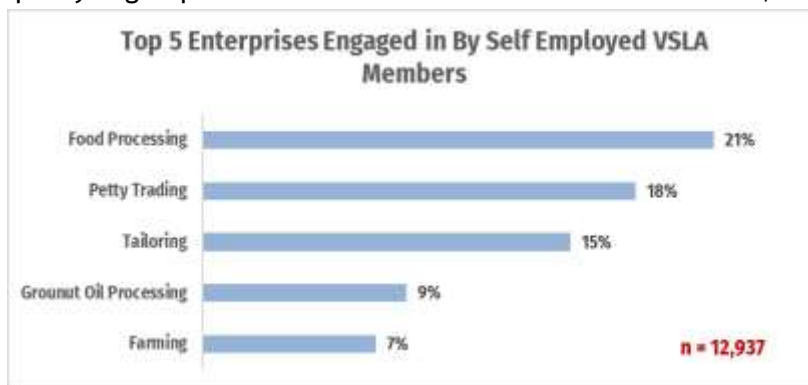
Objective 2: Women and youth have the skills, information, knowledge, and opportunity to secure diversified and sustainable livelihoods.

CARE integrated microenterprise training, which supports members in selecting income-generating opportunities, planning how to run these businesses and make a profit, and managing the enterprises once initiated. These businesses often are small-scale and financed through VSLA loans, generating immediate income gains and income diversification for farmer households. Given that they are primarily owned by women, they also directly contribute to women's increased economic empowerment and more equitable household decision-making.

Building on the foundational work of creating awareness of financial services, saving through VSLAs and ultimately facilitating access to markets is critical to the sustained impact of Pennies to Power on communities and VSLA members. The official linkages created by the program to existing structures (banks, cooperatives, private sector partners) has resulted in the following accomplishments to support livelihood diversification:

- Unlocked opportunities across all three target states for members to access banking services at the group level, making them eligible for other banking services and other government financial support.
- Seven VSLA clusters (each including at least 1-5 primary VSLA groups), were registered with the government regulatory institution to provide local governance and support financial management among VSLA members.
- A grant from the Pfizer Foundation enabled CARE to fund 100 VSLAs (\$600 per group) to help support small and medium-scale enterprises and trigger start-up businesses for women and young adults, resulting in their enhanced participation in financial decision-making (Objective 3).

To support women’s participation in economic activities and to strengthen household economies, Pennies to Power implemented activities that helped improve VSLA members’ financial situations. Through engagement at different levels, the program built the capacity of group members in asset maximization and utilization, including skills and group development to help participants operate small businesses that leveraged their participation in savings groups. The chart at right illustrates the proportion of VSLA participants engaged in different types of microenterprises. To date, nearly 13,000 people are engaged in an on- or off-farm income-generating activity because of their participation in Pennies to Power.



Objective 3: Country Specific Sub-Objectives: Gender dialogues

CARE facilitated Social Analysis and Action gender dialogues among women, men and community leaders to address barriers that limit women’s access to productive resources and participation in decision-making and leadership, as well as workload sharing at home, to reduce women’s unfair share of the labor burden. SAA gender dialogues focus on creating opportunities for women to take leadership roles, including becoming cooperative leaders and farmer trainers (Objectives 1 and 2). Serving in these roles gives women a greater voice in decision-making, promotes discussion on gender issues such as land tenure, and encourages women’s participation in program activities.

In Nigeria, CARE reached 581 people through SAA/gender dialogues. These sessions sparked VSLA participants and other community stakeholders to identify issues that impact women and girls. They also resulted in the development of communication action plans with clear implementation strategies to address negative gender norms. Government community development officers engaged the VSLAs in gender-based violence (GBV) prevention and advocacy activities to strengthen social cohesion among members.

SAA dialogues will continue with VSLAs across Nigeria in the coming year. There are 191 fee-for-service facilitators who have now become SAA facilitators and are providing training to VSLAs and supporting SAA dialogues across Bauchi, Jigawa and Yobe States. Training trainers who can continue to support VSLAs is core to sustaining the impacts of this program beyond its 3-year lifespan.

