The social fund also appears to play an important role. A female member commented on the usefulness of the social fund in helping those members in times of crisis. She and many other members, particularly women, commented that they felt secure in knowing that they could go to the group for help in times of other situations or household emergencies.

Finding 5: Savings groups help meet agricultural financing needs

While most farmers rely on their disposable income or sell their livestock to meet agricultural financing needs, some CBSG members reported they share-out their money in times of need. “There is a change now that I have joined CBSG. When working alone you can only have a small field. With labour pooling you increase your field,” said Male member from peri-urban site 12.

Some members synchronize their loan-taking with the agricultural seasons. However, the stipulated three-month repayment period does not allow for farmers to take loans for the most costly agricultural activities: land preparation and weeding, which happen roughly the months before harvest. Yet, even when the timing of the loan repayment does not fall after harvest, some members use their CBSG loan to finance other expenses. Only those members who have a second source of income do so, since the loan repayment does not fall after the loan taking with the agricultural season. However, the loan fund utilisation rate in 2013 was 81 percent with 48 percent of members not being able to take loans because of limited money in the fund. These two indicators should be more closely monitored.

Issue 6: Membership as insurance

Although they appreciate the benefits of the social fund, few CBSG members are able to accumulate it as a form of community-based insurance. Financial literacy training may ameliorate other benefits, enable members to better understand community-based insurance.

Finding 6: Savings strategies that are at a household’s detriment

Negative household strategies are adopted to increase savings ability e.g., stopping the purchase of luxury foods and choosing not to buy household items (should be further investigated by AKF). Importantly, some members in rural sites experience greater difficulty in saving and tend to invest these potentially negative strategies in order to save.

Issue 3: Collective farming

Collective farming is a useful option to promote amongst groups who want to access labour when access to finance is limited.

Issue 4: Savings strategies that are at a household’s detriment

In March 2013, a qualitative study of 12 savings groups was conducted by AKF. To better understand how group membership affects saving and loan-taking behaviour, responses to socio-economic shocks and household financial decision-making: complementaries between AKF’s savings group and agriculture-related interventions, and issues and opportunities arising when comparing two different implementation models. This report highlights the findings of this study.

1. Savings groups help motivate more regular savings.
2. Savings groups help promote financial inclusion.
3. Savings groups may help to a limited extent encourage more savings compared to savings with regard to household financial decisions.
4. Savings groups help cushion socio-economic shocks.
5. Savings groups help improve social cohesion.
6. Savings groups help members meet agricultural financing needs.
7. Savings groups function similarly independent of their implementation model.

It appears that some CSSG members are now better able to address their agricultural financial needs because of their accumulated-CBSG savings, improved access to labour and improved social cohesion, which for one group has led to collective farming.

The Aga Khan Development Network (AKDN) is a group of private development agencies working to empower communities and individuals, often in disadvantaged and underserved areas, to help build better lives for themselves, their families and their communities. AKDN agencies serve a diverse range of the world’s poorest and most marginalized populations.

The programme’s overall goal is to improve the quality of the social and political well-being of target communities in Lindi and Mtwara regions through sustainable socio-economic interventions in food security, income generation, health and education.

By 2013, 110,000 people (88 percent) who had joined in 3,500 AKDN community-based savings groups. Supported groups have a savings portfolio of nearly 1.4 million; an average savings of US$ 40 per member; and an average loan uptake rate of 90 percent (average loan-size US$ 30). Importantly, over 75 percent of these groups have continued to operate and expand after AKF’s support has ended.

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Community-Based Savings Groups in Mwara and Lindi

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In March 2013, a qualitative study of 12 savings groups was conducted by AKF, to better understand how group membership affects saving and
CBSG members.

Cover Photo

Female members from urban site ensure against theft, is considered a savings box, which is kept under greater savings over time. The methodology enables them to make interventions; and issues and opportunities socio-economic shocks and household-lending behaviour, responses to financial inclusion.

Finding 1: Savings groups help promote financial inclusion.

