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| **Men**  6 focus groups  54 FG participants  30 out of 54 received a loan through a VSLA (56%) but 34 out of 54 used a loan from the group to invest in small business (63%).  **Other reasons for loans from high to low included:**  Farming inputs – 4  Purchasing food-4  School fees or uniforms-3  Wedding or funeral-3  Home repair/improvement-2  Small business investment-1  **Difference in life to get a loan?**  People respect us more.  Support orphaned children to study.  Sustain the family.  Buy HH goods  **How else does your family earn money?**  Petty trading-5  Skilled trade-3  Fishing-1  **How are decisions made about money earned?**  The man or male head of household decides – 5  Man and woman make joint decisions – 2  Mixed opinions – 1  “Since our ancestors were like that, the man is the one who decides.”  “More collaboration between both men and women than before.”  “At first the man was the head of the family but because of the program we learned how to plan the family together. They are made by joining the savings groups.” (from the group that said joint decisions in Tulo)  **Is this a change?**  Yes-2  No-3  The project brought change. Before the project elements [men] decided. Elements [men] in collaboration with women.  **Most important change to your life since VSLA?**  I have better skills –manage money, keep records, manage my business -4  Able to cover expenses for school, medical care, food, etc. -2  I can now contribute to my community, church, etc. -2  Better connected to other people -1  **Benefits to belonging to a savings group?**  The benefits of belonging to the savings group are: enough food, school supplies.  Carpentry. Sale of alcoholic beverages. TO find nearness (familiarity) for community development.  Can save and contribute their money [that] they receive at the end of the cycle. To buy material for the farm.  **Have there been negative consequences?**  4 groups say yes.  1 says yes but minor  Others cannot repay loan  Lack of collaboration  Alcohol consumption  People take money and run  **Coping strategies before savings group**  Borrow food, ask others for help -3  Eat less expensive/less preferred food -2  Consume seed stock -2  Purchase on credit -1  Gather wild food -1  Fewer meals -1  Adults eat less -1  Feed working members -1  **How did things change?**  We can have money now to sustain our life. (Tulo)  Construction of houses in the community. Even with the problem of lack of food in the community children attend school well and have uniforms. People can buy food through the loan fund. (Ntimbe)  Unmarried women do business. We receive worthy respect. Loans are close by. (Lissesi)  Before the food was insufficient to gather. Now when doing small business there is enough food. (Namphande)  **How do people treat VSLA members?**  More influence/respect -4  People are jealous -2  People ask VSLA members for money -2  Many people who are not in the savings group are not able to do frequent business but the savings groups members can and have respect. (Ntimbe)  People used to be jealous and now they want to join the group. (Namphande)  **Impact on larger community**  All groups say yes.  Many families are able to enrol their children in school. There are many business [so] that [we] do not need to go away looking for something like before. (Ntimbe)  Have small business. Many children are able to study. (Chissaua)  Electrification. Improved houses. (Mechumwa)  All groups have by-laws.  5 out of 6 groups are registered with the government.  The government helps in cases where someone borrows money and does not return it.  5 groups were helped to write by-laws  2 groups were helped with registration  1 - talked to government official for us/with us  Groups do not have accounts with a bank as the banks are very far away.  All groups say they will continue after the end of the project.  Because they manage to manage the group and have learned all methods of saving and in turn the money saved does not leave the project.  Because we are able to manage and we have experience.  Because of the benefits we will keep going.  **How to make things better?**  The community thanks for the teaching they have received and asks if there are more teaching always come to [us] for further development. He concludes by saying that everyything they have learned is fine, nothing needs to change.  We would like the adepto to continue to supervise us or visit us.  Further strengthening of programs. More agriculture (vegetable gardens) for income to have money to contribute and get loans. (Namphande) | **Women**  **5 Focus Groups**  44 participants  Those who took a loan=36 or 82%  Loans to invest in business=32% or 39% of loans were used for small business  Other loan uses:  Farming inputs -3  School fees or uniforms -3  Purchasing food -2  Medical need -1  Making small businesses from VSLA and things are going well. Use of hospital [for] diseases.  “I did not do business before.” (Messumba)  “Before I did not do business, I only depended on my husband.” (Micundi)  **Negative consequences**  Low business profits and constant illnesses during the debt period.  Had unhappy trouble after taking the loan.  Not all loans are returned.  **Other ways of earning money**  Fishing (Khango) -1  Making and selling snacks, baked goods -1  Petty trading -4  **How are decisions made about spending money?**  Man and woman make decisions together -2  Mixed opinions -2  The woman decides -1 (Tameleia)  It is the woman who decides [how] she can use the earned income.  Good collaboration. Gender teaching.  There is an advantage for lending money for business. The community is not hungry. Save and make loans. Heard information on the radio.  3 say this is a change from the way things were before savings.  1 says no and 1 says mixed opinions  **Most important way life has changed**  Improved sense of dignity/pride/being respected -3  Able to cover school expenses, medicine, food -2  I have better skills to manage money, records, etc. -2  I can now contribute to my community -1  **Other benefits?**  Helps children's health. House construction.  To multiply money and solve family needs.  She saw the good of other groups sharing the money. They get a lot of money.  It is that drunk men take the money and go to drink while the women will save and buy corn.  **Negative consequences**  3 say no  2 say yes  Delay to receive cash through the delay of loans.  Respect and collaboration.  The people had respect. Each one had an interest.  **Before program, how did people cope?**  Eat less expensive food -1  Borrow food -1  Consume seed stock -1  **How did things change?**  We have now been able to eat through the savings group. Things have changed because when there is a lack of food in the community they are lending and doing business and they can support their families through the profits they have in their business.  They would borrow and do business. Now have no problem; have enough food.  The used to borrow food, but now they have enough food.  **How do people treat VSLA members?**  No difference -1  More respect/influence -4  People are jealous -1  **Impact on rest of community**  All groups say yes  Many people know how to do business. House maintenance. We buy school supplies.  Before they had small farm now we have big farm. There are small stands for selling things in our community.  All groups have by-laws and all groups are registered with the government.  The benefit is that when someone in the group does something wrong you can ask the police for help and they answer very fast.  Groups do not have bank accounts becfause they are too far away.  All groups will continue post-project.  “Because now the changes mean we do not depend on men alone to build, send chidren to school, buy cattle, goats, etc.” (Khango)  “Because we saw many advantages. Because we now have been trained.” (Micundi)  It is to end poverty in the community.  Need: More visits from adeptos. Continue the project, do not stop. Retraining.  If there can be loan money in the group. |