Program Impact in Tanzania

Pennies to Power impacted **17,153 youth (65% girls) directly and indirectly** across 21 communities in Tanzania.

Key Indicators	Target	Endline	%
YSLA Group Formation/Enhancement	1,000	1,009	(101%/formed/enhanced)
Number of members reached	18,000	14,580	85%
Savings Mobilized VSLAs and YSLAs	\$1,275,000	\$912,487	71%
Loans Disbursed VSLAs and YSLAs	\$1,530,000	\$921,612	59.6%
Chomoka-enabled YSLAs	1,000 groups	1,009 groups	101%

Objectives and Main Activities:

Objective 1: Increased access to financial services for women and youth

Project implementation focused on building resilience around access to and management of financial resources and utilizing those resources to generate income through earned profits. A majority of the YSLAs were also digitally enabled through the smartphone tool [Chomoka](#), which was a springboard for these groups not only to digitize their record keeping, but also to access digital services like mKopa, which increases their ability to access credit through mobile money and banks. By the program's end, 19% of respondents reported opening a bank account in the past year.

Objective 2: Empowerment and capacity building for livelihood generation

The Pennies to Power program aimed to enhance the vocational skills of youth so they could find employment. In 2021 and 2022, we trained 1,534 youth in multiple trades, including tailoring and clothing design, cake making and decorating, horticulture, animal rearing, crop production, household electrical installation and transportation. Some 66% of the trained youth are female, demonstrating that young women who are empowered to make decisions are ready for training and utilization of existing economic opportunities.



The Charity YSLA group with 10 members (all female) in Njombe. The group participated in vocational training focused on tailoring and clothing design to meet market demand for ready-to-wear student uniforms and sweaters.

Objective 3: Country Specific Sub-Objective: Increased access to Chomoka (digital technology)

With the use of the Chomoka application, YSLAs were able to increase accuracy in data management and processing; for example, 100% precision during share-out calculations was attained by all surveyed groups. Further, the application has helped groups shorten meeting times from the traditional 60-90 minutes to half an hour. With these benefits, we anticipate that more groups will also adopt Chomoka because members' information is safe, even if the mobile device is tampered with, stolen or destroyed. The program exceeded its target of training 1,000 YSLAs on Chomoka, reaching 1,009 groups in total over the 3-year period.

Objective 4: Country Specific Sub-Objective: Government and private sector scaling

The program established a presence in three regions of Tanzania, where staff focused community mobilization efforts on ensuring the project's sustainability from the outset. CARE formally collaborated with the local government administration in Morogoro, Njombe and Mbeya districts to jointly mobilize, form, nurture and finance YSLA groups.

Between 2018 and 2019, the project brought on board the Ministry of Agriculture and the Ministry of Labor and Finance to support vocational training interventions. Through close collaboration with the two ministries, CARE formalized partnerships with institutions from both ministries to support VSLA/YSLA members' economic growth through targeted training and support. This arrangement was critical to delivering sustained value to farmers by connecting their ambitions with market-led livelihood generation. Some of the partnerships developed included: the Iringa regional vocational training and service center's formal contract with the National Sugar Institute, Katrini, and the Livestock institutes of Tanzania, Tengeru and Igrusi.



Pictured above are private and public partners in a TVET stakeholders meeting in Tanzania, with representatives from horticulture, poultry and dairy small and medium enterprises.

Private sector linkage

To sustain the livelihoods generated by participants, the program engaged private enterprises for skills alignment and market orientation among YSLA members. To access markets successfully, farmers must have adequate skills and be able to produce the required quality and quantity of produce to meet market demand. CARE facilitated linkages between participants and private companies to create direct and mutually supportive relationships that can sustain program impacts beyond the duration of CARE's engagement. To date, the project has linked with eight micro, small and medium enterprises, including GBRI Eatfresh, Silverlands, ASAS, Ilandutwa dairy farm, Shambani Dairy Co Ltd, Farm for the Future (FFF) and Boss Kuku. These relationships between members and buyers are critical for enhanced access to quality inputs, market, and extension services, particularly after the formal program has been phased out.