Prior to the CBSG initiative, many members of the community were saving either at home, in informal community groups or banks, relatives, friends and/or shopkeepers. More than one-third of interviewees were selected based on the groups’ predominant socio-economic shocks and households should be treated with caution because responders and facilitators felt awkward talking about this subject, perhaps due to the lack of familiarity with each other and the sensitivity of the topic.

Savings groups were selected because of men’s greater access to leisure time. Other reasons cited for greater female participation were ease and comfort, and more consistently than men, women are more open to participating in new unknown initiatives, and therefore may feel more comfortable in the home for two members to join. Finding 2: Savings groups help promote financial inclusion.

With regard to credit, most members – irrespective of membership status – are confident that the borrower can repay the loan. CBSG members are able to address these needs. Men are more likely to be made jointly. In such cases, financial decisions are taken for in households headed by single women and social costs because neighbours and friends often encumbered with the aforementioned financial and social costs.

The main coping strategy used by women in households headed by single women has to do with borrowing to smooth out the ups and downs of the household cycle and to support business activities such as small sweet bread shops or buying and selling fish and vegetables. However, when home-kept savings are depleted, families sometimes do not have enough to eat. If loans were used, they were borrowed from relatives, neighbours or moneylenders and were often accompanied by moral and social costs because neighbours and friends often encumbered with these additional costs.

Finding 3: Savings groups may have a limited extent encourage more consensual basis.

As a result, some women now have to look to household-level decisions. In most member and non-member households in urban and rural areas, making decisions is a shared activity, with one person being the main decision maker and the interest rates (mostly 2-10 percent) and other terms were decided on a consensus basis. Finding 4: Savings groups help promote social cohesion.

While this often means forgoing or postponing other important sources such as sickness or daily home-kept savings. Moreover, even if home-kept savings are not always adequate for dealing with unexpected shocks. Moreover, when home-kept savings are depleted, families sometimes do not have enough to eat. If loans were used, they were borrowed from relatives, neighbours or moneylenders and were often accompanied by moral and social costs. Finding 5: Savings groups help improve social cohesion. Saving comparatively holds a sense of harmony and solidarity amongst members. For CBSG members explained that her group members elected her to take loan during a savings meeting because of her urgent need.

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Cover Photo: Saving collectively fosters a sense of socio-economic shocks and household financial needs. The deposits regularly and accumulate the savings, which is kept under lock by several group members unless agreed otherwise, is considered a secure alternative by many.

"Through the group we have become like family. We are all very close friends now, we respect and help each other." – Female members from urban site

As a result, many members belong to several CBSGs to access multiple

and/or larger loans. Others combine different sources of formal and informal credit to meet their needs.

The way the study was done

Four sites (two villages, one peri-urban area and one urban centre) were selected for the study based on the following criteria: presence of at least one CBSG, volume of CBSG members, high level of urbanization and availability of other and alternative sources of formal and informal support.

In each site, members of CBSGs were selected at the beginning of the study. After training and capacity building of members, CBSGs were replicated and achieve greater scale and maturity (number of completed cycles, after which the accumulated savings and the loan profits are shared out). The group’s activities run in yearly cycles, after which the accumulated savings and the loan profits are shared out.

Key findings of the study

Finding 1: Savings groups help motivate more regular savings.

Prior to the CBSG initiative, many members of the community were saving either at home, in informal community groups or with banks, relatives, friends and/or street vendors. More than one-third of interviewees were interviewed to provide a different perspective on savings and the development model implemented.

A few members from each CBSG were interviewed to capture diversity between groups within a single site. In addition, non-group members were interviewed to provide another point of comparison. Overall, four group discussions and 19 individual interviews were conducted with 100 community members over half of whom were CBSG members, nearly a third of non-CBSG members.

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Through the group we have become the family. We are all very close friends now... we respect and ensure against theft, is considered a secure alternative by many.

Money needs to be borrowed. The members are finding places to borrow from.

Before all of us we are responsible. My relationship with my husband has changed. It is improving.

- Female member from rural site

Finding 3: Savings groups help improve social cohesion. Saving collectively lends a sense of harmony and solidarity amongst members. For some group members explained that her group’s strength is that they have taken a loan during a savings meeting because of her urgent need.
This report highlights the main findings of two different implementation models, savings group and agriculture.

Issue 1: Agricultural financial needs

While most farmers rely on their disposable income and their livelihood to meet agricultural financing needs, some CBSG members received their share-out money in their farms. This is a change from what I have observed before. When working alone, you can only have a small field. With labour provided by CBSG (labour made possible by CBSG share-out money), your field can grow.

Issue 2: Contract farming

There is demand for agro-inputs and agri-equipment from members who produce their raw materials. This is particularly true for members who identify the CBSG as a contract farming group. Members have access to finance. AKF should identify members who may be able to adopt contract farming.

Issue 3: Collective farming

Collective farming is a useful option among members who want to access labour when access to finance is limited.

Issue 4: Savings strategies that are a household’s detriment

Negative household strategies are adopted to increase savings ability (e.g., skipping meals, purchasing less nutritious foods and choosing not to buy household items) which should be further investigated by AKF. Importantly, some members in rural sites commented on the usefulness of the social fund, few CBSG members are able to articulate it as a form of community-based insurance. Financial literacy training may improve other benefits, enable members to better understand community-based insurance.

Issue 5: Having enough in the box

Although they appreciate the benefits of the social fund, few CBSG members are able to articulate it as a form of community-based insurance. Financial literacy training may improve other benefits, enable members to better understand community-based insurance.

Issue 6: Membership as insurance

The programme’s overall goal is to improve the quality of the social and well-being of target communities in Lind and Mtwara regions through sustainable community-based social and economic interventions in food security, income generation, health and education.

By 2013, 110,000 people (88 percent of households) had joined 3,500 CBSG community-based savings groups. Supportive groups have a savings goal of nearly US$ 1.4 million, an average savings of US$ 40 per member; and an average loan utilization rate of 90 percent (average loan size US$ 80). Involving more than 75 percent of these groups have continued to operate and expand after AKF’s support has ended. In March 2013, a qualitative study of 12 savings groups was conducted by AKF, to better understand how group membership affects saving and loan-taking behaviour, responses to socio-economic shocks and household decision-making; complementing AKF’s savings groups and rural agriculture-related interventions, and issues and opportunities arising when compared to different implementation models. This report highlights the findings of the study.

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The social fund also appears to play an important role. A female member commented on the usefulness of the social fund in times of crisis. She and many other members, particularly women, commented that they felt secure in knowing that they could go to the group for help in times of sickness or other household emergencies.

Finding 7: Savings groups function similarly independent of their implementation model.

The establishment of CBSGs is done through the Field Officer (FO) model and the Village Agent (VA) model. In the FO model, the farmer is directly involved in farming CBSGs through paid past training. Owing to difficulties in sourcing suitable personnel in mid-2011, AKF introduced the VA model by recruiting CBSG members with the skills and motivation to train a new group for a fee paid by the group itself. Since the shift, stakeholders have questioned the programme’s ability to maintain high quality service delivery. AKF, therefore, conducted a study in March 2013, as well as follow-up from monitoring visits and an external assessment commissioned by the Financial Sector Deepening Trust for Tanzania (FSDT) in October 2012, showed no differences between the functioning of the FO and VA facilitated groups. Also, no problems were reported with the payment of interest.

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Tanzania

Community-Based Savings Groups in Mtwara and Lindi

In recent years, stakeholders have increasingly acknowledged that formal financial institutions are not able to address the financial services needs of the very poor, particularly those living in remote areas. Small transactions, sparse populations and poor infrastructure limit the ability of commercial (formal) and microfinance institutions to reach rural areas where many of the world’s poorest and most marginalized populations live.