CARE has shared key findings from technical vocational education and training sessions and field implementation to inform the existing national curricula on the government's vocational service provision. CARE and the government of Tanzania have jointly identified gaps in the agribusiness curricula, and with support from the project, accomplished the following:

1. Revised the national vocational education and training curricula in animal health and production.
2. Developed new curricula in crop production and horticulture production.

The Directorate of Vocational Education and Training informed CARE that these curricula are now being piloted by the government and subsequently will be scaled nationally – thus ensuring the lasting impact of this activity.

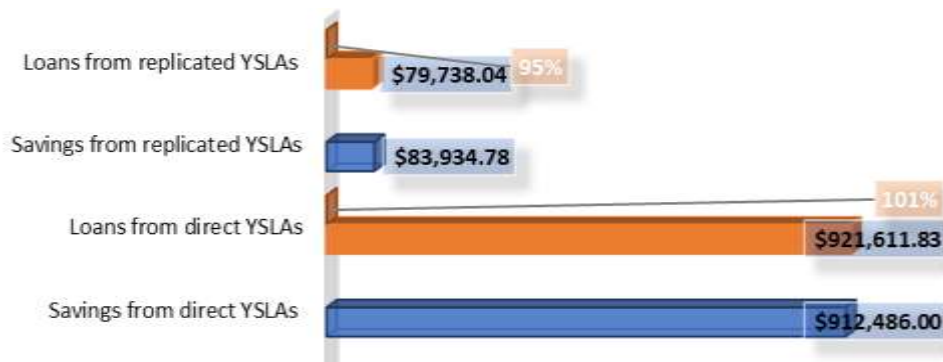
Replication

CARE partnered with the University of Georgia to conduct a replication study to assess groups' ability to replicate VSLAs with fidelity. CARE has trained VSLA members in Malawi and Tanzania to establish new VSLAs to support group formation beyond the proposed scope of this program. The training sessions offered by the project built women's confidence to engage in various small and large-scale businesses and become self-reliant in supporting household income generation. The project developed an effective training module to motivate groups to replicate, count replication quantity, and determine the aspects of groups that make them most likely to replicate. The study had two treatments (individual motivation and social motivation)² and a control.

Malawi: 93 village agents (VAs)³ were trained (29 VAs for individual, 34 VAs for social, and 30 for control). The VAs trained their groups from October to December 2021. Reinforcement messages were sent out through the Airtel platform to remind group members to replicate their groups. Messages were not sent to control groups. The VSLA members managed to initiate the establishment of 313 replicated groups.

Tanzania: There is a clear indication that youth are eager to save and lend, whether through a CARE-formed group or one replicated through village agents or YSLA members. However, there was a marked difference between the performance of CARE-formed groups and the replicated groups. The provision of vocational training to CARE's YSLAs spurred their desire to invest savings in income-generating activities. Replicated groups, despite not receiving these trainings, were still able to save substantial amounts as indicated in the chart below. However, CARE's YSLAs saved and lent at nearly 11 times the amount of replicated groups, indicating that the training, reinforcement and coaching provided by CARE are integral to increasing investment in livelihoods, which is key to the sustained economic growth of participants.

The graph below illustrates the amount of savings and loans for members in both types of YSLAs.



Sustainability

Gender dialogues

Pennies to Power was implemented in line with Sustainable Development Goal 5 on gender equality, i.e., ensuring the provision of skills and enhanced access to finance, technology and economic initiatives are

² **Social motivation:** VSLA members are told that by replicating the VSLA model and starting their own group, they will be giving back to their community. They are shown examples of other members who have created their own groups and the community benefits that resulted. This module promotes the social identity of the community. **Individual motivation:** VSLA members are told that by replicating the VSLA model and starting their own savings group, they will increase their standing in the village, and it will make them feel good. They are shown examples of other VSLA members who have created their own groups and the individual benefits that resulted. This promotes the individual identity of a leader.