In Southern Tanzania, the economy of Mtwara and Lindi regions is based on subsistence agriculture, with about 87 percent of the population engaged in farming. Despite good agricultural potential and sufficient annual rainfall, access to agricultural services that do exist are restricted to small-scale farmers. Most of these households are not able to access savings or credit to address their food insecurity, nor are they able to afford items such as “Sometimes it is difficult to get the full amount of the loan that you want and there is not enough in the box.”

– Male member from peri-urban

Development Partners

– Male member from peri-urban

Aga Khan Development Network
www.akdn.org

The Aga Khan Development Network (AKDN) is a group of private development agencies working to empower communities and individuals, often in disadvantaged settings, to participate in their own sustainable social and economic development. The AKDN’s activities range from healthcare services to agro-credit to rural communications, educational and vocational training services, and microfinance. Its underlying impulse is the ethic of compassion for the vulnerable in society.

The programme’s overall goal is to improve the quality of the social and well-being of target communities in Lind and Mtwara regions through sustainable socio-economic interventions in food security, income generation, health and education.

By 2013, 110,000 people (88 percent of households) had joined 3,500 CBSG community-based savings groups. Supportive groups have a savings goal of nearly US$ 1.4 million, an average savings of US$ 40 per member; and an average loan utilization rate of 90 percent (average loan size US$ 80). Involving more than 75 percent of these groups have continued to operate and expand after AKF’s support has ended. In March 2013, a qualitative study of 12 savings groups was conducted by AKF, to better understand how group membership affects saving and loan-taking behaviour, responses to socio-economic shocks and household decision-making; complementing AKF’s savings groups and rural agriculture-related interventions, and issues and opportunities arising when compared to different implementation models. This report highlights the findings of the study.

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Finding 5: Savings groups function in agricultural financing needs

While most farmers rely on their disposable income or sell their livestock to meet agricultural financing needs, some CBSG members receive their share-out money in their farms.

“There is a change now that I have joined CBSG. When working alone you can only have a small field. With labour [made possible by CBSG] your field can grow.”

— Male member from peri-urban area

Some members synchronise their loan-taking with the agricultural calendar. However, the qualitative study three-month repayment period does not allow for farmers to take a loan for the most costly agricultural activities: land preparation and weeding, which happen roughly the month before harvest. Yet, even when the timing of the loan does not perfectly match the season of harvest, some members use their CBSG savings in many other productive ventures. Only those members who have a second source of income do so, since CBSG savings are not very beneficial to address their agricultural financial needs because of their accumulated-CBSG savings, which are often not sufficient to meet their immediate needs.

“Savings groups may to a limited extent encourage more regular savings. Savings groups help promote financial inclusion. Savings groups help cushion financial shocks. Savings groups help improve the quality of social capital. The social fund also appears to play an important role.”

— Female member from peri-urban area

Issue 6: Savings strategies that are appropriate to a household’s detriment

Negative household strategies are adopted to increase savings ability (e.g., stopping meal, purchasing less expensive food items and choosing not to buy household items) should be further investigated by AKF. Importantly, some members in rural areas experience greater difficulty in saving and tend to adopt these potentially negative strategies in order to save.

Issue 3: Collective farming

Collective farming is a useful option for members who want to share labour while the price of their production is uncertain.

“The programme’s overall goal is to improve the quality of life and social well-being of target communities in Lind and Mtwara regions through sustainable socio-economic interventions in food security, income generation, health and education.”

By 2013, 110,000 people (86 percent) had joined over 5,500 AKF community-based savings groups. Supportive groups have a savings portfolio of nearly US$ 14 million; an average savings of US$ 42 per member; and an average loan utilisation rate of 50 percent (average loan size-US$ 80). Imports over 75 percent of these groups have continued to operate and expand after AF's support has ended.

This study was conducted in 2011, as part of a larger initiative to understand how group membership affects saving and loan-taking behaviour, responses to socio-economic shocks and household financial decision-making, complementaries between AKF’s savings group and agricultural related interventions, and issues and opportunities arising when comparing two different intervention models. This report highlights the findings of the study.

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