³ Village agents are the frontline staff who motivate members to form VSLAs and provide ongoing training and support.

inclusive and equitable. Thus, the project was able to raise community awareness among women, youth, male heads of households, traditional leaders and duty bearers like village elders on gender issues through dialogues on gender-based violence, sexual harassment, early pregnancies and parenting, as well as women's economic empowerment and participation.

Endline findings confirm that the project had significantly higher achievements across outcomes, exceeded targets across numerous areas, and contributed to impact across the areas of financial access, entrepreneurship, school attendance and livelihoods investment. These achievements likely would not have been possible without a foundational focus on addressing norms that limit women's potential across domains, from household decision-making to market integration.

Building the capacity of agents and trainers

Pennies to Power focused on building capacity to sustain program impact beyond the life of the project. For example, at the end of the program, 92.1% of women reported to be equally participating in financial household decision-making compared to 23.8% at the baseline. Likewise, 86.2% of participants were actively using financial services at the endline compared to 70% at the start of the program. To ensure that these outcomes are lasting, the project focused on improving the ability of trainers to offer continued support on a demand-driven/fee-for-service basis to transfer critical skills to VSLA members. CARE provided village agents with skills training on teaching, agriculture best practices, SAA and conducting gender dialogues, as well as business development services training. The training sessions successfully enabled trainers to cascade information to participants, while also generating an income from that messaging on a fee-for-service basis to new VSLAs formed in each country. This support will extend well beyond the life of Pennies to Power.

In Nigeria, CARE facilitated the adoption of a community-based cluster management system to support the continued growth of VSLAs beyond the life of this program. CARE organized the groups into clusters under the supervision of cluster facilitators. This system laid the foundation to efficiently engage VSLAs in tackling GBV, strengthening social cohesion among groups, and addressing challenges in joint convenings that lend power and credibility to community-level action (such as supporting women experiencing gender-based violence) initiated by the VSLAs. Community-based trainers were replaced with cluster facilitators who adopted a cluster-based fee-for-service model to drive the sustainability of the groups' management and sustained operations. The model was noted as a best practice to support the continued capacity strengthening of the VSLAs beyond the life of the project.

CARE received funding from the Department of State for the "*Martawa Zuromaye* (Dignity and Security)" project, which will sustain the SAA component for the next two years in Yobe State by further engaging the clusters and facilitators to be platforms for advocacy against GBV and to build a stronger VSLA federation.

Scaling VSLAs through public and private sector partnerships

CARE established strategic partnerships with government institutions and private sector partners in all three countries and created direct relationships between VSLAs and partners to sustain project impact. Of note, CARE facilitated linkages with formal financial services institutions in Malawi, Tanzania and Nigeria to drive access to financial services for VSLA members. The products and services tailored for VSLAs through Pennies to Power will be accessible to any groups formed by CARE outside of this program.

CARE also coordinated direct linkages between producer cooperatives, small and medium-scale enterprises, and government partners to ensure sustained market-led connections to buyers and cooperatives. These connections help VSLAs access formal loans, develop direct relationships with buyers to produce the desired quality and quantities of sourced products, and link to government-led initiatives that support economic development in line with country-level development objectives.

Conclusion

On behalf of the VSLA members – largely women and youth – who have benefited from Pennies to Power, CARE gratefully thanks the Arthur M. Blank Family Foundation. This support was particularly timely, as it helped build people’s resilience and boost their capacity to cope with crises during a time when the world struggled with the COVID-19 pandemic and worsening global food insecurity. Moreover, it included a strong element of sustainability to ensure the program’s successes last long beyond the implementation period.

October 18, 2022